



FINACCESS SURVEY 2024

INSTRUCTIONS MANUAL



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CHAPTER ONE: INTRODUCTION

1.1 Background

The Kenya National Bureau of Statistics (KNBS) in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening (FSD), Kenya, measure financial inclusion through the Financial Access (FinAccess) Surveys. The surveys began as an initiative of the Financial Access Partnership (FAP), a public-private partnership formed in 2005. The first FinAccess Household Survey was undertaken in 2006. Successive surveys have been conducted in 2009, 2013, 2016, 2018, 2021 and 2024.

FinAccess survey has been recognized as a leading source of reliable data on financial access and usage in Kenya and is widely cited in the media and by Government, the private sector and international development partners. Given the fast pace of financial market development in Kenya, the surveys constitute an important tool to monitor trends, inform policy and industry on progress towards pro-poor and pro-growth financial sector development. Both the Central Bank of Kenya (CBK) and the National Treasury have relied on FinAccess data to inform the development of policies that support inclusion. These include agency banking and national payments regulations as well as initiatives to improve transparency in the credit sector. There have been new trends in financial inclusion, as well as highlighting consumer protection issues and probing more deeply into quality of access through data on frequency of usage.

1.2 Objectives

The financial sector is one of the key sectors of the economy. Continuous monitoring and sector support is necessary to enhance national development. With this in mind, the main objective of FinAccess Surveys is to monitor developments and progress achieved in the sector, in order for policy makers and industry players to gain a better understanding of the inclusivity and overall dynamics of Kenya's financial landscape. Expected output from the survey includes:

- a) Tracking trends and progress on financial inclusion;
- b) Providing information on barriers to financial inclusion;
- c) Providing information on market conditions & opportunities;
- d) Providing data for academic research on financial inclusion; and
- e) Enabling inter-country comparisons on financial inclusion.

1.3 Survey Methodology

The survey will utilize the Household Master Sample Frame (HMSF). Collected data will undergo a weighting process to be representative at National and County level. Weighting will also adjust for possible non-response.

CHAPTER TWO: CONDUCTING AN INTERVIEW

Successful interviewing is an art and should not be treated as a mechanical process. Each interview is a new source of information, so make it interesting and pleasant. The art of interviewing develops with practice but there are certain basic principles that are followed by every successful interviewer. In this section you will find a number of general guidelines on how to build rapport with a respondent and conduct a successful interview.

2.1 Building Rapport with the Respondent

As an interviewer, your first responsibility is to establish good rapport with a respondent. At the beginning of an interview, you and the respondent are strangers to each other. The respondent's first impression of you will influence their willingness to cooperate with the survey. Be sure that your manner is friendly as you introduce yourself. Before you start to work in an area, your supervisor will have informed the NGAOs that you will be in the area. You will also be given a letter and an identification badge that states that you are working with KNBS.

a. Make a good first impression

When you arrive at the household, do your best to make the respondent feel at ease. With a few well-chosen words, you can put the respondent in the right frame of mind for the interview. Open the interview with a smile and greeting such as "good afternoon" and then proceed with your introduction.

b. Obtain respondent's consent to be interviewed

You must obtain a respondent's informed consent for participation in the survey before you begin an interview. Inform the respondent that participation in the survey is completely voluntary and that it is their right to refuse to answer any questions or stop the interview at any point.

c. Always have a positive approach

Do not adopt an apologetic manner, do not use words such as "Are you too busy?" Such questions invite refusal before you start.

d. Assure confidentiality of responses

If the respondent is hesitant about responding to the interview or asks what the data will be used for, explain that the information you collect will remain confidential, no individual names will be used for any purpose, and all information will be grouped together to write a report. Also, you should never mention other interviews or show completed questionnaires to the supervisor in front of a respondent or any other person.

e. Answer any questions from the respondent frankly

Before agreeing to be interviewed, the respondent may ask you some questions about the survey or how he or she was selected to be interviewed. Be direct and pleasant when you answer.

f. Interview the respondent alone

The presence of a third person during an interview can prevent you from getting frank, honest answers from a respondent. It is, therefore, very important that the individual interview be conducted privately and that all questions be answered by the respondent.

If other people are present, explain to the respondent that some of the questions are private

and ask to interview the person in the best place for talking alone. Sometimes asking for privacy will make others more curious, so they will want to listen; you will have to be creative. Establishing privacy from the beginning will allow the respondent to be more attentive to your questions.

In all cases where other individuals are present, try to separate yourself and the respondent from the others as much as possible. You can also sit close to or very near the respondent and lower your voice when asking the questions so that others who are nearby cannot hear the questions.

2.2 Tips for Conducting the Interview

a. Be neutral throughout the interview

Most people are polite and will tend to give answers that they think you want to hear. It is therefore very important that you remain absolutely neutral as you ask the questions. Never, either by the expression on your face or by the tone of your voice, allow the respondent to think that he/she has given the “right” or “wrong” answer to the question. Never appear to approve or disapprove of any of the respondent’s replies.

If the respondent gives an ambiguous answer, try to probe in a neutral way, asking questions such as the following:

- “Can you explain a little more?”
- “I didn't quite hear you; could you please tell me again?”
- “There is no hurry. Take a moment to think about it.”

b. Never suggest answers to the respondent

If a respondent’s answer is not relevant to a question, do not prompt him/her by saying something like “I suppose you mean that. . . Is that right?” In many cases, he/she will agree with your interpretation of his/her answer, even when that is not what he/she meant. Rather, you should probe in such a manner that the respondent himself/herself comes up with the relevant answer. You should never read out the list of coded answers to the respondent, even if he/she has trouble answering, unless required.

c. Do not change the wording or sequence of questions

The wording of the questions and their sequence in the questionnaire must be maintained. If the respondent has not understood the question, you should repeat the question slowly and clearly. If there is still a problem, you may reword the question, being careful not to alter the meaning of the original question. Provide only the minimum information required to get an appropriate response.

d. Handle hesitant respondents tactfully

There will be situations where the respondent simply says, “I don’t know,” gives an irrelevant answer, acts very bored or detached, or contradicts something they have already said. In these cases, you must try to re-interest them in the conversation. For example, if you sense that they are shy or afraid, spend a few moments talking about things unrelated to the interview (for example, their town or village, the weather, their daily activities, etc.).

If the respondent is giving irrelevant or elaborate answers, do not stop them abruptly or rudely, but listen to what they have to say. Then try to steer them gently back to the original question. A good atmosphere must be maintained throughout the interview. The best atmosphere for an interview is one in which the respondent sees the interviewer as a

friendly, sympathetic, and responsive person who does not intimidate them and to whom they can say anything without feeling shy or embarrassed. As indicated earlier, a major problem in gaining the respondent's confidence may be one of privacy. This problem can be prevented if you are able to obtain a private area in which to conduct the interview.

If the respondent is reluctant or unwilling to answer a question, explain once again that the same question is being asked to women and men all over Kenya and that the answers will all be merged together. If the respondent is still reluctant, in CAPI, you will write REFUSED as a comment to the question; further instructions on how to handle refusals in CAPI will be discussed during the CAPI portion of this training. Remember, the respondent cannot be forced to give an answer.

e. Do not hurry the interview

Ask the questions slowly to ensure the respondent understands what is being asked. After you have asked a question, pause and give the respondent time to think. If the respondent feels hurried or is not allowed to formulate their own opinion, they may respond with "I don't know" or give an inaccurate answer. If you feel the respondent is answering without thinking just to speed up the interview, say to the respondent, "There is no hurry. Your opinion is very important, so consider your answers carefully."

2.3 Language of the Interview

One of the first things you will do when you approach a household to do an interview is to establish the language or languages that are spoken there. The questions have been written in English but you should translate to the language that the respondent understands for you to interview the respondent. However, you should be careful not to interfere with the meaning of the original question.

However, in some cases, it will not be possible for you to find a language which both you and the respondent speak. In this case, try to find out if the respondent speaks a language which another member of your team or the team supervisor speaks. If so, tell your supervisor so that he or she can arrange for that person to conduct the interview.

If possible, try to avoid using interpreters since this not only jeopardizes the quality of the interview but also will mean that the interview will take more time to conduct. However, if the respondent does not speak a language which any of your team members speak, you will need to rely on a third person to translate for you.

We will be practicing interviews in the local languages during training. However, there may be times when you will have to modify the wording of the questions to fit local dialects and culture. It is very important not to change the meaning of the question when you rephrase it or interpret it into another language.

CHAPTER THREE: FIELD WORK PROCEDURES

3.1 Role of Interviewer/ Research Assistant

The ultimate outcome of the Survey depends on how the Interviewer conducts the interview. It is important for an interviewer to be consistent in the way he/she phrases the questions to the respondent. In case a response is not clear or vague; the Interviewer must always ask or probe further. No mention of immediate benefits should be made to the respondent as this may prejudice responses.

The Interviewer is responsible for:

- a) Locating sampled households with assistance of the supervisor
- b) Conducting the interviews to the targeted respondents and completing the questionnaire(s).
- c) Checking the completed questionnaires to ensure all questions are asked and recorded.
- d) Arranging for interviews and callbacks.
- e) Maintaining confidentiality of the interviews and the data collected.
- f) Taking responsibility for the allocated survey materials and equipment.
- g) Preparing debriefing notes for the supervisor.
- h) Forwarding to the supervisor all completed questionnaires and relevant notes. Interviewing and capturing household information using computer aided personal interview (CAPI) approach.

3.2 Role of Supervisor

The Supervisor will be responsible for the field team and will provide personal oversight to his/her team during the entire fieldwork process. The Supervisor is responsible for:

- a) Ensuring that sampled households are identified and interviewed in an appropriate manner.
- b) Providing leadership and inculcate team spirit.
- c) Monitoring the quality of the data the interviewers collect.
- d) Controlling use of the vehicle(s) assigned to the team.
- e) Responsible for all accessories and other office equipment for the survey.
- f) Ensuring data entry is well captured in the field.
- g) Ensuring that control records of the work are properly filled.
- h) Preparing weekly briefs and monthly reports to the coordinator.
- i) Assisting in the editing of completed questionnaires.
- j) Transferring captured data to the headquarters.
- k) Preparing weekly briefs and monthly reports to the coordinator

3.3 Role of Coordinators

The field supervisors will be under the supervision of coordinators who are assigned to oversee the administration of the FinAccess. The overall responsibility is to provide technical advice to the field teams as well as:

- a) Acting as a liaison person between the headquarters and the field on survey matters.
- b) Handling administrative and logistics in the field.
- c) Ensuring discipline in the teams.
- d) Conducting quality checks.

- e) Facilitating data backup and submission to headquarter.
- f) Monitoring risks and suggest mitigation measures.
- g) Preparing monthly reports on the survey progress.

3.4 Preparatory Activities and Assignments

a. Interviewer's assignments

The supervisor will be using the CAPI system to assign selected households to you, and a list of assigned households will appear on your tablets. The process by which you receive assignments will be described in detail during the CAPI training. The information you will receive includes the structure number, housing unit number and the name of the head of the household.

When you receive your work assignment, review it and ask any questions you might have. Remember that your supervisor will not always be available to answer questions when the work begins. You should be sure that:

- You know the location of the selected households you are to interview, and have sufficient materials (e.g. maps) to find them;
- You understand any special instructions from your supervisor about contacting the households you are assigned;

After completing a household interview, the final result code of the household interview MUST be indicated on your list of assigned households.

b. Keeping information in the questionnaires confidential

You are responsible for ensuring that the information in the questionnaires is kept confidential. Do not share the results with other interviewers or respondents.

c. Supplies and documents needed for fieldwork

Before starting fieldwork, verify that you have everything you need for the work. Some necessary supplies include:

- A tablet
- Interviewer's Manual
- Identification badge

3.5 Locating Selected Clusters and Sampled Households

a. Locating selected clusters

You will be provided with a list of the selected clusters and households. The list of sampled clusters will contain the names of the administrative units for each sampled cluster (County, Sub- County, Division, Location, Sub location). You will use these details to locate the cluster. Once you are in the cluster, you will be required to pay a courtesy visit to the chief or assistant chief who will provide you with a village elder to assist you in identification of the sampled households.

Locating the cluster and sampled households will be in line with the sampling methodology which has been devised for the Survey and will be coordinated by the Supervisors. The interviewer will therefore be helped to trace the cluster by the KNBS cluster guide and/or village elder in the selected study area. Each group of Interviewers will work/move with a KNBS Cluster Guide and/or Village Elder who is most familiar with the cluster and who will also introduce interviewers to the cluster leader/chief/elder.

b. Locating sampled households

A household is defined as a person or group of persons residing in the same compound/under the same roof, answerable to the same head and sharing a common source of food. To identify a household, the people that live within one household must do all three of the following:

- a) Reside in the same compound or under the same roof;
- b) Are answerable to the same head, and;
- c) Pool and share their resources for common provisions.

If the listed occupants of the selected household will have moved, the Interviewer and Supervisor will not follow the listed household members to their new places of residence. If the selected household is no longer available i.e. cannot be traced, is abandoned or has been destroyed for instance there will be no substitution. Households reside in dwelling units within structures.

A structure is a free-standing building for residential use, commercial use, or a combination of residential and commercial use. A structure may contain one or more dwelling units in which households reside; examples include a villa house, a detached house, an apartment building, a gated house (urban area), or a compound (rural area). Within a structure, there may be one or more dwelling units.

A dwelling unit is an independent place of abode intended for habitation by a single household. It may be distinguished from the next housing unit by a separate entrance. For instance, there would be one dwelling unit in a thatched hut, but there may be 50 dwelling units in an apartment building or 5 dwelling units in a compound. Within a dwelling unit, there may be one or more households.

c. Problems in contacting a household

In some cases, you will have problems locating the households that were selected because the people may have moved or the listing teams may have made an error. Here are examples of some problems you may find and how to solve them:

- i. **The household has moved away and a new one is now living in the same dwelling unit.** In this case, interview the new household.
- ii. **The structure number and the name of the household head do not match with what you find in the field.** If you have located the correct dwelling unit, you should consider the household that is living in the dwelling as the selected household.

Example: You are assigned a household headed by James Otieno that is listed as living in dwelling unit number KNBS/014/002. But when you go to the dwelling unit, the household living there is headed by Michael Kajwang. After checking that you have not made a mistake about the structure or dwelling unit, you would interview the household headed by Michael Kajwang.

- iii. **The household selected does not live in the structure that was listed.** If there is a discrepancy between the structure number and the name of the household head, interview whoever is living in the structure assigned to you.

Example: You are assigned a household headed by Robert Kemboi located in KNBS/032/004, and you find that Robert's household actually lives in KNBS/032/006. Interview the household living in KNBS/032/004.

- iv. **The head of the household has changed.** In some cases, the person listed as the

household head may have moved away or died since the listing. Interview the household that is living there.

- v. **The house is all closed up and the neighbors say the people are on the farm (or away visiting, etc.) and will be back in several days or weeks.** Enter Code '3' (ENTIRE HOUSEHOLD ABSENT FOR EXTENDED PERIOD). The house should be revisited at least two more times to make sure that the household members have not returned.
- vi. **The house is all closed up and the neighbors say that no one lives there; the household has moved away permanently.** Enter Code '6' (DWELLING VACANT OR ADDRESS NOT A DWELLING).
- vii. **A household is supposed to live in a structure that when visited is found to be a shop and no one lives there.** Check very carefully to see whether anyone is living there. If not, enter Code '6' (DWELLING VACANT OR ADDRESS NOT A DWELLING).
- viii. **A selected structure is not found in the cluster, and residents tell you it was destroyed in a recent fire or other incident.** Enter Code '7' (DWELLING DESTROYED).
- ix. **No one is home and neighbors tell you the family has gone to the market, church, the local health center, etc.** Enter Code '2' (NO HOUSEHOLD MEMBER AT HOME OR NO COMPETENT RESPONDENT AT HOME AT TIME OF VISIT) and return to the household at a time when the household members will be back.

Discuss with your supervisor any problems you have in locating the households that you are assigned to interview. Remember that the usefulness of the 2024 FinAccess survey sample in representing the entire country depends on the interviewers locating and visiting all the households they are assigned.

3.6 Respondent Selection

Selection of the respondent to interview will be done automatically using the Kish Grid inbuilt in the electronic format (CAPI) of the questionnaire. All members in the household who will have been listed as aged 16 years and older will be automatically included as qualifying as respondents for interviewing.

If a selected respondent is not present at the time of the interview, the Interviewer will inquire on when they will likely be back and book an appointment for making a call back. It is very likely that the selected respondent will be available during a callback interview as the Kish Grid will have listed the members of the household who will have been away during the time/day of visit. Thus, the Interviewer must probe for an appropriate time when the selected respondent is likely to be home and plan around this timing for the call back. There will be NO substitution of respondents during this Survey.

3.7 Interview Language

For the 2024 FinAccess Survey, the questionnaire will be available in English and Kiswahili. The Supervisor will allocate an Interviewer who is conversant with the language of the respondent. In the event the selected respondent indicates they do not speak any language in which any Interviewer is conversant, the Supervisor will then take appropriate action. These cases will however be rare as selection of Interviewers conversant with all major languages spoken in Kenya have been factored into the Interviewer selection process.

3.8 Introduction to Respondents

On arriving at the selected household, the first thing you should do as an interviewer is to introduce yourself politely. The Interviewer will be accompanied to the house by the Supervisor, Cluster Guide and/or the Village Elder and will be aided in the initial introduction of the Survey. You should always have your staff identification card.

3.9 Questionnaire Administration

Before going to a selected household, all Survey representatives, including Interviewers, Supervisors and Coordinators, should ensure that they are ready to begin the interview. Representatives must be presentable, with a tablet (with sufficient power), where applicable, and with the location and code numbers of the Survey households.

No person except the field Supervisor, or representatives from the FinAccess Management Team, should accompany an interviewer. Any representative who accompanies an Interviewer must be introduced by the interviewer to the respondent, making it clear to the respondent the purpose of the representative's presence. In most cases, the representative will be present to monitor the quality of the interview and to support and assist the Interviewer in effectively carrying out their assigned tasks.

Any other persons not connected to the FinAccess Surveys or to the household must not be present when the Interviewer is administering the household questionnaire. If any such individuals are present at the commencement of the interview, the Interviewer must politely request them to leave in order to respect the privacy of the survey household. If they cannot leave at that time, the Interviewer must then schedule the interview for a later time, or move the interview to a more appropriate place, when or where greater privacy can be assured.

If the Interviewer encounters a different or unusual case in a particular section or sections of the Survey, or within the household, the Interviewer must note all the details of concern and communicate to the Supervisor.

3.10. Completing the questionnaire

a. Types of questions and responses

There are three types of questions included in the survey.

1. Interviewer does not read the question to the respondent. Rather, you record information based on observation or on previous responses provided by the respondent.
2. Interviewer reads the question only. These questions are read to the respondents, after which you pause to wait for the response. The answers may be pre-coded, or you may have to write in response to be coded later by the coders.
3. Interviewer reads the question and the response categories.

Read the questions exactly as they are written in the questionnaire, following the established order. After reading a question once in a clear and comprehensible manner, you should await the response. If the respondent does not answer in the reasonable time, he/she has probably:

1. Not heard the question; or
2. Not understood the question; or
3. Does not know the answer.

In any case, if there is no answer, repeat the question. If there is still no reply, you must ask

whether the question has been understood. If the answer is 'No', you may reword the question. If the difficulty lies in finding the right answer, you should help the respondent to consider his/her reply.

The "other" category - In order to include all possible responses that may be provided, many questions include a response option of "other" to record responses that are not covered by any of the pre-coded responses. When you use this code, also provide a brief explanation of the category.

There are cases where respondents will not answer an individual question, either because they do not know the answer or because they refuse to answer the question. If after asking the question several times, you still cannot get a response, the following codes should be recorded:

- Don't Know
- Refused to Answer

However, you should note that these codes will be used very rarely as you will assist the respondent in understanding considering his/her reply.

b. Recording answers

For this survey, the Interviewer will use the Computer Assisted Personal Interviewing (CAPI) Platform to record answers provided by respondents. Always ask the questions in the order they are listed and record each answer in the correct space provided.

Interviews must never rely on writing answers in a notebook for transfer to the questionnaire later. Interviewers must record what the respondent says, not his/her own interpretation or summary. If a respondent gives an answer that contradicts an earlier response, the Interviewer will confirm the true position by probing.

c. Flows and skips

In order to have a logical order to fill in the questionnaire, it has been designed with a system of skips that allows you to follow the logical sequence of questions based on responses to questions already provided.

d. Coding

The questionnaire is entirely pre-coded except in cases when a description in addition to a code should be recorded. Where the question responses are pre-coded, you simply record the code for the category that matches the respondent's response most closely. If the answer is an amount or a figure, write the amount in the box below the question.

When the response to be recorded is a monetary amount or a figure, write the correct response in the corresponding cell. Record monetary amounts in Kenya shillings with no decimal point. Do not include cents. For any cents amounts, round to the nearest KSh.

When rounding up numbers, if there is no other instruction regarding recording decimals places, round up the reply. Thus,

- Any value from 0.00 to 0.49 = 0
- Any value from 0.50 to 1.49 = 1

e. Reluctant respondents and non-responses

Interviewers must always be honest in their approach. They must never tell the respondent that the interview will only take a short while of his time, but must state the hour or two that it will take to complete the interview. If the respondent does not have the time, work

with their schedule to make an appointment for a return visit.

Reluctant respondents or actual refusals are rare and if the Interviewer faces many cases of refusals, the issue is very likely that it is a problem with how the Interviewer is approaching the respondents. Interviewers must remain friendly and approachable when talking to respondents and use tact to eventually gain their cooperation.

In the case where respondents/households claim to have been involved in other numerous studies in the past with no direct benefits (and therefore resist participating in this study), the Interviewer must be tactful and explain that the aims and objectives of this survey are different and the outcome will be beneficial to both the respondent and other others with a similar profile in the long-run

Completing contact sheets will be a mandatory procedure by Interviewers for each household in which contact was attempted, along with recording all instances a household was visited. At least 3 call-backs will be made to each eligible household in a bid to increase the number of successful interviews.

f. Callbacks

Because each household has been carefully selected, you must make every effort to conduct interviews with the individuals who are identified as eligible in that household. Sometimes a household member eligible for an interview will not be available at the time you first visit. You need to make at least 3 visits on three separate times of the day or days when trying to obtain an individual interview to maximize the possibility of successfully completing the individual interview.

As the interviewer, you will then:

1. Make three callbacks at a time when the respondent is likely to be at home, in an attempt to achieve the interview.
2. Make these callbacks within a span of 72 hours
3. Where possible, take down the telephone number of the respondent to book an appointment with them at a time convenient to them in order to achieve a successful interview.
4. Ensure that you confirm the appropriate timing for visiting the households in the evening and probe for all precautionary measures needed in the area (e.g. security measures).

At the beginning of each day, you should examine your notes to see if you made any appointments for revisiting a household or eligible respondent. If no appointments were made, make your callbacks to a respondent at a different time of day than the earlier visits; for example, if the initial visits were made in the early afternoon, you should try to arrange your schedule so you make a call back in the morning or late afternoon. Scheduling callbacks at different times is important in reducing the rate of non-response (i.e., the number of cases in which you fail to contact a household or complete an individual interview).

3.11 Concluding Interviews

Before leaving the household and submitting the interview, interviewers must go through the questionnaire to ensure that they have confirmed completeness and accuracy of information provided by the respondent.

All Interviewers must thank the respondents for their time when departing the household,

even for those that for whatever reason have not been successfully completed (for example, in the case where the interview must be postponed). Interviewers must maintain courtesy and respect with all members of the household past the conclusion of the interview.

Interviewers should strictly avoid remaining in a household after the conclusion of an interview or returning to visit the household on a personal level at a later date. In cases where household members invite the interviewer for hospitality in their homes, the interviewer should always tactfully excuse him/herself.

Before fully exiting the household, Interviewers must remember to correctly collect:

1. Contact information.
2. Back-up contact information.
3. Geospatial coordinates.

The interviewer will be required to submit each completed interview on the CAPI platform. Once the Interviewer has submitted the interview, it cannot be retrieved.

The interviewer will be expected to advise or debrief the Supervisor on any problems/challenges experienced in the field and on any local events, such as political meetings, campaigns, barazas, which may impact on the data collection at the end of each day.

3.12 Data Collection Platform - CAPI

As indicated, data collection in this study will be done using Computer Aided Personal Interviewing (CAPI) Platform.

3.13 Field Team Interactions with Community and Respondents

As already been mentioned, interviewers will be administering the questionnaire to households in a cluster. It is vital that field teams establish a good working relationship with community leaders and with all community members; Village elders, chiefs, field officers and County Statistical Officers.

FinAccess is being conducted under the Statistics Act, and you are therefore empowered to collect this information from the respondents. However, the policy of the KNBS is always to attempt to collect the information it requires with the willing cooperation of the public. You should therefore always be courteous and tactful in your dealings with respondents.

Above all, your attitude towards the respondents in the survey households must be one of respect. You must always be patient towards survey household members. Always act in a way that warrants respect and cooperation from the respondent. During your interviews, you should work efficiently and relatively quickly, but should not rush the respondents or make mistakes. After each interview you should thank each interviewee for their help and time. This is vital if the survey is to be carried out successfully.

Be willing to answer any questions the respondents ask you about the survey and its particular contents. At the start of the interview, you should always determine if the respondent has any appointments in the next hour or two. If sufficient time is available to complete several sections of the questionnaire before the respondent's appointment elsewhere, proceed and complete as much of the interview as possible. When the respondent must leave, arrange for another meeting in the next day or two at which the interview with the individual respondent can be completed.

Seek to develop a smooth-flowing interviewing style so that you can obtain all of the information required from an individual in the shortest possible time. The guidelines in this manual should help you considerably. You should attempt a compromise between:

- a) Maintaining a smooth-flowing, continuous dialogue that allows you to obtain all of the information required in the shortest possible time – that is, without testing the patience of the respondents by delaying the interview in any way -and
- b) Allowing respondents to ask any questions that they have about the survey so that they are convinced of its value and are cooperative.

At all stages of the interview, you should be alert to errors. These can be accidental or deliberate. For example, if the respondent says that the household has no livestock and there are chickens pecking at your feet or goats tied up nearby, you should inquire about these animals. However, you should not probe excessively after seeking initial clarification from the respondent. In any case, you should never go outside of the household to get information. This is beyond the scope of your work.

Disciplinary action will be taken against any interviewers who consistently treat their respondents with condescension and a disrespect or who shows a pattern of re-interpreting the answers provided by the respondents.

Confidentiality - It is very important that the respondent knows that the information supplied/volunteered by him/her is confidential. This means that the respondent will understand that information captured during the Survey:

- a) Will only be used for the purposes of the Survey and to meet the Survey objectives;
- b) Cannot be traced back to individual respondents, and;
- c) Can only be accessed by those directly involved in coordinating the survey.

If a respondent is unwilling to respond to the interview or asks what the data will be used for, the Interviewer will explain how the data will be used and stress that such information will be treated as very confidential. Because some of the questions to be asked are sensitive, the interview should not be conducted in the presence of visitors. Ensure that you obtain the consent of the respondent in the event that they insist on another person being present during the interview before proceeding. An Interviewer should never mention what was given in other interviews or show completed questionnaires to other interviewers or supervisors in front of a respondent or any other person.

In summary, the general rules on conduct for interviewers are:

- a) Read the questions clearly according to descriptions and don't be too fast.
- b) Read questions without adding, reducing or changing. If you translate to a different language, **use standard terms and be careful not to change the meaning**. If the respondent doesn't understand, repeat the question slowly.
- c) Don't change the chronological questions (deviation can change the answer).
- d) Don't skip a question due to previous answers or since you know the answer.
- e) Don't show your respondent that you are in a hurry or tired. Give them time to think about their response.
- f) Avoid long discussions of the questions with the respondents. If you are receiving irrelevant or complicated answers, listen to the respondent and then lead him back to the original question.
- g) It is extremely important that you should remain absolutely **NEUTRAL** about the subject of the interview. You must not show any surprise, approval or disapproval about the answers given by the respondent, and you must not tell him/her what you think about these things yourself.
- h) Follow the instructions for each question, e.g. skips, brackets etc.

CHAPTER FOUR: SURVEY SECTIONS

Section A: Household and Respondent Information

This section seeks to collect basic information of a household and the respondent, as well as the interviewer and interview details.

A1-A11 - The questions capture the location data of households, useful for geospatial segmentation and for identification of the head of household.

A1 - County name,

A2 - Sub County name,

A3 - Division,

A4 - Location,

A5 - Sub location,

A6 - Enumeration Area (EA) Name.

Record the location details as provided. The county will be provided on the drop down menu.

A7 - Cluster number. Key in this number as provided by KNBS (you will receive this from your supervisor). This number has a maximum of 5 digits.

It is very important for the interviewer to be **careful in identifying and recording the correct cluster number before each interview**, as these change based on location.

A8 - Cluster type (1=Rural; 2=Urban). Select the correct option from the drop-down menu on the tablet.

Rural or Urban clusters will be defined by KNBS and should never be guessed by the interviewer.

A9 - Structure number. Key in this number as provided by KNBS (you will receive this from your supervisor).

A10 - Housing unit number. You will be required to key in the number of the household.

A11- Gps of Housing unit. You will be required to pick the GPS of the household.

A12 - Name of household head. You will be required to key in the name of the household head.

A13 Sex of the household head. You will be required to key in the sex of the household head.

A14 Name of the initial contact person. You will be required to key in the name of the initial contact person.

A15 - GPS Location- You will be required to record the gps location of the household. There are several sources of errors that affect the GPS accuracy. These include; picking GPS under trees, power lines, between tall buildings, indoors, cloud cover and faulty tablets. While majority of these can be avoided, a few cannot while picking the GPS coordinates. Two types of GPS coordinates will therefore be picked during the 2024 FinAccess Household Survey to help minimize these errors; the picked GPS and the tapped GPS. The two GPS coordinates will complement each other.

The **Picked GPS** is automatically picked by the tablet and therefore;

- Ensure your tablet is not faulty.
- Ensure your GPS accuracy is below 5m.
- Pick the GPS coordinates in an open space, that is, outdoor, away from power lines and canopy.
- Give your GPS time to settle before picking.
- Pick the GPS coordinates next to the structure where the respondent lives and not for example at the farm where you found him/her working.

The **Tapped GPS** is captured by tapping on top of the sampled structure. While tapping;

- Ensure you zoom your map to a scale you can easily tap on top of the structure.
- Remember to save the tapped GPS for it to be captured in the system.

Selection of individual respondent to interview - This is the process of randomly choosing a respondent out of all the Usual Members of a household. For the FinAccess 2024 Household Survey, the Kish Grid will be run automatically by the CAPI.

It is important that the Head of Household be correctly identified. Listing of the Usual Members of the household must begin with the Household Head. Only Usual Members of the household ABOVE THE AGE OF 16 should be recorded.

After listing usual household members, you will be required to list all household members who slept in the household last night. The person to be interviewed will be selected by CAPI from the household members who slept in the household last night.

Substitutions - there will be **NO SUBSTITUTIONS** of the selected respondent. In the event that a selected respondent is not present at the time of the interview, the interviewer **MUST** inquire on when they will likely be back and book an appointment for making a call back. Ensure that you probe about the appropriate timing when the respondent is likely to be home and plan. If the respondent is present in the household but does not have the time for an interview, work with their schedule to make an appointment for a return visit.

Call backs - There will be instances where the selected respondent in the Kish grid will not be available at the house at the time of the visit due to work or other commitments necessitating a call back. You will make three call backs at a time when the respondent is likely to be home, in an attempt to achieve the interview. You will make these call backs within a span of 72 hours. You may take down the telephone number of the respondent to book an appointment with them at a time convenient to them.

Starting the interview. After identifying the respondent to interview, re-introduce the survey to him/her and begin the interviewing process. Remember to obtain verbal consent from the respondent before starting the interview.

A13i-iii - Details about the visit (first, second or third). The electronic questionnaire will require all visits to be recorded, for the first, second or third visit (details such as the date, time, result of your visit and the intended next visit where applicable). These details will be important in determining the number of call backs made in each household contacted.

Results code - Interviewers will be required to fill in the result of each visit from a drop-down menu that will appear in the questionnaire script. In the event that the status of the selected result changes (for example an interview is terminated in the middle by the respondent), the interviewer must be sure to go back and edit this part in order to capture the correct status of the interview.

A14i-iii- Name, age, sex, relationship with household head and highest education level completed. The interviewer will list the names, age and sex of the household members. He/ She will also indicate the relationship of the household member with the household

head and their highest education level completed.

A15 - Language - The interviewer will ask the respondent which language (the respondent) would like in which language the interview to be conducted. The interviewer will code the language the respondent has chosen (the interview language).

If the interviewer cannot communicate with the Respondent, the interview must be handed over to an alternate interviewer, or terminated.

A16 – Status of the Respondent code. The interviewer will indicate the respondent status code as:

- Selected person physically/mentally not fit to be interviewed
- Selected person cannot communicate in any interview language
- Selected person discontinued the interview
- Respondent is not at home (Callback)
- Continued with interview

A18 - Age of the respondent. Only those who are 16 years and above as of the time of interview are eligible for interview. The Respondent must have reached 16 years of age as per the last birthday. {While it does not apply for this Survey, note that infants of under 12 months old are Age=zero (0)}. Note that if the Respondent had previously incorrectly noted their age at above 16 years and the error was noted at this point, the interview must be terminated.

A19 - Relationship to the head of the household. This question aims to clarify the relationship between the respondent and the head of household. If the respondent IS the head of household, select -1 (Head of Household). Otherwise, code the response of the respondent based on what the respondent says. Use the name of the Head of Household. e.g. "What is your relationship to (Name of Household Head).

A20 - Highest level of formal education completed of the Respondent. For responses in this question, consider the highest level of education completed. If the respondent has **not yet** completed a specific level of education, record as "some". If completed, record as "completed".

A21 - Marital status. To capture demographics of the respondent. Please note that this is a single mention response that also requires that you DO NOT READ the provided options. The response that the respondent gives must be taken as the correct response.

A22i – No. of Children. This question seeks to capture the number of children the respondents have, *Ask all*

A22ii – No. of Children below 5. This question seeks to capture the number of children the respondents have that are below 5 years old. The question is asked to all respondents in the survey.

A22iii – No. of Children in school. This question seeks to capture the number of children the respondents have that are under 24 who are still in school/university, *Ask all*

A23 - Chronic illness. This question seeks to find out if any member of the household survey suffers from chronic diseases e.g. HIV, TB, Blood Pressure, Diabetes etc.

A24 -Disability -This question seeks to find out if one has any disability. The categories tested are:

- Seeing
- Hearing or climbing steps
- Walking
- Cognition
- Self-care
- Communication

The survey uses the Washington Group definition of a disability, meaning we rate the level of the disability.

Section B1: Financial Health

This section seeks to gather information about the financial well-being of the respondent, or the extent to which the respondent uses financial products and services in a way that advances their well-being and enables them to meet their needs.

The interviewer begins by reading the “Read Out” statement at the beginning of the section explaining the section.

These questions (B1A-D) are asked to all and a respondent can only give one answer for each statement *Single mention only per statement. The interviewer must read out statements, but will not read out responses.*

B1A - Most important life goal. This question is an ice-breaker to get the respondent into the Survey, and is a time series question that has been tracked over time. The purpose is to find the most important goal at that point in time. These goals include:

- Putting food on the table
- Educating yourself or your family
- Starting/Improving your business/farm/ add livestock
- Buying assets e.g. TV, refrigerator , mattresses, household items, new phone, laptops
- Buying land/ Building a house / improving your house
- Health (yourself or family/ others)
- Getting a job/developing your career
- None of these

B1Bi - Day to day decision making. This question captures which household member makes decisions on day to day spending in the household.

B1Bii - Financial decision making – large expenditures. This will help to understand the level of input into household financial decision-making. The question is asked about who makes large financial decisions and refers only to decision-making for large expenses, not for day-to-day financial spending.

B1C- Financial health statements that will form a part of the financial health index. The question asks the extent to which the respondent agrees or disagrees (or is neutral) with different statements. These statements include:

- You have people in your life who can help you financially if you ever need it
- You currently keep money aside for emergencies or unexpected expenses
- 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
- You can cope with an unexpected large expense such as a medical bill

B1D i, ii & iii- Frequency of missing meals – These questions ask the respondents if any household member has gone without a meal due to lack of money. These questions are a

good measure of financial strain.

B1E - Inability to pay expenses. This question asks if any household member were unable to meet some expenses in the last month. These expenses include:

- Housing (e.g. rent or mortgage)
- Energy for heating or cooking
- Water for drinking or cleaning
- Adopted or took in another child or family member to care for them
- Transportation costs

B1F- Financial Health Statements- The question asks the respondent to answer either often, sometimes or never to the following statements:

- In the past 12 months, how often have you gone without medicine or medical treatment that was needed;
- In the past 12 months, how often have you had a child or any person you support sent home for lack of school fees.

B1Fi- Reasons for not buying medicine- This question is asked to those who said they have gone without medicine and medical treatment often or sometimes in the past 12 months. The question asks why they were not able to buy medicine or seek medical attention. The reasons are:

- Could not afford/lack of money
- Medicines unavailable,

B1G-Reduce food expenditure to pay back loan - This question captures whether the respondent had to reduce food expenditure to repay an existing loan within the last 3 months.

B1H-Source of emergency Ksh.13, 000 in the next 30 days- This question captures what the main source of the respondent's emergency KSH13,000 would be. The options are:

- Borrowing
- Savings
- Sell livestock
- Sold other assets, not livestock (e.g. car, business, stock, household goods, land)
- Get assistance / gift from friends / family / community (which I do not have to repay).
- Cut back on expenses / adjust consumption patterns.
- Work more / get additional jobs
- From my regular income eg business/employment
- I couldn't come up with the money

B1Hi Type of loan for emergency Ksh. 13,000 in the next 30 days- This is for those who selected loan for B1H. The options are:

- Personal loan/business loan from a bank /microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama

- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Lipa polepole/Hire purchase (e.g. Mkopa, Aspira, Kenya Credit Traders (KCT, One Africa Capital, Watu pay, KuKopesha, Diamond Trust, Synergy)

B1Iii - Type of savings for emergency Ksh. 13,000 in the next 30 days- This is for those who selected savings for B1H. The options are:

- Savings held at a bank / Post Bank / Sacco / microfinance bank
- Savings held in mobile banking (e.g. MShwari, KCB MPesa, MCoop Cash, Equity Mobile, Timiza)
- Savings/ money held in a mobile money provider / wallet (e.g. MPESA, Airtel Money, TCash, Tangaza, Equitel)
- Savings held at a group / chama
- Savings held with friends / family
- Savings held in a secret hiding place

B1Ji, B1Jii - Difficulty in ability to obtain emergency Ksh. 13,000- This questions capture where the respondent would be able to get ksh 13,000 in 30 days and 7 days.

B1K&L- Access to quick emergency money - This question asks the respondent if they would be able to get some money (Ksh 3500 for rural areas and Ksh 6000 for urban areas) if they needed it in 3 days.

B1M- Recent major purchases- This questions asks if the respondent has made any purchases recently. The purchases include:

- Land
- A new house
- Materials to build or improve an existing house
- Machinery, vehicles, equipment, tools for farming or raising livestock
- Livestock

B1N -Recent contributions or Purchases- This question seeks to find out if the respondent contributed to or purchased in the past 12months

- A pension (including through an employer's wage deductions such as NSSF) or an individual retirement account
- Other long-term savings accounts whose balances you do not plan on withdrawing in less than 1 year
- Financial securities (stocks or bonds) that you plan on holding for at least 1 year
- Personally pay any tuition for schooling, university, or other educational courses for yourself or your family

B1O - Money concerns- The respondent is asked to respond either very worried, somewhat worried or not worried at all to the following statements:

- How worried are you right now about not having enough money to pay for daily needs, bills, or expenses?
- How worried are you right now about not being able to pay off your existing debts?

B1P-Confidence in meeting long term financial goals - The respondent is asked to rate their confidence in their ability to meet their long 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.

B1Q- Financial status perception- Respondents are asked to state whether their financial status has improved, remained the same or worsened.

Section B2: Awareness of Financial Institutions

This section seeks to gather information about financial services knowledge and usage. The interviewer should first read the “Read Out” statement at the beginning of the section. Unless otherwise stated, these questions are all: Ask all. Single mention only. Do not read out the possible responses.

B2A – Source of Financial advice or information. This question seeks to understand where people are mainly getting their information about finance. The sources include:

- Information from a formal financial institution (Bank, SACCO, stockbrokers, investment banks etc.)
- Information from mainstream Print media / advertisement (newspaper, billboard etc.)
- Advice from friends / family / colleagues/ peers
- Spiritual leaders/faith based organisation
- Formal education (e.g. school curriculum, advice from teacher, education through employer)
- Nobody else / nothing else / my own personal experience
- Social media/Influencers
- Internet(google)

B2B- Gaming (betting, lottery, gambling). This question aims to ascertain ones’ engagement in gambling. . *Ask all. Single mention only*

B2Ci B2Cii - These question seeks to find out on average how much one spends on betting in a month and the main ways they placed the bet.

B2D – Perceptions towards risk/gambling. This question aims to ascertain respondent’s perceptions towards risk/ gambling as an income source. The respondent will respond Yes or No.

B2Ei - Calculation of total amount to be repaid. This question captures the respondent’s ability to do simple computations.

B2Eii – Understanding the cost of living. This question captures the respondent’s understanding of the effects of cost of living

B2Eiii – Risk diversification. This question captures the respondent’s ability to diversify risk

B2F-Ability to read transaction message- This question tests the ability of the respondent to read a transaction message. The respondent will be shown a message from the screen and will be asked to say the cost of transaction.

Section B3: Livelihoods Sources and Consumption

This section seeks to understand from where respondents get money, as a proxy of understanding their source of livelihood. It also aims to get basic indicators or total monthly income that are useful for research. The interviewer must explain that “the past 12 months” means counting back 12 months from current month. The interviewer must wait for the respondent to answer after reading out each answer option before proceeding to the next.

B3A - Sources of income. To obtain livelihood information of the respondent. Ask all. *Multiple mentions possible. Read out.* The sources of income include:

- Farming (crops, keeping livestock, fishing, aquaculture)
- Employed
- Casual worker / Seasonal Worker
- Running own business/self employed
- Money from NGO / Government / Social transfer (e.g. pesa ya wazee, inua jamii, money for PWD)
- Renting, land, house/rooms, equipment
- Earning money from investments, e.g. shares, stocks
- Pension/Annuity
- Support from family / friends / spouse

B3B - Main source of income. Ask ONLY if more than one source of income listed in B3A. Otherwise, the source of income listed in B3A will be auto-coded as the main source of income in the CAPI system. *Single mention only. Do not read out.*

B3Bi- Receipt of remittances from family/friends/spouse. Ask if respondent receives support from family/ friends/ spouse. This question seeks to find out if the source of this income within Kenya, Outside Kenya or both within and outside Kenya.

B3C - Agricultural activities. Ask ONLY if no Code 1 in B3A (if did not say farming as a source of income). The goal of this question is to identify those who might engage in agricultural activities but it is not a source of income (i.e. mostly those who farm for subsistence). These farmers will then be routed to the agricultural sector, along with those who listed agriculture as a source of income. *Single mention only. Do not read out.*

B3Ci- Gig economy. This question seeks to find out if the respondent has earned money in the past 12 months in the digital marketplace.

B3Cii- Gig Economy. This question seeks to find out, for the respondent who said they earned money in the digital marketplace, which activities they participated in. The options are:

- Ride hailing service/ digital driving (Uber, Bolt, Little, etc.)
- Digital delivery or motorbike service (Glovo, Uber Eats, SafeBoda, etc.)
- Freelance services e.g. online writing, transcription, or microtasking (Essay Shark, Writer Bay, Upwork, etc.)
- Goods/services marketed/sold on social media platforms (Whatsapp, Instagram, TikTok, Facebook)

B3D - Channels of payments for the MOST important source of income. This question

aims to understand the channels through which people receive payments related to their main source of income (e.g. if a person said that employment was their most important income source, this will ask how he/she receives salaries). Explain that the past 12 months means counting back 12 months from current month. The question is only asked for the source of income that the respondent said they receive. For example, if they say they get money from farming, they will ask the ways they have received money for farming. *Ask those who said that they earned income. Multiple mentions possible. Read out.* The channels of payment include:

- Cash
- Mobile money (M-Pesa, Airtel Money, Tlash)
- Mobile money business wallet (eg Pochi la biashara)
- Bank paybill till (do we include other FSPs... e.g. SACCO or MFI)
- Merchant/business paybill/till number
- Bank cheque
- Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit
- Credit cards / debit cards
- No cash (In-kind payments in goods and/or services)
- Digital /community currency e.g bitcoin, bangla pesa.

B3E - Most frequent channel of payments. This question is to understand the MAIN channel for receiving payments related to source of income. The answer for B3E has to be in B3D. *Ask those who said that they earned income (codes 1-9 in B3A). Single mention only. Do not read out.*

B3F - Economic Activity. This question is to establish the main economic activity of the respondent where they are employed. You will be required to type in an accurate description of the economic activity. The economic activity of where the respondent is employed will be selected from KeSic Codes in a dropdown menu:

B3G - Sector of employment. After the respondent says where he/she is employed, the interviewer will determine if the person is employed in the public or private sector. For the Public Sector, the respondent must be a person receiving salary/wages from the government.

B3H - Assistance received. This question is to find out the precise Government programme through which the respondent receives income. This is important as research shows that many are not aware of which programme they receive income from. *Ask if received assistance from aid agency / NGO / government. Single mention only. Read out statements, do not read out responses.* The programmes include:

- Orphans and vulnerable (CT-OVC)
- Older persons (OP-CT)
- Disabilities (CT-PWSD)
- Hunger and Safety Net Programme (HSNP)

B3I - Average monthly income. The respondent will be asked to spontaneously provide their average monthly income across all income sources. For those who get lump sum especially in agriculture you need to arrive at a monthly average. The number should be recorded in Kenya Shillings, according to number rules described above. If the respondent does not know the exact amount, they can be shown a card with ranges and asked to select a range. *Ask all. Single mention only. Select daily weekly or monthly amount. Do not read out; Show card.*

B3Iii- Most money received in the past year in one calendar month- The respondent will be asked to state the most amount of money they earned in the last year.

B3Iiii- Least money received in the past year in one calendar month- The respondent will be asked to state the least amount of money they earned in the last year.

Section C: Financial Products/ Services Usage

This section is to understand the financial services that the respondent currently has, used to have or has never had. Please emphasize that you are asking about usage by the respondent themselves. This section is the core of the survey and is used to track changes in usage of financial products and services over time. It further is used for routing to the following sections on specific product and institution usage.

It is therefore important to read the questions and products/services exactly as they are and ensure that the respondent fully understands each before moving to the next. **Please note:**

- Interviewer should read the “Read Out” statement before beginning the section.
- For each listed product, you will ask whether the respondent currently uses, used to use or has never used. Ensure that you probe appropriately for each option and record appropriately.
- The interviewer will need to emphasize that these questions are to be asked about financial products and services that are either in the respondent's own name.
- If the respondent says that they “used to use” for specific credit products or mobile products, the interviewer will ask a follow up question (QC2) on whether the respondent has used this product or service in the past 12 months. This aims to ensure that anyone who has used these products in the past 12 months is routed to the appropriate sections, even if they do not currently use. This will be asked in question 2, after the entire Q1 has been asked.
- Joint accounts where the respondent’s name is actually on the account, even if jointly with someone else, this is considered as “currently use” or “used to use”. This will be probed further in the respective institutions’ sections.
- Be attentive to the responses given. One can for instance not have an ATM if they have no bank, MFI or Sacco account, or have a loan on Mshwari when they are not an Mshwari registered user, and so on.
- 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). The name provided should automatically pop up in the relevant section. bank and mfb should go to section h, mfi and money lender should go to credit only section

C1 – Financial products usage by self. This question is asking whether the respondent currently, used to or never used the financial product or services mentioned. The interviewer should code the correct response per product before moving to the next product. Only one mentioned allowed for each product statement. *Ask All. Single mention only per product statement.* These financial products are:

- | | |
|------------------------------------|-----------------------------------|
| • Savings products; | • Insurance products; |
| • Registered transaction services; | • Securities investment products; |
| • Loan products; | • Retirement/Pension services; |
| • Other bank services; | and |

- Other financial investment products

See glossary of FinAccess definition and terms

C2- Financial products usage in the last 12 months - this list of products is a shorter list than that in QC1. Certain loan and digital based products are further probed for those who said that they used to use in QC1, to see if they have used the product in the last 12 months. These people are treated as current users. Ask if Code=2 in QC1 for designated credit products and digital-based products.

C3 - Level of trust in financial institutions. This question aims to understand which financial institution is the most trusted by respondents, out of a set list of institutions. *Ask all. Single mention only. Read out.*

The financial institutions include:

- | | |
|--|---|
| • Commercial bank | • Insurance companies |
| • Sacco | • Insurance intermediaries e.g brokers and agents |
| • Mobile money provider e.g fuliza | • Pension/ Retirement benefit schemes |
| • Mobile banking provider | • Digital credit apps providers e.g Tala |
| • Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund, stockbroker | • Shylocks/moneylenders |
| • Group / chama | • Microfinance banks |

C4 - Perceptions of high interest rates. This question seeks to understand perceptions of interest rates among lending institutions; can be compared to actual usage of lending institutions, as well as to supply-side data on actual interest rates among different institutions. *Ask all. Single mention only. Do not read out.*

C5 - Level of difficulty in accessing financial service provider. This question seeks to find out how easy or difficult to physically visit a financial service provider. *Ask all. Single mention only. Read out statements, do not read out responses.*

Section D1: Retirement Benefits/Pension plan

This section seeks to understand access to and usage of Retirement Benefits/Pension products. Retirement benefits/Pension plan is a fund into which a sum of money is saved/contributed by an employee, employer or both during an employee's working years and from which payments are drawn to support the person in retirement in the form of a lump-sum or periodic payments.

D1A - Reasons for not having retirement savings/ pension plans anymore. This question is for respondents who used to use a pension scheme and seeks to understand if they stop contributing to a retirement/pension scheme and they haven't received their pension or if they were paid a lumpsum.

D1Ai- Reasons for stopping retirement/pension scheme contributions. This question asks respondents who stopped contribution to retirement/pension schemes and seeks to understand the reasons why. *Multiple mention. Do not read out.* The options are:

- I lost my job/income
- I would like to continue contributing to my pension but I can't afford to

- I don't see the need or benefit of my pension/I have other/better options for my retirement (e.g. my children)
- There are no incentives such as matching funds provided (e.g. by government) to entice me to continue saving for retirement Hakuna motisha/msukumo wa kunifanya nijiunge na mpango wa akiba ya uzeeni
- I don't trust pension providers/I don't trust that they will pay my benefits when I retire
- I did not receive my benefits
- Poor treatment/customer service

D1B - Reasons for not having retirement savings/ pension plans. This question is for respondents who never had a pension scheme and seeks to understand why. *Multiple mention. Do not read out.* The options are:

- Don't have a regular income/job/ /can't afford pension contributions
- I don't understand or know about pensions/don't know where to get one
- I don't need/want a pension it will not benefit me/I prefer other options (e.g. my children)
- There are no incentives provided (e.g. by government) to entice me to start saving for retirement
- I don't trust pension providers/I don't trust that they will pay my benefits when I retire
- I don't have an ID or the other requirements needed to get a pension

D1C- Other retirement benefits/pension scheme. This question is for those who said they had other retirement/ pension scheme in section C and asks them to specify which one. *Single mention. Do not read out.* The options are:

- Digital Individual Retirement Benefits/Pension Schemes (e.g Mbao, Haba Haba, Mobikeza, Gift a Pension)
- Individual Retirement Benefits Schemes, NOT Digital

D1D- post-retirement medical fund. This question is for those who have a retirement scheme and asks if they have a post-retirement medical fund.

D1E- Retired or not- This question is for those who have a retirement/ pension scheme and asks if they are contributing to the scheme or whether they are receiving pension payments.

D1F - i & ii Meeting expenses using retirement benefits/ pension payments. This question seeks to understand respondents' perceptions of meeting daily expenses during retirement i.e. if they think the retirement benefits savings will be enough to meet daily expenses during retirement or if it is currently enough if the respondent already retired. *Ask if have a pension product. Single mention only. Do not read out.*

D1G - Access to retirement benefits/ pension before retirement. This question seeks to understand respondents' perception on access to retirement benefits/ pension savings before retirement. *Ask if have a pension product. Single mention only. Do not read out.*

D1H - Consumer experience. The respondent will have some statements read out to them and they will indicate if they have experienced these or not. The statements are:

- Delayed payment/ transfer/ withholding of retirement benefits/ pension
- Money lost, stolen or missing from retirement benefits/ pension savings

- Harassment or unethical practices from trustees or service providers of your retirement benefits/pension scheme
- Attachment of retirement benefits by the scheme for various reasons
- Underpayment/miscalculation or of your retirement benefits/pension payments

D1I- Lost money. The respondent who indicated they had lost money will be asked if they lost money through internal or external fraud

D1J-Registration of complaints. The respondent will be asked if they have tried registering a complaint

D1K-Retirement benefits redress. This question is for those who registered complaints and they are asked where they did so. *Do not read out.* The options include:

- Contacted my retirement benefits/pension scheme or trustees
- used whistle blower portal/ Complaints handling portal
- Visited or Contacted the regulator, RBA
- Contacted law enforcement e.g. Police/DCI, chief
- Office of the Ombudsman
- Posted on social media

D1L. Success in complaint resolution. This question asks if the issue was successfully resolved.

D1M. Consumer protection. The respondent will have some statements read out to them and they will indicate if they have experienced these or not. The statements are:

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my retirement benefits/pension scheme are clear.
- The products/services offered by my retirement benefits/pension scheme are fairly priced
- I can easily communicate with my retirement benefits/pension scheme if I need to
- I can easily access my funds in my retirement benefits/pension scheme account
- My money/is secure in my retirement benefits/pension scheme account
- My retirement benefits/pension scheme has good customer service.

Section D: Insurance

This section seeks to understand access to, usage and quality of insurance. Insurance is a way of protecting yourself against unforeseeable events such as losing a house, car, animals, crops or your life, by paying small amounts to an institution over time. Should something happen, you or your family are compensated.

D1-Somebody else's insurance- This question is for those who indicated that they did not have insurance in their own name and asks if they have insurance in someone else's name.

D2- Reasons for not using insurance anymore- This question is for respondents who used to use insurance and asks the reason for stopping. *Do not read out.* The reasons include:

- I lost my job/income
- I would like to continue with my insurance but I can't afford the premiums/costs/too expensive
- I don't need insurance anymore/I have other/better options to deal with shocks (e.g. family,savings)
- I don't trust insurance providers/agents are dishonest

- My claims were denied/underpaid
- Poor treatment/customer service

D3- Reasons for never having insurance- This question is for respondents who have never used insurance and asks the reason for stopping. *Do not read out.* The reasons include:

- Don't have a regular income/job/too expensive/can't afford
- I don't understand or know about insurance/don't know where to get it
- I don't need insurance/it will not benefit me/I have other options to deal with shocks (e.g. family)
- Insurance will bring bad luck- I don't believe in it
- I don't trust insurance providers/I don't trust that they will pay my claims/agents will scam me
- I don't have an ID or the other requirements needed to get an insurance

D4 - Other type of insurance- This question probes the respondent to specify which other insurance product they have which they indicated on section C. *Do not read out.* The options include:

- | | |
|---|---------------------------------|
| • Property (e.g. House, building or contents insurance) | • Life insurance |
| • Crop insurance | • Education insurance |
| • Livestock insurance | • Workmen's compensation (WIBA) |
| • NHIF /SHIF | • Fire insurance |
| | • Personal accident |

D5-Ways acquired- this question is asked to confirm how the respondent acquired the policy. *Read out.* The responses included:

- Compulsory/Statutory
- Purchased by self/Voluntary Insurance
- Through my employer/ Group insurance

D6 - Method used to pay for insurance premiums. This question is only asked to those who have insurance in their own name or jointly, to find out the method/channel that they used to pay their premiums. This can't be asked to those who use insurance in someone else's name because they are unlikely to pay their own premiums. This question refers to the LAST insurance policy acquired, if currently uses more than one. It also refers to the MAIN method used to pay, if more than one method is used. *Ask if currently has insurance in own name or jointly. Single mention only. Do not read out.* The methods include:

- Mobile money e.g. MPesa, Airtel Money, T-kash, Tangaza, Equitel
- Cash
- Cheque
- Account transfer e.g. pesalink, swift, EFT
- Employer pays/Deducted from salary.
- Credit cards/Debit cards

D7 - Ways of paying for NHIF/SHIF. These questions asks about NHIF/SHIF specifically because of government universal health policy. If respondent pays in more than one way, should refer to the MAIN way that they pay for NHIF/SHIF. These ways include:

- Employer pays /Deducted from salary

- deducted from salary
- Pay out of own income/savings
- Paid by friends / family
- Under someone else's policy
- Paid by Government (National or County)
- Borrow from group / chama
- Borrow from bank / Sacco / microfinance
- Borrow from informal moneylender / shylock
- Borrow from mobile banking / digital credit provider
- Borrowed from employer/family/friend/neighbor e.t.c

D8 – Consumer experience. The respondents will have some statements read out to them and they'll indicate whether they have experienced them or not. The statements are:

- Declined/Delayed/Underpaid insurance claim/
- Lack of transparency regarding policy terms
- Inadequate/poor customer service advice
- Cancelled Policy due Insurance company collapsed

D9 – Reasons for declined/delayed/underpaid insurance claim. The respondent who experienced a decline/delay/underpayment in insurance claim are asked why. The reasons include:

- Premium payment was not up to date
- Company/NHIF refused to pay
- Claim not covered by the policy terms

D10 - Registration of complaints. The respondent will be asked if they have tried registering a complaint

D11 - Insurance benefits redress. This question is for those who registered complaints and they are asked where they did so. *Do not read out.* The options include:

- Contacted the providers/provider/agent
- Contacted the regulator e.g. IRA
- Contacted law enforcement e.g. Police/DCI, chief
- Reported Office of the Ombudsman
- Posted on social media
- Report to Policy Holders Compensation Funds (PCF)

D12 - Success in complaint resolution. This question asks if the issue was successfully resolved.

D13 - Consumer protection. The respondent will have some statements read out to them and they will indicate if they have experienced these or not. The statements are:

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my insurance are clear.
- The products/services offered by my insurance are fairly priced.
- I can easily communicate with my insurance if I need to
- I can easily access my funds in my insurance account
- My money is secure in my insurance company
- My insurance has good customer service.

Section E: Credit

This section and section E1 refer to usage of credit / loan products and aims to understand respondents' borrowing behavior, including both formal and informal loan products.

E1 -Rejected Loan. The question seeks to find out if the respondent has been denied a loan when they applied for it, in the past 12 months

E2 - Rejected loan applications service providers. This question is to find out from which service provider the respondent has applied and been denied a loan in the past 12 months. This is asked to those who had indeed applied for a loan and been rejected. Ask *if Code=1 (Yes) to E1. Single mention only. Do not read out.* The lenders include:

- Commercial Bank
- Microfinance bank
- SACCO/M-SACCO
- Mobile money provider (eg Safaricom, fuliza)
- Mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)
- Credit only institutions (e.g. Platinum, Ngao, Letshego, Juhudi)
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Insurance company
- Shylocks/ Money lenders
- Loan from a government institution for education, agriculture or a development loan excluding hustler fund (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Enterprise Fund, Uwezo fund)
- Chama/groups
- Shop keeper
- Hustler Fund

E3 - Reasons for rejected loan applications. This is to find out the MAIN reason why the respondent thinks they might have been rejected. It is possible that they were not told the exact reason why they were rejected, so the interviewer can probe to find out why they *think* they were rejected. Ask *if Code=1 (Yes) to E1. Single mention only. Do not read out.* The reasons include:

- Lack of collateral
- No pay slip
- Lack of records
- Lack of business proposal
- Still had debt to pay off
- No guarantor
- Bad credit history
- Discrimination (Gender/culture)
- No credit history
- Income is low and unable to repay
- Project is too risky
- Savings too low
- Was not given a reason
- Negative listing by CRB

E4- Reasons for never borrowing- This question is for those who mentioned they have never taken a loan in Section C. *Multiple mentions possible. Do not read out.* The reasons for not taking a loan include:

- Don't have money/income/job; Can't afford loans/too expensive to repay
- I don't know where or how to borrow
- I don't like borrowing/loans don't benefit me/there are no loan products that meet my needs

- Loans are too risky for me
- I don't trust loan providers
- I don't have an ID
- I don't have collateral or a guarantor

E5- Reasons stopped borrowing- This question is for those who mentioned they used to have a loan in Section C. *Multiple mentions possible. Do not read out.* The reasons include:

- I lost my job/income
- I can't afford to borrow at the moment/ it's too expensive
- Loans are not benefitting me/ there are no loan products that meet my needs
- Interest rates for loans are too high
- Loans have become too risky for me
- I don't trust loan providers
- Unethical debt recovery/harassment

Section E1: Credit Devices Usage Loop

This section aims to get detailed information on usage of formal and informal credit products. The questions are asked about each credit device that the respondent said that they currently use and Used to Use in the Past 12 months. For each product, the respondent is asked a series of questions about the product, before moving onto the next product. Questions in this section are Single Mention, Do Not Read Out, unless otherwise stated.

Note that for some loan products, not all questions are asked as different loan products have different characteristics. For example, for credit cards, a person will not be asked about outstanding balance. Thus, on the script, some questions will be skipped depending on the type of loan product. On the paper version of the questionnaire (hard copy) these questions to be skipped for some loan products are greyed out.

E1 i - Number of loans in the past 12 months. This is the total number of loans taken from this type of provider (e.g. Bank) in the past 12 months. This will enable calculation of the total number of loans taken across all providers in the past 12 months. Note that this is only asked for cash loans, not for goods and services taken on credit. The respondent should provide a non-zero integer, which the interviewer will enter. *Interviewer to enter amount in Kenya Shilling.*

E1 ii - Number of outstanding loans. This is to find out the current number of outstanding loans with each type of provider (loans which the respondent is in the process of re-paying). Will enable calculation of the total number of current outstanding loans, which can be used as an indicator of over-indebtedness. The respondent should provide a non-zero integer, which the interviewer will enter. *Interviewer to enter number.*

E1 iii - Main reason for taking the loan(s). This is to find out the MAIN reason for taking the loan from each type of provider. If the respondent currently has more than one outstanding loan from this provider (if the answer to E1 ii is more than one), this should be asked about the MOST RECENT loan from this provider/source. The interviewer should enter the code that fits best.

E1 iv - Collateral/security used. To understand the collateral that is used to take loans per provider; important to understand if people are using mostly title deeds, or using movable property as collateral as per new legislation. This is only asked for loan products that are relevant, and in which collateral is required.

E1 v – Frequency of repayments. This is to understand the frequency with which the respondent makes payments on the MOST RECENT loan taken from each provider. This can be used to understand borrowing and repayment behaviour.

E1 vi – Method of repayment. This is to understand the payment channels used to make repayments on loans for each type of provider.

E1 vii – Amount borrowed. This is to understand the total amount borrowed for the MOST RECENT loan borrowed from each type of provider. This will enable calculation of total value of outstanding loans, to understand the level of indebtedness. *Interviewer to enter amount in Kenya Shilling.*

E1 viii – Amount issued against applied loan amount. This is to understand the amount issued if equivalent or less than the amount applied for. *Interviewer to enter amount in Kenya Shilling.*

E1 ix– Date loan taken. This is to understand the time frame/tenor of the loan, by identifying how long ago the loan was taken. Combined with information on outstanding balance, can get an indicator of level of indebtedness. This will be a spontaneous mention, but the respondent may need to be guided to ensure that they know the available options. *Single mention.*

E1 x – Maturity of the loan. This is to understand the time frame/tenor of the loan, but identifying when the respondent is expected to repay. This will be a spontaneous mention, but the respondent may need to be guided to ensure that they know the available options.

E1 xi– Outstanding balance. This is to understand the outstanding balance on the MOST RECENT loan for each provider. This will enable calculation of total outstanding balance to be repaid, which can be compared to monthly income as an indicator of indebtedness. *Interviewer to enter amount in Kenya Shilling.*

Section E2: Overall Loan / Credit Product Maintenance

This section is to understand borrowing behaviour, specifically to identify any challenges faced in keeping up with loan repayments and any experiences with default or late repayments. The questions are asked about each credit device that the respondent said that they currently use) and Used to Use in the Past 12 months. Unless otherwise stated, the questions are all *Single mention only. Do not read out*

E2A – Average monthly loan repayments. Important indicator of indebtedness to understand the amount spent each month on repaying loans. *Interviewer to enter value in Kenya Shillings.*

E2B – Household indebtedness. This question seeks to find out from the respondent if someone in the household repaid or helped the respondent to repay a loan that they owed in the past 12 months.

E2C – Household indebtedness-This question seeks to find out from the respondent, If they answer is yes in E2B, then who in the respondent household helped to repay the loan. The options include:

- Spouse/ partner
- Mother
- Father
- Daughter/mtoto wa kike
- Son /mtoto wa kiume

E2D – Ease of loan repayment/ Coping strategies. Indicator of debt stress - what people have done to cope with the amount of debt that they have taken on. These are yes or no questions per statement. Record the answer for each statement before moving onto the

next. The statements include:

- Borrowed money to repay the loan
- Used savings to repay the loan
- Sold / gave assets or belongings to repay the loan
- Reduced expenditures on food products to repay the loan
- Reduced expenditures on non-food products to repay the loan
- Started a business/worked more hours
- Assets were forcefully taken away/repossessed
- Deducted from my monthly pension payments to repay the loan

E2E- Defaulted loans. This is to find out the total number of times that the respondent has defaulted on any loans or debts. *Interviewer to enter number.*

- Didn't pay at all
- Paid late/Missed payment/paid late
- I did not default/always pay on time

E2F - Type of loan defaulted. This is to find out the specific loan(s) in which the respondent defaulted in the past 12 months. The respondent will be asked to note those previously discussed loans, to see which of those where he/she has defaulted in the past 12 months. Ask if QE2C = equal to or greater than 1. Multiple mentions possible. Do not read out.

(Types of loans explained in the glossary of FinAccess terms and definitions)

- Loan from a bank
- Loan from microfinance bank (MFB)
- Mobile bank (e.g. MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)
- Sacco (Savings and Credit Cooperative Society)
- Insurance Company
- Microfinance institution
- Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Group/chama
- Government institution for education, agriculture or development (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Employer
- Family / friend / neighbour
- Cash Loan from Shopkeeper
- Taking goods and services on credit from a shopkeeper
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi,
- Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital,
- Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco
- Bank/MFB Overdraft
- Credit Card
- Mobile money loan provider e.g Fuliza
- Hustler fund

E2G– Reasons for default. This is to find out the MAIN reason for default on any loan. This is only asked to those who defaulted. *Ask if QE2C = equal to or greater than 1. Single mention only. Do not read out.* The reasons include:

- Did not plan well enough
- Interest/repayment rates went up
- Did not understand the terms
- Poor business performance
- All of my money went to basic needs such as food or utility bills
- Had to pay off other loans
- Partner/someone else in household lost job/source of income
- Lost my job/source of income
- Payment was more than I expected
- Unexpected emergency expenditure
- Lent money to someone else and they hadn't repaid me
- Forgot to repay on time
- Borrowed too much originally

E2H – Consequences for default. This is to find out ANY negative consequences faced as a result of default. Interviewer may need to prompt as necessary. *Ask if QE2C = equal to or greater than 1. Multiple mentions possible. Do not read out.* These include:

- An extra or rollover fee
- Reduction in future loan limit
- Negatively listed at credit bureau
- Denied access to future loan with the same lender
- Denied access to future loan with another lender
- Legal prosecution/taken to court
- Confiscation of property, fines or other penalties
- Unable to join other group
- Social consequences (e.g. lost a friendship, hurt reputation, had to move from my community, brought shame to myself or my community)
- I was evicted from/left my group
- Lender agreed to give me more time to repay
- Have not experienced any negative consequences
- Loss of savings

Section E3: Acting as Guarantor

E3A – Acting as a guarantor. To find out people's frequency of performance of guarantor services by institution. *Ask all. Single mention only. Do not read out.*

- Bank
- MFB e.g. faulu
- Sacco
- MFI
- Digital loans apps providers
- Shylock/Money merchants
- Government e.g. Uwezo, Women Enterprise Fund, HELB
- Chama
- Loan from family/friend/neighbour
- Hustler fund group/business loan

E3B – Lost money/asset through acting as a guarantor. To find if the respondent lost money through acting as a guarantor. Ask if acted as guarantor in QE3A Code=1. *Read out*

- Bank
- MFB
- Sacco
- Credit only MFI
- Digital loans apps providers
- Shylock/Money merchants
- Chama
- Loan from family/friend/neighbor
- Government e.g. Uwezo, Women Enterprise Fund, HELB

E3C –Household indebtedness. This question seeks to understand if the respondent had to repay or partially repay a loan taken by another member of their household in the last 12 months.

E3D – Household indebtedness. This question seeks to understand which household member repaid or partially repaid a loan taken by the respondent.

- Spouse/ partner
- Mother
- Father
- Daughter
- Son
- Other relatives
- Non-relatives

Section F: Saving and Investment

Sections F aims to understand usage of formal and informal savings products.

F1 – Non-cash saving. This question types of non-cash savings that the respondents keep. These include:

- Land/Buildings and houses
- Livestock
- Jewellery e.g. beads, gold, precious metals
- Digital non-financial assets e.g. artwork, songs, videos, NFTs

F2 – Reasons for never saving. This question is asked to those who have never had any savings product. *Multiple mentions possible. Do not read out.* The reasons include:

- Don't have a regular income/job/can't afford to save
- I don't understand how to save/know where to save
- There is nowhere to save my money
- I don't need/want to save at the moment/I prefer to invest-e.g. in livestock or find other option
- I don't trust financial institutions/I will lose my money
- I don't have an ID

F3 – Reasons stopped saving. This question is asked to those who used to have savings products. *Multiple mentions possible. Do not read out.* The reasons include:

- I lost my job/income
- I can't afford to save at the moment
- I don't need to save at the moment/I prefer to invest-e.g. in livestock or find other options
- I don't trust financial institutions
- I lost money (e.g. through fraud or as a guarantor)
- I only save when I need to

Section F1: Savings Devices Usage Loop

These questions are to be asked for those that currently save in their own name, or used to use savings products in the past 12 months in their own name (for mobile products). The savings “looped” questions are to be asked about savings products for each provider, before moving onto the next row.

F1A – This question is for the respondents who said that they use a savings provider and asks them a series of questions for each product that they said they use. *Single mention.* **NOTE: FOR EACH RESPONSE TO A QUESTION, INSERT THE CORRESPONDING CODE.** The questions are:

F1Bi - Main goal for saving- The respondent is asked their main goal for saving. The reasons include:

- Day to day needs = 1
- Emergencies =2
- Education = 3
- Buy Livestock = 4
- Business = 5
- Farming/fishing =6
- Land/property/house improvements = 7
- Acquisition of motor vehicle, bodaboda = 8
- For later in life/ For old age =9
- For social reasons e.g. wedding, bride price, birthday
- For safekeeping

F1Aii - Reason for saving product- The respondent is asked why they chose to use the specific savings product. The reasons include:

- Convenient =1
- Secure/trustworthy =2
- High interest rates = 3
- I feel comfortable with this provider =4
- Privacy/confidentiality =5
- Access to loans (e.g. on the basis of savings) =6
- This is where I receive my income = 7
- Recommended by someone else =8
- Only option =8

F1Aiii- Frequency of saving on the saving product- The respondent is asked how often they save in their choice of savings product. The options include:

- Daily = 1
- Weekly = 2
- Monthly = 3
- Quarterly = 4
- Annually = 5
- Irregularly/ Whenever I get money= 6

F1B – Most important savings provider/place. Ask only if uses more than one savings provider. If uses only one, it is assumed that this is the most important. The responses will be auto-coded based on those that the respondent currently uses, used to use in past 12

months or currently uses in someone else's name. *Ask if uses more than one savings provider. Single mention only. Do not read out.* These include:

- Microfinance banks
- Mobile banking platform
- Mobile money provider
- Sacco
- Chama / group
- Group of friends
- Savings given to a family member or friend to keep
- Savings kept in a secret hiding place
- Commercial Bank (current account, bank saving/investment account)
- Retirement benefits/ pension account
- Insurance policy (life insurance, education)
- Digital Savings Apps (e.g. Chumz, DigiTrust)

Section F2: Securities Investment

This section is to understand usage or non-usage of securities investment products. All these questions are routed from QC1.

F2Ai- Shares/or stocks/T Bills and Bonds. This question seeks to establish if the respondent has bought, sold or received any dividend/interest income from Shares/or stocks/T Bills and Bonds. *Ask if used to have any security investment product.*

F2Aii- Mutual Funds/ Unit Trust/ (mali, money market funds) Real Estate Investment Trusts (REITs)/Derivatives. This question seeks to establish if the respondent has bought, sold or received any dividend/interest income from Mutual Funds/ Unit Trust/Money market funds) Real Estate Investment Trusts (REITs)/Derivatives. *Ask if used to have any security investment product.*

F2Aiii- Online forex/currency trading. This question seeks to establish if the respondent has bought, sold or received any interest income from online forex/currency trading. *Ask if used to have any security investment product.*

F2B – Reasons for stopping investing in securities. This question is for those used to invest in securities. *Do not read out.* The reasons include:

- I lost my job/income
- I can't afford to invest anymore
- I don't see the need or benefit in investing/I have other/better options (e.g. land/livestock)
- Investments are too risky/markets are too volatile
- I don't trust securities/investments providers
- I have been scammed by my investment provider
- Poor treatment/customer service

F2C– Reasons for not investing in securities. *Ask if used to have or have never had any security investment product (All Code 2 or 3 in QC1 for Statements 34-36). Multiple mentions possible. Do not read out.* The reasons include:

- Don't have money/income/job/can't afford
- I don't know about investments/don't know where to get them
- I don't need investments/they will not benefit me/I have other/better options (e.g. land/livestock)
- Investments are too risky for me

- I don't understand Investments/investments are too complicated for me
- I don't trust securities/investments providers/they will scam me
- I don't have an ID or the other requirements needed to buy stocks/shares

F2D- Investment in securities. This question seeks to establish the type of securities that the respondents have invested in. *Ask if currently has any investment product in own name. Multiple mention. Do not read out.* These include:

- Green bonds
- Other Corporate/institutional bonds (Non-Green)
- Stocks/Shares
- Government Treasury bill/bonds
- Real Estate Investments Trusts (REITS)
- Exchange Traded Funds (ETFs)
- Collective Investment Schemes such as Money Markets Funds

F2E - Ways of purchasing securities. This question seeks to establish different ways through which people purchase securities. *Ask if currently has any investment product in own mention only. Do not read out.* These include:

- Online/ Mobile App e.g. NSE Mobile App, Stockbroker Mobile App, Money Market Fund App, CMA App, Dosika App, DhowCSD App
- Part of group policy from work (e.g. Employee Stock Ownership Plan ESOP)
- Through broker/ agent/ investment banks/MFB/ Insurance company
- DhowCSD by CBK - APP and Portal

F2F. Reasons for Preferred investment ASK IF CURRENTLY USING OR USED ANY SECURITY INVESTMENT PRODUCT (C1 35 - 37, ALL CODE=1 OR 2). Single mention. Do not read out. The options include:

- | | |
|---------------------------------------|---|
| • Affordable/ Easy to open an account | • Capital preservation and predictability |
| • Has potential for high returns | • Professional management |
| • Easy to sell | • Diversified |
| • Low risk | |

F2G. Main influencer of investment decision; *Ask all. Single mention only. Do not read out;* Aside from your main financial advisor, this question aims to know who/ what else influences ones decision just before they settle to invest or drop the consideration for the investment. The options considered for the question include:

- Spouse (wife/ husband)
- Other family members and relatives, friends, colleagues, religious leader
- Institutions (e.g. CBK, IRA, CMA) Professional bodies and associations/Capital markets intermediaies/ associations
- Social media groups e.g., Facebook/ Adverts on mainstream media e.g.TV, Newspapers

F2H- Experience with investment account- This question seeks to find out if the respondent has any of the following experiences with their investment account with regard to consumer protection. The options include:

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime

- Sale of my securities without my consent

F2I- Ways lost money- This question is for those who responded that they lost money in their investment account and inquires how they did it:

- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam or fraud)
- Collapse of the market intermediary e.g. stock broker, fund manager, investment bank
- Wrong order execution

F2J-Registration of complaints- This question seeks to find out if the respondent has registered any complaint concerning their security investment. These are the options:

- Yes i had a complaint and registered
- Yes i had a complaint and Did NOT register
- No i did NOT have a complaint

F2K. Securities Investment Services Redress The questions aim to know if the respondent had an issue with their securities investments and made a complaint, what action would they took. The options provided are as below:

- Contacted the Intermediary management (E.g NSE, CDSC, Broker/ Investment bank
- Called or messaged (SMS, email, Whatsapp) customer care
- Contacted the regulator eg. CMA
- Contacted law enforcement eg. Police/DCI,chief
- Office of the Ombudsman
- Posted on social media

F2L. Resolution of complaints. This question seeks to find out if the respondent's issue was resolved successfully after registering a complaint. This is a yes or no question.

F2M. Consumer protection. This respondent is asked whether they agree and disagree on the following questions:

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my intermediary/ service provider are clear.
- The products/services offered by my intermediary/ service providers are fairly priced.
- I can easily communicate with my intermediary/ service provider if I need to
- I can easily access my funds in my securities account
- My money is secure in my securities account
- My intermediary/ service provider has good customer service.

Section G: Transactions Usage

This section is to understand how respondents pay for things/items, as well as usage of remittances. The interviewer will choose out of the 10 payment codes provided to choose the response based on what the respondent replied.

G1A - All payment methods used for various transactions-This question refers to payments the respondent may have made in the past 12 months and asks about how the person would have done these payments (method of payment). The interviewer should probe to find out all the payment methods the person uses for each of the nine (9) statements. *Multiple Mention Possible*. The statements are:

- Paid monthly bills, including rent, electricity, water, TV, mobile phone
- Paid school fees
- Paid bills to the Government (e.g. tax, fine or fee)
- Paid daily expenses like paying for goods at a shop/duka/kiosk
- Sent /gave money inside Kenya (including to friends, family, work or business payments)
- Sent money outside Kenya (including to friends, family, work or business payments)
- Received money from inside Kenya (including from friends, family, work or business payments)
- Received money from outside Kenya (including from friends, family, work or business payments)
- Paid a bill for medical treatment

The payment methods include:

- Cash
- Mobile money (Send money) (M-Pesa, Airtel Money, Tlash)
- Mobile money business wallet (e.g. Pochi la biashara)
- Bank/SACCO/MFB paybill number
- Merchant/business paybill/till number
- Bank cheque
- Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit
- Credit cards / debit cards
- No cash (Inkind payments in goods and/or services)
- Digital / community currency e.g bitcoin, bangla pesa
- International mobile transfer (e.g. Wave, Transferwise, PayPal)
- Bus/Matatu

G1B- Preferred Payment Method This question probes further into the query of how a person made the payments for each of the 9 statements, to find out which was their most preferred payment method (the one they did MOST FREQUENTLY). The interviewer should find out the payment method used the most for each of the 9 statements. Note that if the person had only one method, the answer for this is the same as for G1A. *Single mention only*.

G2 – Cash expenditures/payments. This question seeks to understand the total proportion of expenditures/payments made in cash.

G3 – Money sent outside Kenya – Specific country. Ask if sent money outside Kenya within the past 12 months. The country will be selected from a drop-down list of all countries. The interviewer can enter the first letter of the country and the countries that start with that letter will come up for ease of recording. Probe to find out if there is more than one country to where money was sent. *Multiple mentions possible. Do not read out.*

G4 – Amount of money sent outside Kenya. Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

G5 – Month of the highest transaction. Ask which month the respondent sent the most money outside Kenya within the past 12 months. *Single mention only. Do not read out*

G6 – Amount of money sent outside Kenya during the last transaction. Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

G7 – Main purpose of money sent outside Kenya. Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

G8 – Money/goods in kind received from outside Kenya – Specific country. Ask if received money/goods in kind from outside Kenya within the past 12 months. The country will be selected from a drop-down list of all countries. Interviewer can enter the first letter of the country and the countries that start with that letter will come up for ease of recording. Probe to find out if there is more than one country from where money was received. *Multiple mentions possible. Do not read out.*

G9 – Amount of money/value of goods received from outside Kenya. Ask the value of goods/ amount of money received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

G10 – Date of the last transaction. Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

G11 – Amount of money/value of goods received from outside Kenya during the last transaction. Ask the amount of money received money from outside Kenya in the last transaction. *Single mention only. Do not read out.*

G12 – Main purpose of money received from outside Kenya. Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

Section H: Bank Usage

This section aims to understand usage and non-usage of bank and microfinance banks products and services. Before H3, interviewer should read “Read out” statement for flow. *Respondents for H1a, H1 and H2 are routed from those with no banking services at all.*

H1- Banking services through someone else’s account.- This question is asked to anyone who does not currently have bank services, to find out if they access banking services via someone else (secondary Access). *Single Mention Only. Do not read out.*

H2 – Reasons for not having a bank account. This question aims to capture voluntary and involuntary exclusion. This question is asked to respondent who have never had a bank account. *Multiple mentions possible. Do not read out. Respondents for the remainder of Section H are routed from those with any banking services.* The reasons include:

- I don’t have a regular income/ I can't afford/ I don't have money to save
- Can't afford the minimum balance
- I have not heard of/ not aware/ don't understand banking/bank products
- Banks don't have products that meet my needs/I have other options/prefer cash or digital
- The bank is too far from where I live
- I don’t trust banks
- I don't have an ID or the other requirements needed to have a bank account

- Bank is too far away

H3 – Names of banks where accounts were held. This question is for the respondents who said they used to use any banking products. All commercial banks, microfinance banks and mortgage finance companies will be pre-coded into the script. The interviewer will select up to three that a respondent has from a drop-down menu of all pre-coded institutions. It is **NOT POSSIBLE** for a person to have banking services from any institution outside this list.

If the respondent says all institutions that are not on this list, they were wrongly routed to this section. If they thought they save with a bank (in C1) but the code is not in the bank list, they are in fact in the wrong section. In this case, the interviewer must probe to find out the institution, determine if it is MFI or a Sacco or a Group and go back to the routing in Section C and route appropriately.

If the respondent mentions banks but includes another institution that is not a bank, e.g. also mentions an MFI or Sacco, the interviewer must go back to Section C and ensure that the respondent is indeed tagged as using that institution in Section C. This query is **VERY IMPORTANT** in ensuring the respondent is in the right section. *Multiple mentions possible. Do not read out.*

H4i H4ii – Reasons the respondent stopped using bank products and services and microfinance banks. This question seeks to find out the reasons why the respondent stopped using banking products and microfinance banks. The reasons include:

- I lost my job/income
- I can't afford to save anymore/can't afford to maintain my account/too expensive
- Banks don't have products that meet my needs/I have other options
- Interest rates for loans are too high
- Interest on savings is too low
- I don't trust banks
- Unethical debt recovery/harassment
- Poor treatment/customer service

H6 – Number of bank accounts. This question asks the number of bank accounts held with each institution where the respondent says they have an account (in H3). This will enable calculation of the total number of bank accounts per respondent. *Single mention only. Do not read out.*

H7- Ownership of Bank Account. This is used to find out if any of the bank accounts that the respondent currently uses are in their own name only, Jointly with Spouse or if they are owned jointly with someone else's other than the spouse. Routing for the rest of the section comes from this question. *Single mention only per statement. Read out statements; do not read out responses.*

H8 – Banking transactions in the last 90 days. This question refers to the respondent's bank account. If the respondent has more than one bank account, specify that the question refers to the bank account that is used **MOST FREQUENTLY**. For example, ask the respondent to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. Usage include saving, payments, withdrawal etc. *Single mention only. Do not read out.*

H9 – Frequency of banking transactions. This question again refers to the account that is used **MOST FREQUENTLY**. The respondent is asked to say, on average (approximately), how often they use the account for a financial action. Note that checking of account balance is not a transaction. *Single mention only. Do not read out.*

- Daily
- Weekly
- Monthly
- Once every 3 months
- Once between 3 months and one year
- Not used it in the last one year

H10 – Channels used for banking. This question refers to access to their bank account(s) in the past 12 months. The respondent will list all of the channels through which they accessed any of their bank accounts. Statement 3 (mobile banking) means that the respondent uses a phone application or USSD menu to interact with their bank account (e.g. using a mobile app to withdrawal from a bank account into M-Pesa). Mobile banking is distinct from Internet/Online banking, which is done using a web browser (but can still be on a mobile phone). *Multiple mentions possible. Read out.* The channels include:

- At a bank branch
- At a bank agent/Marketing offices Via mobile banking (USSD)
- Via mobile banking
- Via mobile banking (Apps)
- Via bank paybill
- Via ATM
- Using Internet banking / Online Banking
- Using POS/ Card machine swipe
- Via Pesalink
- Other bank to bank transfers, not Pesalink (e.g. EFT, RTGS)
- Payment Service providers (Pesapal, Jambo pay, PesaPay)

H11 – Challenges experienced. Asks about any negative experiences with bank account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Read out statements, but do not read out responses.* These challenges include:

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime/unavailability of float
- Harassment or unethical loan recovery practices

H12 – Lost money. This question is to find out different ways in which the respondent might have lost money from their bank account. *Multiple mentions possible. Do not read out.* These ways may include;

- Reversal of a genuine transaction
- Accidentally sent money to wrong recipient
- Agent fraud
- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam or fraud)

H13– Complaint resolution. This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge mentioned in H11. The question will only be asked about the main challenge. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

H14A & B– Ways of complaint resolution. This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. Social media refers either to posting on one's own social media account, or on the social media account of the bank. *Multiple mentions possible. Do not read out.* The complaint resolution ways include:

- Contacted the bank/bank agent /customer care
- Called or messaged (SMS, email, Whatsapp) customer care
- Contacted the regulator eg. CBK
- Contacted law enforcement eg. Police/DCL,chief
- Office of the Ombudsman
- Posted on social media

H15 – Success in complaint resolution. Ask only if tried to resolve or register a complaint (YES for any of the statements in H14). *Single mention only. Do not read out.*

H16: This question seeks to get respondents interactions with their main institution account, and if they agree or disagree with the following:

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my bank are clear.
- The products/services offered by my bank are fairly priced.
- I can easily communicate with my bank if I need to
- I can easily access my funds in my bank account
- My money is secure in my bank account
- My bank has good customer service.

Section I: Microfinance Institution Usage

This section aims to understand usage of microfinance products and services. This section excludes the Microfinance banks. *This section is routed from QC.*

I1 – Names of MFIs where accounts are held. Names of MFIs will be pre-coded into the script. However, the list may not be exhaustive. The interviewer will select up to three institutions. If the respondent says all institutions that are not on this MFI list, it is possible that the MFI is not on the code. In this case, the interviewer will carefully mark the MFI code as other and properly and correctly write the name of the MFI that is not in the pre-scripted list. *Multiple mentions possible. Do not read out.*

I1b- Main MFI Account. This question asks what the main MFI from the list of MFIs in I1

I2 – Ownership of MFI Account. This is used to find out if any of the MFI accounts that the respondent currently uses are in their own name or joint, or if they are all in someone else's name. *Single mention only per MFI. Read out.*

I3 – Challenges experienced. Asks about any negative experiences with MFI account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Challenges might be:*

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime/unavailability of float
- Harassment or unethical loan recovery practices
- Unsolicited messages/information

I4 Fraud cases - This question seeks to find out if the respondent has lost money in their account from the following; **DO NOT READ OUT**

- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam or fraud)

I5-Resolving/registration of complain. The question tries to find out if the responded tried to resolve/register a complaint experienced in their microfinance accounts.

I6- Ways of complaint resolution. This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.* These ways may include:

- Contacted the providers/provider agent /customer care
- Contacted the regulator/industry associations eg. CBK
- Contacted law enforcement e.g. Police/DCI, chief
- Office of the Ombudsman
- Posted on social media

I7 – Success in complaint resolution. Ask only if tried to resolve or register a complaint if the issue was resolved. *Single mention only. Do not read out.*

I8 Consumer protection – This question seeks to understand about the respondent interactions with their main money lender/credit only institution account, and if they agree or disagree with the following (SINGLE MENTION ONLY PER STATEMENT)

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my [institution] are clear.
- The products/services offered by my [institution] are fairly priced.
- I can easily communicate with my [institution] if I need to
- I can easily access my funds in my [institution] account
- My money/ information is secure in my [institution] account
- My [institution] has good customer service.

Section J: Sacco Usage

This section aims to understand usage of Sacco products and services. Before J3, interviewer should “Read out” statement for flow. *J1 is asked for people who had All Code 2 and 3 for Statements 4 and 14*

J1 – Reasons for stopping using SACCO. This question aims to capture voluntary and involuntary exclusion. It is asked to respondents who used to use a SACCO. *Multiple mentions possible. Do not read out. All respondents in this section from J2 onwards are routed from QC1. The reasons might be.*

- Voluntary withdrawal/I did not see the benefit/relocated from the area
- Can't afford to open/maintain a SACCO account
- Lack of trust
- Lost money as a guarantor
- Unexpected charges
- Poor customer service
- Lost your job/income
- I was expelled from the SACCO

J2 –Reasons for never using a SACCO. This question seeks to find out why the respondent has never had a Sacco account. *Multiple mentions possible*

- Don't have money/income/job/ can't afford to save
- I don't understand or know about SACCOs/ don't know how to become a member
- SACCOs are not for me/ don't suit my needs/I have other options

- I don't trust SACCOs/my money is not safe there/SACCOs collapse/are not stable
- I don't have an ID
- The SACCO is way too far away/ none near me

J4 – SACCO transactions in the last 90 days. This question is asked about the Sacco account that is used the MOST FREQUENTLY. If the respondent has more than one account, ask the respondent to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. *Single mention only. Do not read out.*

J5 – Frequency of SACCO transactions. This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average (approximately), how often they use the account for *any* financial action. *Single mention only. Do not read out. Frequency may be;*

- Daily
- Weekly
- Monthly
- Once every 3 months
- Once between 3 months and one year
- Not used it in the last one year

J6 – Main Channels used for SACCO transactions. This question refers to access to their Sacco account(s) in the past 12 months. The respondent will list the most frequent way in which they accessed any of their Sacco accounts. *Multiple mentions possible. Read out.* Channels used to access access Sacco accounts include:

- At a branch /sattelite offices
- Via mobile phone eg Apps
- Via mobile phone e.g USSD
- Sacco Paybill
- Via ATM
- Using Internet /Online channels
- Using POS/ Card machine swipe
- SACCO Agent

J7 – Saccos Challenges experienced. Asks about any negative experiences with Sacco account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Read out statements; do not read out responses. Challenges may be:*

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime
- Harassment or unethical loan recovery practices

J8 – Fraud cases. This question seeks to find out how the respondent lost money from their account from the following

- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam or fraud)

J9 - Complaint resolution. This question is to find out if the respondent tried to resolve or register a complaint with a SACCO. *Ask if currently uses SACCO. Single mention only. Read out statements; do not read out responses.*

J10 – Ways of complaint resolution. This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.*

- Contacted the SACCO Management
- Called or messaged (SMS, email, WhatsApp) customer care
- Contacted the regulator; SASRA

- Contacted law enforcement eg. Sacco Societies Fraud Investigation Unit (SSFIU)/Police/chief
- Office of the Ombudsman
- Posted on social media

J11- Success in complaint resolution. Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

J12 Consumer Protection – This question seeks to understand the respondents interactions with their main SACCO account, and if they agree or disagree with the following:

- The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my SACCO are clear.
- The products/services offered by my SACCO are fairly priced.
- I can easily communicate with my SACCO if I need to
- I can easily access my funds in my SACCO account
- My money is secure in my SACCO account
- My SACCO has good customer service.

Section K: Mobile Money/ Mobile Transfer Services Usage

This section is to understand usage of mobile money products such as MPesa, Airtel Money, T-Kash, among others.

K1- Using mobile money services through someone else's account.- This question is asked to anyone who does not have mobile money services, to find out if they access via someone else (Secondary Access). *Single Mention Only. Do not read out.*

K2i – Reasons for never having a mobile money account. This question aims to capture voluntary and involuntary exclusion and is asked to those who never used a mobile money account. *Multiple mentions possible. Do not read out.* Reasons may be;

- Don't have money/income/job/too expensive
- Don't have a phone/can't afford to buy a phone
- I have not heard of/don't understand how to use mobile money
- I don't need mobile money/ it doesn't benefit me
- Poor network/unreliable network
- I don't trust mobile money/too much fraud
- I don't have an ID
- I changed my number/my line was blocked

K2ii – Reasons stopped having a mobile money account. This question aims to capture voluntary and involuntary exclusion and is asked to those who used to have a mobile money account. *Multiple mentions possible. Do not read out.* Reasons may be;

- I lost my job/income/too expensive
- I lost my phone and can't afford to buy a new one/don't have a phone
- I don't need mobile money/ it doesn't benefit me
- Poor network/unreliable network
- Poor treatment/customer service
- I changed my number/my line was blocked

K3 – Name of mobile money products. All mobile money providers are listed, and the interviewer will select up to three institutions. There is an “Other” section where the

interviewer **MUST** specify the product for any that is not on the list. *Multiple mentions possible. Do not read out.* These products include:

- MPesa
- Airtel money
- Equitel
- TKash

K4 – Number of mobile money accounts. This question asks the number of mobile money accounts held for each product which where the respondent says they have. This will enable calculation of the total number of mobile money accounts per respondent. *Single mention only per provider. Interviewer to enter number. Do not read out.*

K5 – Most frequently used mobile money product. All mobile money products mentioned in K1d will be auto-coded here. The respondent is to be asked out of all the products he/she has, which is used the most.

Note that if there is only one product, then this will be the only answer for this section. If the respondent has more than one account, ask him/her to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. *Single mention only. Do not read out.*

K6 – Frequency of mobile money transactions. This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average, how often they use the account for *any* financial action. *Single mention only. Do not read out. Frequency may be:*

- Daily
- Weekly
- Monthly
- Once every 3 months
- Once every 6 months
- Once between 6 months and one year
- Not used it in the last one year

K9 – Challenges experienced in the past 12 months with mobile money account. The respondent will think of and answer all problems he or she encountered with their mobile money account. *Multiple mentions possible. Read out.* The challenges include:

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime
- Agent float unavailability

K10- Losing money from account. This question for the respondents who said they had lost money from their accounts and asks how they lost it. The options are:

- Reversal of a genuine transaction
- Accidentally sent money to wrong recipient
- Agent fraud
- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam, PIN, or fraud)

K11- Complaint resolution. This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge experienced. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

K12- Ways of complaint resolution. This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.* Ways include;

- Contacted the providers/provider agent /customer care
- Contacted the regulator e.g. CBK,CAK
- Contacted law enforcement e.g. Police/DCI, chief
- Office of the Ombudsman
- Posted on social media

K13 – Success in complaint resolution. Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

K14 – Consumer Protection. This question seeks to find out the respondent's experience with mobile money. Ask if they agree or disagree with a couple of statements. *Ask if currently uses mobile money. Single mention. Read out.* The statements are:

- The terms & conditions (eg. limits, fees, charges, pricing, and consequences) for the products and services at my mobile money provider are clear.
- The products/services offered by my mobile money provider are fairly priced.
- I can easily communicate with my mobile money provider if I need to
- I can easily access my funds in my mobile money account
- My money is secure in my mobile money account
- My mobile money provider has good customer service.

Section L: Climate Finance

This is the climate change finance section, which aims to understand the changes respondents have made that contribute to a climate resilient future. The section also inquires how the respondents were able to fund these changes.

L1 - Green Investments - This question asks whether the respondent has invested in/purchased/acquired any of the following green investments/initiatives. Multiple responses allowed.

- Solar powered equipment for powering machinery, lighting/cooking (e.g. solar pumps/lamps/solar cook, etc)
- Sustainable water management (e.g. drip irrigation, digging wells; rainwater harvesting, water tanks; etc.)
- Sustainable soil management (e.g. terracing, cover cropping, no till agriculture, crop rotation, ripping, soil testing etc.)
- Waste management facilities e.g. biodigester system, composting system etc.
- Tree planting (agroforestry, afforestation/ reforestation)
- Green capital/insurance market products (e.g. green insurance/green bonds/green exchange-traded funds (ETFs),/green index funds/green mutual funds,
- Green transportation such as bicycles, electric/hybrid boda bodas, cars or trains.

L2 - Source of financing for green investment- This question asks the respondent the MAIN method/source they use to finance the green investment that they made. Main Sources of Finance include:

- Income from other sources of income invested (working/salary/other business)

- Assistance / gift from family / friends / community, which you did not have to repay
- Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)
- Loans/credit
- Savings
- Grants/Subsidy/ Assistance Government
- Grants/Subsidy/ Assistance NGO

L3i-Main Source of Financing- This question seeks to know the main source of Financing for those respondents that had said they got Loans in L2. Main source of loans include:

- Loan / credits from supplier/seller
- Personal loan/business loan from a bank /microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan from a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

L3ii- Main Source of Savings- This question will be asked to those that said in L3i that their source of financing was savings. The list below shows some of the main sources of savings:

- Savings you keep in a secret hiding place
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)
- Savings at a group or chama
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings through mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)
- Savings given to a family or friend to keep
- Savings with a group of friends
- Savings at microfinance institution
- Savings you keep in a digital savings app (e.g. Chumz, DigiTrust)

Section M: Mobile Banking Usage

This section is to understand usage of mobile banking products and services. **NOTE:** Mobile Bank products must come from a bank. These include MShwari, KCB MPesa, MCoop Cash, Equitel Eazzy Loan, Timiza and HF Whizz.

M1- Using someone else's account for mobile banking - This question is asked to anyone who does not have mobile bank services, to find out if they access via someone else (Secondary Access). *Single Mention Only. Do not read out.*

M2i – Reasons for never having a mobile account. This question aims to capture voluntary and involuntary exclusion and is asked to those who never used a mobile banking account. *Multiple mentions possible. Do not read out.* Reasons may be;

- Don't have money/income/job/too expensive
- Don't have a phone/can't afford to buy a phone
- I have not heard of/don't understand how to use mobile money
- I don't need mobile money/ it doesn't benefit me
- Poor network/unreliable network
- I don't trust mobile money/too much fraud
- I don't have an ID
- I changed my number/my line was blocked

M2ii – Reasons stopped having a mobile money account. This question aims to capture voluntary and involuntary exclusion and is asked to those who used to have a mobile banking account. *Multiple mentions possible. Do not read out.* Reasons may be;

- I lost my job/income/too expensive
- I lost my phone and can't afford to buy a new one/don't have a phone
- I don't need a mobile banking account/ I have other options
- Interest rates for loans are too high
- Interest on savings is too low
- I don't trust mobile banks
- Unethical debt recovery/harassment
- Poor customer service
- I changed my number/my line was blocked

M3 – Name of mobile banking products. All mobile bank products are listed, and the interviewer will select up to products. There is an “Other” section where the interviewer **MUST** specify the product for any that is not on the list. *Multiple mentions possible. Do not read out.* The products include;

- | | |
|-----------------------|------------|
| • MShwari | • Timiza |
| • KCB MPesa | • HF Whizz |
| • MCoop Cash | • M-fanisi |
| • Equitel/ Eazzy loan | |

M4 – Most frequently used mobile banking products. All mobile bank products mentioned in M3 will be auto-coded here. The respondent is to be asked out of all the products he/she has, which products is used the most. If the respondent has more than one account, ask him/her to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. Note that if there is only one product, then this will be the only answer for this section. *Single mention only. Do not read out.*

M5 – Mobile banking transactions in the last 90 days. This question is asked about the mobile bank account that is used the MOST FREQUENTLY and is referring to the provider in M4. The aim is to find out if the respondent has used his/her account in the last 3 months. *Single mention only. Do not read out.*

M6 – Frequency of mobile banking transactions. This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average, how often they use the account for *any* financial action. *Single mention only. Do not read out.*

- Daily
- Weekly
- Monthly
- Once every 3 months
- Once between 3 months and one year
- Not used it in the last one year

M7– Challenges experienced in the past 12 months with mobile banking Platform. The respondent will think of and answer all problems he or she encountered with their mobile banking account. *Multiple mentions possible. Read out.* Challenges include:

- Unexpected charges, penalties or hidden fees
- Money lost, stolen or missing from account
- Unable to transact due to system downtime/unavailability of float
- Harassment or unethical loan recovery practices

M8 – Ways of losing money from mobile banking account. Ask the respondents who have experienced lost money challenge. *Multiple mentions possible. Read out.* Ways include:

- Reversal of a genuine transaction
- Accidentally sent money to wrong recipient
- Agent fraud
- Internal fraud (committed by institution staff)
- External fraud (e.g. phone scam or fraud)

M9 - Complaint resolution. This question is to find out if the respondent tried to resolve or register a complaint

M10 – Ways of complaint resolution. This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.* The ways include:

- Contacted the providers/provider agent /customer care
- Contacted the regulator e.g. CBK
- Contacted law enforcement e.g. Police/DCI, chief
- Office of the Ombudsman
- Posted on social media

M11 – Success in complaint resolution. Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

M12 – Consumer Protection. This question seeks to find out the respondent's experience with mobile banking. Ask if they agree or disagree with a couple of statements. *Ask if currently uses mobile money. Single mention. Read out.* The statements are:

- The terms & conditions (eg. limits, fees, charges, pricing, and consequences) for the products and services at my mobile bank provider are clear.
- The products/services offered by my mobile bank provider are fairly priced.
- I can easily communicate with my mobile bank provider if I need to
- I can easily access my funds in my mobile banking account
- My money is secure in my mobile banking account
- My mobile bank provider has good customer service.

Section N: Chama / Group Usage

This section is to understand usage of chamas / groups. Interviewers MUST note that this section refers to ALL GROUPS, including merry go rounds, investments groups, ASCAs, ROSCAs etc. The interviewer is to "Read out" statements before moving to N2. *The respondents for N1 are routed from QC1 Code=2 or Code=3 for any Statement 05 and 16.*

N1- Borrowed using someone else's account.- This question is asked to anyone who does not have chama, to find out if they access via someone else (secondary Access). *Single Mention Only. Do not read out.*

N2i – Reasons for never having a Chama/group services. This question aims is asked to those who never used a chama/group services. *Multiple mentions possible. Do not read out.* Reasons may be;

- Don't have money/income/job/can't afford to contribute
- I don't understand or know about chamas/don't know how to become a member
- Chamas don't suit my needs/I have other options
- Require too much time in meetings etc.
- I don't trust chamas/I will lose my money/chamas collapse/are not stable
- There are no chamas near me

N2ii – Reasons stopped having a chama/group service. This question is asked to those who used to have a chama/group service. *Multiple mentions possible. Do not read out.* Reasons may be;

- I lost my job/income
- I would like to continue to be a member of a chama but I can't afford the regular contributions/too expensive
- Chamas don't suit my needs/I have other options
- Interest rates for loans are too high
- I don't trust my chama/poor leadership
- Unethical debt recovery/harassment
- I lost money (e.g. through fraud or as a guarantor)
- Groups require too much time in meetings/require commitment
- I was expelled from the group/chama
- I relocated from the area

N3 – Number of chama/groups personally belong to. This question is to understand the total number of informal groups that the respondent *personally* belongs to. *Ask if currently use chama/group. Single mentions only. Do not read out. Interviewer to enter number.*

N4- Chama/group activities. These questions are to understand the activities of the group or groups. The person will describe his/her group activities and the interviewer will code as closely as possible to what the group does based on the list. *Multiple mentions possible. Do Not Read Out.* These include:

- Welfare-We collect money to help each other through life events e.g. funerals, weddings (Welfare clan / group)
- Lump sum- We collect money and give to each member a lump sum (pot) or gift in turn
- Saving with interest- We save / lend money to members and non-members to be repaid with interest
- We periodically distribute all monies held by the group to its members
- Collect money in kind for common good (eg investment)

N5 – Chama/group activities for the MOST IMPORTANT group. “Important” is defined by the respondent as the most important to them. Response to N4 must be in N3. *Single Mention Only. Read out.*

N6 – Frequency of contributions in the past 12 months. This question is asked about the MAIN (most important) group. Note that “quarterly” means every three months. *Single mention only. Do not read out.* Frequency of contribution include:

- Daily
- Weekly
- Monthly
- Quarterly (every three months)
- Irregularly / when there is a need

N7 – Main channel of making contributions. This question is asked about the MAIN (most important) group, and asks about the MAIN way of contributing in past 12 months. *Single mention only. Read out.* Note that:

- Using mobile money refers to use of mobile money provider to transfer money.
- Depositing into a bank account includes bank transfer, check, depositing directly into a chama or other account, etc.
- Other include all other options including PesaLink.

These ways include:

- Cash (e.g. at group meetings)
- Using mobile banking
- Using mobile money
- By depositing into a bank/Sacco/MFI account

N8 – Group formality. This question requires read out ALL statements, to which the respondent provides a YES or NO answer before moving onto the next statement. The questions refer to the MAIN group and aims to understand the level of formality for the group. *Single mentions only per statement. Read out statements; do not read out responses.* The statements are:

- Have a bank account
- Have a Sacco account group name
- Have a Micro Finance institutions account in group name
- Have a certificate of registration in group name
- Elect officials through voting
- Have a written record of the money members have paid / received
- Have electronic/digital record of the money members have paid / received
- Borrow from government(e.g. youth fund, women fund, Uwezo fund)
- Have a constitution/ MOU
- Have a mobile money account in group name

N9 – Lost money. Asks if the respondent PERSONALLY lost money in ANY of the groups to which respondent belongs. Do not include any money lost as a group, which does not personally affect respondents. *Single mentions only. Do not read out.*

N10 – Ways in which money is lost. This is for the respondents who said that they lost money in N8. *Multiple mentions possible. Do not read out.* The ways include:

- Through theft or fraud by someone outside the group
- Through theft or fraud by a committee member

- Through bad investment of funds
- Through dishonesty or default by members
- Through acting as a guarantor

N11a- Complaint resolution. This question is to find out if the respondent tried to resolve or register a complaint

N11b – Ways of complaint resolution. This question asks the ways of conflict resolution if the respondent tried to resolve it. *Do not read out.* Ways include:

- Discuss/resolve the issue with group members/report the issue to a group member
- Report the issue to the police / government agency / chief
- Report the issue to nongovernment authority e.g. church or mosque official, elder
- Do nothing

N11c - Internal complaint resolution- This question asks the respondent if their chama has any internal methods of conflict resolution

N12 – Consequences of late repayment. This question seeks to understand the consequences of late repayment for loans. *Multiple mentions possible. Do not read out.* Consequences include:

- Extra fees / charges
- Reported to the chief/police
- Property taken away by members
- Contribution withheld by others
- Loss of reputation/undermined relationship

N 14 – Size of the chama – This question seeks to determine the number of members in the chama

N 15 – How much does the group contribute monthly – The purpose of the question is to determine the amount of savings that the chama collects monthly on average.

Section O: Financial Assistance

This section information on usage of advances or grants that the giver does not expect back (in cash or kind or both). This is the assistance that fills an existing gap due to lack of funds (e.g. paying school fees). Questions in this section are asked to ALL respondents.

O1 – Financial assistance received in the last 12 months. *Single mention only. Do not read out.*

The following questions in the section are asked to those who received financial assistance in the last 12 months.

O2 –Type of financial assistance. This question seeks to understand if the financial assistance received was in cash or in kind. *Single mention only. Do not read out.* Type include:

- Cash
- In - kind
- Both in cash and in kind

O3 – Source of financial assistance. This question refers to the LAST time financial assistance was received. The objective of the question is to establish the source of the financial assistance. *Ask if received financial assistance. Multiple mentions possible. Do not read out.* The sources include:

- Chama / Welfare groups
- Church / Mosque / other faith based organisation
- NGO

- Welfare money from the government e.g. Social Protection Fund (Inua jamii commonly known as pesa ya wazee, persons living with disabilities, orphans and vulnerable children)
- County Government e.g. bursaries
- Constituency Development Fund (CDF)
- Private Sector e.g. Equity Wings to Fly
- Friend/Family/relatives outside Kenya
- Friend/Family within Kenya outside the household
- Household members
- Neighbour/ well-wishers
- Colleagues
- Employer (outside of salary)

O4 – Channels of receiving financial assistance. This question refers to the LAST TIME that the respondent received assistance. *Multiple mention. Read out.* Channels include:

- Through a mobile money account
- Through a bank / SACCO / microfinance account
- In cash
- In kind
- Bank cheque
- Bank transfer

O5 – Reason for financial assistance. This question refers to the LAST time financial assistance was received asking what the person had the assistance for. *Single mention only. Do not read out.* The reasons include:

- Medical reasons
- Death of friend or family member
- Education expenses for self or others within the household
- Education expenses for others outside my household
- Loss, theft or damage
- Start or support farming
- Losing job or source of money
- Buy food and general expenses e.g. rent, clothes, transport
- To start business
- To build a house
- To repay a loan/debt
- To address environmental challenges or unpredictable weather patterns e.g locusts invasion, floods, droughts etc.
- For social events e.g. new-born babies, Ramadhan festivals, weddings e.t.c

O6- Fundraiser/ Harambee contribution- This question asks the respondent if they have contributed to any fundraisers/harambee in the last 12 months.

O7- Frequency of contribution to fundraiser/harambee- This question is for respondents who contributed to fundraisers/harambee and it asks them how often they did in the last 12 months. These are the options:

- 1-3 times
- 3-10 times
- more than 10 times

O8- Way of contributing to fundraiser/ harambee- This question asks how the respondent contributed to the fundraiser/harambee. The options are:

- Cash
- Through an institutions pay bill (eg. hospital, school, church)
- Through mobile money (Send money)
- Through a platform (eg. M-changa, Go-Fund me)

Section P: Business / Income ventures

This section aims to better understand the business activities of those who said that they are self-employed or run their own business. This is important to enable segmentation and understand financial inclusion among SMEs and entrepreneurs. These questions are asked to those who said that they are self-employed or run their own business in QB3A. *Ask this section if code in QB3A = 4.* The interviewer should read the “Read Out” statement at the beginning of the section.

P1 – Number of operational businesses owned. The interviewer will ask and record the number of businesses owned alone, owned jointly with spouse/partner and owned jointly with someone else other than spouse. For those who closed their businesses within the past twelve months, code 96.

P1-1 - The question seeks to establish why respondents closed their businesses. The question is asked to those who indicated they sourced money from operating businesses in Q3BA but coded 96 in P1 above. The question is NOT A READ OUT and multiple responses are allowed. Possible for closure of business include:

- Taxation
- Licencing requirements
- International / crossborder trade restrictions (including tariffs, currency variations)
- Lack of customer demand/ drop in sales
- Could not get the supplies/stock required
- Lack of Working capital /high operating cost
- Theft or insecurity
- Poor Infrastructure such as access roads, electricity, communication network and sewerage line
- Natural calamities such as drought, flooding
- Personal/Family reasons/Sickness/accident
- Over indebtedness

P1_2 – Economic activities. The interviewer will type in the exact response from the respondent and then code as per the KeSIC codes provided after completing the survey. The codes will have been included in the CAPI script. *Single mention only. Do not read out.*

P2i – Year Main business started. The interviewer should probe to find out as close as possible to the year the business began. *Single mention only. Do not read out – enter year.*

P2ii – Main Business area of operation. This question is to find out where the business conducts its operations from. *Single mention only. Do not read out.* These include:

- | | |
|-----------------------|----------------------------|
| • Commercial premises | • Mobile/No fixed location |
| • Home / residence | (Hawking) |
| • Open market | • Kiosk |
| | • Market stall |

- Jua kali sheds / worksite
- Industrial site/ cluster
- Online-based(Facebook marketplace,Instagram, WhatsApp, Jumia, etc)

P3– County of Main business operation. All counties will be pre-coded, the interviewer will select from a drop down menu. *Single mention only. Do not read out.*

P4 –Marketing channels. This is to find out if respondents use online channels to market their businesses. *Single mention only. Do not read out.* The channels include:

- Social media e.g. facebook, instagram, Whatsapp
- Online stores/Market places/Catalogues such as jumia, masoko, copia, jiji, pigia me, twiga, kilimall,
- Own websites
- SMS/phone calls
- Radio/ TV

P5 – Challenges business currently face. This is to find out the major challenges currently faced by business owners/operators. *Multiple mention. Do not read out.* These challenges include:

- Limited access to credit/capital
- Limited access to market/Fewer customers
- High costs of licensing/ Difficulty getting license/permit
- Difficulty finding premises location/high cost
- Difficult paying business expenses (rent, utilities and labour)
- High/increased cost of supplies
- Suppliers closed down/reduced operating hours/no stock
- Uncertainty regarding business premises
- Unreliable employees/Staff issues
- Insecurity
- Customers not paying on time
- Increased competition due to selling similar products
- Taxation

P5a- Taxation challenges- This question is asked to those who mentioned taxation as a challenge for their business and asks them to specify. The options are:

- High cost of supplies for your business due to taxes
- Compliance challenges eg. filing returns, E-tims.
- Penalties due to late filing of returns
- Overcharged/inappropriate (incorrect) tax assessments
- Harassment by officials
- Multiple taxes
- Increased tax for my business

P6 – Main source of start-up capital. This question asks the MAIN source of start-up cash / money/ goods/ capital for the MAIN business. *Single mention only. Do not read out.* The options are:

- Income from working/salary
- Income from other business
- Income from agriculture
- Assistance / gift from family / friends / community, which you did not have to repay
- Sale of assets (e.g. a house, car, plot of land, shares or stocks)
- Loans/credit

- Savings
- Did Not need any financing
- Grants/Subsidy/ Assistance Government
- Grants/Subsidy/ Assistance NGO

P6i- Type of loan for start-up capital- This question is for respondents who took a loan as startup capital and asks them the type of loan. The options are:

- Loan / credits from supplier
- Personal loan/business loan from a bank / microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

P6ii- Type of savings for start-up capital- This question is for respondents who used savings as start-up capital and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

P7i, ii -Source of financing and main source of financing for your day to day business operations. This refers to sources of finance for all business activities THAT ARE NOT START UP CAPITAL. This is the money the respondent uses to run his/her business. The respondent is asked to mention all the sources of financing and the main source of financing. The options are:

- Income from business reinvested
- Income from other business

- Income from salary invested
- Income from agriculture
- Assistance / gift from family / friends / community, which you did not have to repay
- Sale of assets (e.g. a house, car, plot of land, shares or stocks)
- Loans/credit
- Savings
- Did Not need any financing
- Grants/Subsidy/ Assistance Government
- Grants/Subsidy/ Assistance NGO

P7i- Type of loan for day to day business operations- This question is for respondents who took a loan as day to day business operations and asks them the type of loan. The options are:

- Loan / credits from supplier
- Personal loan/business loan from a bank / microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

P7ii- Type of savings for day to day business operations- This question is for respondents who used savings day to day business operations and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

P8– Reasons for choosing the main source of finance for the business. *This is why the person decided to use a certain form of financing. Single mention only. Do not read out. Reasons may include;*

- Convenient / fast/easy to access/use no collateral
- This was the only option/ I had no other choice
- Cheap / affordable / lowest fees
- Feels most comfortable / trust/reliable
- Privacy
- Less paperwork / documents required
- Trying to build my credit history
- The features suited my needs eg. payment period
- Skilled/Experienced in it
- Recommended to me
- I have defaulted in other source and had to look for alternative

P9 – Main reasons for taking out a loan. Ask if the respondent says LOAN/BORROWING as the main source of finance (ie Codes 1-11, 13, 14, 16 in P7). *Single mention only. Do not read out. Reason may include:*

- Buying assets / machinery for existing business
- Expand business
- Diversification of business activities
- Pay off debt (e.g another loan or creditors)
- Operating/working capital
- Pay staff costs
- To purchase stock/ supplies

P10 – Record keeping. Check if the respondent keeps records of revenue/expenditure for the business. *Single mention only. Do not read out.*

P11 – Form of Record keeping. Ask for those who keep records. *Multiple response. Do not read out.* The forms of record keeping include:

- Hardcopy (paper/notebook, ledgers)
- Receipts and invoices
- Electronic documents/ softcopy e.g in excel/ word
- Platforms kept by 3rd party e.g statements from mobile money providers, financial institutions, etc.
- Specialised record keeping software /point-of-sale system/ERM (e.g. quickbooks, sage, iProcure)

P12 – Services used for business. Ask a YES or NO question for each statement, before moving onto the next statement. *Single mention only per statement. Read out statements.* These services include:

- | | |
|---|--|
| • Till/Paybill number in the business name | • Registered at the registrar of companies |
| • Card reader machine (e.g. POS device / PDQ) | • Single/ unified business permit |
| • Bank account in business name | • Member of a business association |
| • Pay NHIF for employees | • Pay NSSF/ other retirement benefits/pension contributions for employees/ workers |

P13i – Number of paid workers. This question asks for how many paid workers do you currently employ in all your businesses by sex? If a person says no employees, in this case

ENTER 0, this is because the count excludes the owner. If the person hires one person, this means that the business has 1 employee. *Single mention only. Do not read out. Interviewer to enter number.*

P13ii - Number of unpaid workers. This question asks how many unpaid workers you currently employ in all your businesses. This excludes the owner(s).

P14i, P14ii - Ways of making/receiving payments. This question asks about the ways that the respondent made payments related to their business, e.g. paying salaries, paying bills or purchasing inputs. *Multiple mentions possible.* Payment channels include;

- Cash
- A mobile money account (Send Money) (eg Mpesa, Airtel Money)
- Mobile money business wallet (e.g. Pochi la biashara)
- Bank/MFB/SACCO paybill
- Merchant/business paybill/till number
- A mobile banking (e.g. NCBA loop, MCoop cash,)
- Bank transfer includes internet banking
- Cheque
- Credit or Debit card
- The Post Office (e.g. PostPay, Money order)
- In kind / noncash (goods & services)
- Money transfer service (e.g. Western Union, Money Gram)

P15 - Credit to customers. This asks if the respondent gave customers money, goods or services on credit. *Single mention only. Ask if code B3A=4. Do not read out responses.*

P16 - Outstanding value of credit to customers. This asks the value of goods or services given to customers on credit that is currently outstanding. This question is asked if Code = 1 in P17 (Yes) *Single mention only. Enter Amount.*

P17 - Credit from suppliers. This question asks whether the respondent received supplies, goods or services from suppliers on credit. *Ask if code B3A=4. Do not read out responses*

P18 - Outstanding value of credit from suppliers. This asks the value of supplies, goods or services received from suppliers that is currently outstanding (the business owes suppliers). *Ask if code P19=1 (Yes). Single mention only. Enter Amount.*

P19 - Business perspective compared to the past- This question asks if the respondent thinks their business is doing better than, remained the same or worse than it was doing a year ago.

P20 - Reasons business is doing better relative to one year ago - This question is for the respondents who said their business is doing better and it asks why that is the case. *Multiple mention.* The reasons include:

- | | |
|--|------------------------------------|
| • Reduced/ low cost of compliance | • Reduced/ low competition |
| • Increased customers/ high demand for my products or services | • Reduced/low cost of supplies |
| • Increased access to finance/ available credit | • Improved security |
| | • Improved / better infrastructure |

P21- Reasons business is doing worse relative to one year ago - This question is for the respondents who said their business is doing worse and it asks why that is the case. The reasons include:

- Increased/ high cost of compliance

- Reduced customers/ low demand for my products or services
- Reduced access to finance/ credit
- Increased/ high competition
- Increased/high cost of supplies
- Insecurity
- Poor infrastructure
- High debt

Section Q: Agriculture

This section aims to collect information to help better understand the agricultural activities of those who said that they receive income from farming or engage in non-income generating farming activities. This is important to enable segmentation and understand financial inclusion in the agriculture sector. *Ask this section if code in QB3A = 1.* Note that this section DOES NOT include subsistence farmers. The interviewer should read the “Read Out” statement at the beginning of the section.

Q1 - Size of land. Asking those involved in agriculture the size of land they farm. Record responses in either acres, hectares, square meters or square feet. *Single mention. Insert non-zero integer.*

Q2- Tenure status of land. Asking the ownership status of land they farm in. **NOTE: The size of the land is given in the unit selected in Q1.** *Single mention. Read out.*

- Owned under your name
- Owned jointly with spouse
- Owned jointly with someone other than spouse
- Family owned (e.g. inherited family land)
- Lease/rent(you don't own)
- Community/public owned (e.g. pastoralists, urban farmers).

Q6 - Location of farmed land- Asking which county the land is located in. Choose from top down menu the name of the county where the farmed land is located. *Single mention only.* Ask if B3A=1 and /or B3C=1.

Q7a - In the last 12 months what were the top five crops/livestock that you produce or rear gave you income/livelihood. This question asks the top five crops or livestock from the respondent's agricultural practices. *Multiple mention.*

Q7b - Main crop and livestock. This question asks the crop/ livestock that gives the most income. *Do not read out. Ask if more than one mention for Q7i.* The crop/livestock categories are:

- | | | |
|------------------|--------------|--------------------|
| • Maize | • Simsim | • Tea |
| • Rice | • Groundnuts | • Coffee |
| • Sorghum | • Tomatoes | • Coconut |
| • Bulrush millet | • Cabbage | • Orange |
| • Finger millet | • Onions | • Sugar cane |
| • Cassava | • Amaranth | • Palm oil |
| • Sweet potatoes | • Macadamia | • Trees |
| • Irish potatoes | • Cashew nut | • Cattle - |
| • Beans | • Banana | Indegineous |
| • Cowpeas | • Cotton | • Cattle - dairy |
| • Pigeon peas | • Tobacco | • Cattle - beef |
| • Sunflower | • Pyrethrum | • Goat-Indegenious |

- Goat - dairy
- Goat - meat
- Sheep
- Pigs
- Chicken - layer
- Chicken - broilers
- Fish
- Bees

Q8a – Challenges faced in farming. This question aims to find out the challenges faced in the last 12 months. *Multiple mention. Do not read out.* These challenges include:

- Drought
- Pests and diseases
- Floods/ Heavy Rains
- High/ Increased cost of inputs
- Difficulty finding inputs (seeds etc.)
- Low quality inputs
- Late delivery of inputs
- Difficulty starting/financing because of lack of money (capital)
- Difficulty finding customers
- Small land sizes
- High labor costs
- Unscrupulous middlepersons/ price distortion
- Theft
- Difficulty getting products to market transport/road infrastructure
- Invasion by wild animals
- Difficulty getting paid for products sold on credit
- Lack of storage facilities
- Difficulty in accessing financing

Q8b – Main Challenge faced. This is to find out the Main challenge faced from the challenges listed in Q8a in the last 12 months. *Single mention. Do not read out:*

Q9 – Main Source of finance for agricultural operations. This refers to MAIN source of finance for all agricultural activities. *Single mention only. Do not read out.* The options are:

- Income from farming reinvested
- Income from salary
- Income from business
- Assistance / gift from family / friends / community, which you did not have to repay
- Sale of assets (e.g. a house, car, plot of land, shares or stocks)
- Loans/credit
- Savings
- Did Not need any financing
- Grants/Subsidy/Assistance Government
- Grants/Subsidy/Assistance NGO

Q9a - Type of loan for agricultural activities- This question is for respondents who took a loan for their agricultural activities and asks them the type of loan. The options are:

- Loan / credits from supplier
- Personal loan/business loan from a bank / microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama

- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

Q9b- Type of savings agricultural activities- This question is for respondents who used savings for agricultural activities and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

Q10 - Reasons for choosing the Main source of finance for agricultural operations. Interviewer to choose the closest option of why a person chose their main source of finance. *Single mention only. Do not read out.* Reasons may include;

- Convenient/fast /easy to access
- No choice / only option / required by group
- Cheap / affordable / lowest fees
- Feels most comfortable / trust
- Privacy
- Less paperwork / documents required
- Reliable / I know funds will be available
- Trying to build my credit history
- It's features suited my needs
- Skilled/ experienced in it
- Recommended to me
- I have defaulted in other source and had to look for alternative

Q11 – Main use of source of finance for agricultural operations. This question asks the main activity for which the respondent uses the product they mention as the source of finance agricultural activities. *Single mention only. Do not read out.* These include:

- Buying assets / machinery
- Expanding/buying of farm / land
- Hiring machinery
- Leasing of farm land
- Buy Inputs (e.g. seed, fertilizer e.t.c.)
- Buying livestock

- Paying workers
- Transportation
- Post-harvest storage
- Veterinary

Q12 - Providing customer's credit - This question asks the respondents if they gave their customers/buyers money, goods/services on credit in the past 12 months. *Single Mention Only. Do not read out responses.*

Q13 - Receiving credit from suppliers - This question asks respondents if they have received any goods/services from suppliers in the past 12 months. *Single Mention Only. Do not read out responses.*

Q14 - Market for agricultural produce. Refers to place where the respondent MOSTLY sells agricultural outputs / products. *Single mention only. Read out.* These include:

- Sell in a market centre/market places
- Sell to brokers
- Sell to local traders / wholesalers
- Sell to neighbours/family/friends
- Sell to the government agencies/ institution e.g. KCC, NCPB, KTDA)
- Sell through farmers' cooperative/company / manufacturer / factory
- Sell via a digital platform (e.g. Twiga Foods, WhatsApp, Facebook, etc.)
- Sell to exporters
- Sell to the supplier of the input (contract farming)

Q15a - Ways of making payments for agricultural activities. This question asks about the ways that the respondent made payments related to their agricultural activities in the past 12 months, such as paying salaries, paying bills or purchasing inputs. Interviewer must probe to find all ways of payment. *Multiple mentions possible. Do not read out.* The ways include:

- Cash
- A mobile money account (Send Money) (e.g. Mpesa, Airtel Money, T-KASH)
- Mobile money business wallet (e.g. Pochi la biashara)
- Bank/SACCO pay bill
- Merchant/business pay bill/till number
- A mobile banking (e.g. NCBA loop, MCoop cash,)
- Bank transfer includes internet banking
- Cheque
- Credit or Debit card
- The Post Office (e.g. PostPay, Money order)
- In kind / noncash (goods & services)
- Money transfer service (e.g. Western Union, Money Gram)
- Huduma za kielektroniki cha fedha (k.m. Western Union, Money Gram)

Q15b - Most Frequent way of making payments for agricultural activities. This asks the MOST FREQUENT way of making payments from the ways mentioned in Q13. *Single mention only. Do not read outs.*

Q16 - Digital farming platforms- This question asked the respondent if they regularly use any digital platforms for marketing, getting information, buying goods, hiring machinery and selling produce. *Multiple mention. Read out.* The options are:

- SMS
- Platforms/ Apps (e.g. Digifarm, Tupande, Hello Tractor, Twiga e.t.c.)
- Social media (e.g. Jumia WhatsApp, Facebook, Tiktok, Instagram e.t.c)
- Internet search engines e.g. Google

Q17 - Most frequent digital farming platform- This question asks the respondent to identify the most frequent digital platform used in Q16. *Single mention.*

Q18 - Purpose of digital farming platform- This question asks the respondent the main purpose of the digital platform they indicated they used. *Single mention.* The options are:

- To order/ purchase supplies or inputs for my farm
- To advertise/ market my products/link with customers
- To sell my products
- To find information about farming
- To hire services
- Arrange logistics

Q19 - Membership to farmers' associations or groups - This question asks if the respondent is a member of a farmers' association or group. A farmers association or group is an association that is formed and operates safeguard farmers' rights and interests, enhance farmers' knowledge and skills, boost modernization of agriculture, increase crop yields, improve farmers' livelihood and develop rural economy, among others.

Q19a- Type of association-This question asks those who are members of association which type of association it is. *Multiple mention. Do not read out.* The options are:

- Water user association
- Farmer producer/ marketing group or association run by community
- Farmer producer/ marketing group or association run by external organization
- Farmer cooperative/SACCO

Q20 - Who makes decisions on how agricultural farm is run. This questions asks who makes decisions on how the farm is run.

Q21 - Who makes decisions on how income from farm is spent. This questions asks who makes decisions on how income from the farm is spent

Options for Q20 and Q21 include:

- | | |
|---|---------------------|
| • Self | • Father |
| • Spouse/ partner | • Daughter |
| • Jointly (with spouse/partner) | • Son |
| • Jointly (with another household member(s) not spouse) | • Other relative(s) |
| • Mother | • Non-relative |

Q22 - Farm perspective compared to the past - This question asks if the respondent thinks their farm is doing better than, the same or worse than it was doing a year ago.

Q23 - Reasons why farming is doing better relative to one year ago - This question is for the respondents who said their farm is doing better and it asks why that is the case. The reasons include:

- Improved climate conditions
- Increased customers/ high demand for my products or services
- Increased access to finance/ available credit

- Better equipment/technology
- Reduced/subsidized cost of inputs
- Improved security
- Improved / better infrastructure

Q24 - Reasons why farming is doing worse relative to one year ago- This question is for the respondents who said their farm is doing worse and it asks why that is the case. The reasons include:

- Adverse climate/weather conditions
- Reduced customers/ low demand for my products or services
- Reduced access to finance/ credit
- Increased/high cost of supplies
- Insecurity
- Poor infrastructure
- High debt

Q25 - Future farm perspective- This question asks respondents whether they think their farm will do better, worse or the same a year from now.

Q26 - Description of farming activities- This question asks the respondent to describe their farming activities in one of the following ways:

- I farm mainly to meet my day-day needs/feed my family
- I see my farm mainly as a business
- I farm to get extra source of income

Section R: Needs - Managing Liquidity, Resilience and Meeting Goals Usage

This is the “needs-based module” which aims to understand how people use financial products or services to meet their key financial needs: managing liquidity, resilience and meeting goals. The questions ask the respondents to share how they manage their money, deal with shocks or emergencies and plan ahead for the future, and the role of the financial sector in meeting these financial needs.

Section R1: Managing Money and Liquidity Need Level

This section focuses management of day-to-day liquidity needs. The interviewer should read the “Read Out” statement at the start of the section.

R1A – Meeting regular spending needs. Refers to ability to meet regular spending needs, and asks respondents if they ever faced a challenge meeting day-to-day spending needs (e.g. paying for groceries). The respondent is asked if they were unable to meet their regular spending needs in the past 12 months. *Single mention only. Do not read out.*

R1B –Frequency of inability to meet regular spending needs. The respondent is asked how often they were unable to meet their regular spending needs in the past 12 months. *Single mention only. Do not read out.* Frequency include;

- Daily
- Weekly
- Once a month

R1Ci – Liquidity distress devices. This asks the respondent all the things they did when they could not meet their day-day spending needs. This can be taking a loan, using savings or even

non-financial devices, such as cutting back on expenses. *Multiple mentions possible. Do not read out.*

R1Cii – Main liquidity distress device. This asks the respondent what was the MAIN THING they did when they could not meet their day-day spending needs. *Single Mention Only. Do not read out.*

The options for R1Ci and R1Cii:

- Worked more / got additional jobs/farmed additional land
- Got assistance / gift from friends / family / community (which you did not have to repay)
- Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)
- Cut back on expenses/ adjust consumption patterns
- Loans/credit/borrow
- Savings
- Relocated
- Received assistance from Government and Non-Governmental organizations
- Did Nothing

R1Ciii- Type of loan for liquidity distress- This question is for respondents who took a loan for liquidity distress and asks them the type of loan. The options are:

- Got goods/items on credit
- Personal loan/business loan from a bank /microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

R1Civ- Type of savings for liquidity distress- This question is for respondents who used savings for liquidity distress and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society

- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

R1D – Reason for choosing the most important liquidity distress devices. This query asks the respondent why they chose the particular method for coping with shortage of day-day expenditure. *Single mention only. Do not read out. Reasons include:*

- Convenient/fast /easy to access/easily available
- Was the only option I had no other choice
- Cheap /affordable/ lowest fees
- Feels most comfortable /trust/reliable
- Privacy
- Less paperwork / documents required
- Trying to build my credit history/ need this option
- The features suited my needs
- Skilled/ experienced in it
- Recommended to me
- I have defaulted in other source and had to look for alternative

Section R2: Resilience

This section seeks to collect information to test the resilience of respondents in dealing with emergencies or shocks. The interviewer should read the “Read Out” statement at the start of the section.

R2A – Experienced costly shock. Asks if the respondent has experienced big costs from managing any of the risks listed. Each statement should be read out and an answer recorded before going to the next statement. Responses are Yes or No. Interviewer to note that there is an opportunity to enter an “OTHER” shock. *Ask all. Single mention only per statement. Do Not Read Out.* These shocks include:

- Child birth
- Major sickness/health problem/accident injury
- Loss or damage due to flooding, unseasonal rainfall /drought/other natural disaster
- High rainfall/flooding
- Death of main income earner
- Death of a family member or other relative (not main income earner)
- Loss or damage due to theft, or violence including political violence
- Loss of a job or a source of income or a wage cut
- Lost a home or land (e.g. due to eviction or land seizure)
- Livestock died due to diseases/ and/or crops failed due to disease or pests
- Loss or damage due to fire
- Loss or damage due to human wildlife conflict
- Major increase in household expenses High Cost of living
- Loss of income or major financial expense due to taking on care for someone else

R2B – Shock with BIGGEST impact on household income in the past 12 months. Asks for the shock from R2A that had the BIGGEST impact for the household in the past 12 months. This becomes the “most important” shock. Response to R2B must be in R2A. *Ask if any use cases mentioned as Code -1 “Yes” in R2A. Single mention only. Read out.*

R2C - Ways/devices of managing shocks. Ask about measure used to manage most important shock from R2B. Non-financial measures can be mentioned (e.g. cut back on expenses, got additional jobs). *Ask if any use cases mentioned as code -1 "Yes" in R2A. Multiple mentions possible. Do not read out.*

R2D - Main way/device of managing shocks. Ask about the MAIN device used to manage the most important shock from R2C. *Ask if Code 1-11 in QR2C. Single Mention Only. Do not read out.* The options are:

- Worked more / got additional jobs/farmed additional land
- Got assistance / gift from friends / family / community (which you did not have to repay)
- Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)
- Cut back on expenses/ adjust consumption patterns
- Loans/credit/borrow
- Savings
- Relocated / changed place of residence
- Claimed Insurance
- Withdrew/ transferred child / children from school
- Received assistance from Government and Non-Governmental organizations
- Did Nothing

R2Di- Type of loan for dealing with shocks- This question is for respondents who took a loan for dealing with shocks and asks them the type of loan. The options are:

- Got goods/items on credit
- Personal loan/business loan from a bank /microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society
- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

R2Dii- Type of savings for dealing with shocks- This question is for respondents who used savings for dealing with shocks and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)

- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

R2Diii – Type of additional work undertaken. This asks the type of additional job that they did when they could not meet their day-day spending needs. *Single Mention Only. Do not read out.* Additional work includes:

- Farming
- Employed
- Casual work
- Started new business/ self employed
- Put in more hours/ overtime
- Online working e.g. content creators, freelance writers

R2E – Reason for choosing the main way/device of managing shocks. This is why the person chose the method from R2D for managing shock. *Ask if Codes 01-25 in QR2D. Single mention only. Do not read out.* Reason include:

- Convenient/Fast / Easy to access/use no collateral
- This was the only option I had/no other choice
- Cheap / affordable / lowest fees
- Feel most comfortable / trust/ reliable
- Privacy
- Less paperwork / documents required
- Trying to build my credit history
- Need to keep the option open for future borrowing
- Skilled/ experienced in it
- Recommended to me
- The features suited my needs
- I have defaulted in other source and had to look for alternative

R2F – Potential product for climate- related shock. This asks the respondent the type of financial product they are willing to take-up to protect them against climate shock. *Single mention only. Do not read out.* Product include:

- | | |
|----------------------------------|--|
| • Savings | • None |
| • Insurance | • Assistance from friends and family within Kenya |
| • Investment | • Assistance from friends and family outside Kenya |
| • Credit product | |
| • Wait for government assistance | |

Section R3: Meeting Goals

This section asks about the use of financial devices to enable respondents to meet goals or to achieve plans in the future. This can include saving for a big or important life event or buying something that requires a lot of money. The interviewer should read the “Read Out” statement at the start of the section, for flow.

R3A – Meeting goals. The question asks whether the respondent is CURRENTLY trying to achieve a specific goal in the future that requires A LOT of money. Aims to ask about whether the respondent is trying to achieve a goal that is out of reach given their current financial status. The respondent will answer Yes or No on this question. *Ask all. Single mention only. Do not read out.*

R3B –Most important goal. Asks for the MOST IMPORTANT goal a person thinks they have. The interviewer will code the response closest to the scripted options available. *Ask if Code=1 in R4A. Single mention only. Do not read out.* Goal includes:

- Buy land
- Buy or build a house to live in
- Buy or build a house for renting or resale
- Move to your own / a better house or apartment"
- Pay for a big life event (e.g. wedding, birth of a child)"
- Education for self or family
- Pay for holiday / visit / travel
- Buy or pay for items for personal use (e.g. vehicle, TV, phone, furniture, utensils)
- Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery)
- Start or expand a business
- Health for self/family
- Buy more livestock/ expand farming
- Invest in financial assets e.g. stocks, money market, crypto markets.

R3C – Financial devices to meet goal. Asks about the financial or non-financial devices currently being used to achieve the goal. This can be taking a loan, using savings or even non-financial devices, such as cutting back on expenses. *Multiple mentions possible. Do not read out.* The options are:

- Worked more / got additional jobs/farmed additional land
- Got assistance / gift from friends / family / community (which you did not have to repay)
- Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)
- Cut back on expenses/ adjust consumption patterns
- Loans/credit/borrow
- Savings
- Took insurance (medical/education)
- Did Nothing

R3D – Most important financial device to meet goal. Asks about the MAIN device that is being used or has been used to pay for the MOST IMPORTANT goal. The response to R3C must be in R3D. If only one device is mentioned in R3D, this is assumed to be the MAIN device and auto-coded accordingly. *Ask if more than one device mentioned in R3D. Single mention only. Do not read out.*

R3Di- Type of loan for meeting goals- This question is for respondents who took a loan for meeting goals and asks them the type of loan. The options are:

- Got goods/items on credit
- Personal loan/business loan from a bank /microfinance bank
- Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
- Loan from mobile money provider (e.g Fuliza loan)
- Loan at a Sacco / Savings and Credit Cooperative Society

- Loan from a microfinance institution
- Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone
- Loan from a group/chama
- Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
- Hustler Fund
- Loan from an employer
- Loan from family/friend/neighbour
- Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- Cash loan from shopkeeper
- Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation

R3Dii- Type of savings for meeting goals- This question is for respondents who used savings for meeting goals and asks them the type of savings. The options are:

- Savings at Bank/ Microfinance Bank
- Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu;)
- Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash)
- Savings at a Sacco / Savings and Credit Cooperative society
- Savings at a group or chama
- Savings with a group of friends
- Savings given to a family or friend to keep
- Savings you keep in a secret hiding place
- Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)

R3E – Main Reason for choosing the financial device to meet goal. This is why the person used the device in R3D to meet their goal. *Ask if codes 01-24 in QR3D. Single mention only. Do not read out. Main reason includes;*

- Convenient/Fast / easy to access/easily available
- This was the only option I had/no other choice
- Cheap / affordable / lowest fees
- Feel most comfortable / trust
- Privacy
- Less paperwork / documents required
- Trying to build my credit history
- The features suited my needs eg payment period
- Skilled/ experienced in it
- Recommended to me
- I have defaulted in other source and had to look for alternative

R3F – Challenges hindering meeting goals. This refers to if a person is finding it difficult to meet MAIN goal. *Ask if said yes (code=1) to R4A and if code 01-11 in QR3D. Single mention only. Do not read out.*

R3G – Main challenge to meeting goals. The main reason why the respondent is finding it difficult to meet the goal. *Ask if respondent said yes (Code=1) TO R4H. Multiple mentions possible. Do not read out. Main challenge includes:*

- Run out of money
- A major sickness or health problem
- A major accident or injury
- The loss of income from you or the main income earner in the household
- Theft, damage, loss or breaking of an important item/ machinery
- Theft or loss of livestock
- Harvest failure or loss of crop harvest (e.g. due to crop disease)
- Damage or loss of a house, property, land or business
- A drought, poor rainfall or loss of access to water for farming
- Flooding/storms
- Loss of a relative
- The loss of money
- Sharp increase in the costs of basic things you need
- Change in Government policies/ regulations
- Insecurity/ political unrest/ terrorism
- Loss or lack of job/employment
- High cost of living

Section S: Technology Module

This section aims to collect information from respondents on the access to and usage of technological devices.

S1 - Ownership and usage of mobile phone / tablet services. This question seeks to find out ownership and usage of mobile phone / tablet services. READ OUT the statements and tick the one response that applies. *Ask all. Single mention only. Read out.* Form of ownership include;

- I own a mobile that only I use
- I own a mobile phone that both me and others use
- I don't own a mobile phone but am able to use someone else's phone regularly/ when needed
- I don't own or use a mobile phone

S2 - Features of mobile phones. This question seeks to find out the features of mobile phones e.g. accessing the internet, sending and receiving email, camera, radio, media player, etc. READ OUT each statement and record the response (YES or NO) to each statement, before moving to the next statement. *Ask if code=1, 2 or 3 in S1 (if able to use a mobile phone regularly or owns one). Single mention only. Read out.*

- Can access internet
- Has a touch screen
- Can download and install applications on the phone

S3 - Frequency of internet usage. This question seeks to find out how frequently the respondent uses the internet. *Ask all. Single mention only. Do not read out.* Frequency include;

- Daily
- Weekly
- Monthly
- Less often
- Never

S4 -Device/place mainly used to access internet. During the last time you used internet, which MAIN place/ device did you use? This question seeks to find out how the respondent mainly accessed the internet. *Single mention only. Do not read out.* Options include:

- On my own mobile phone/ Cellular tablet
- At home on a computer/ non-cellular tablets
- On computers at the office /workplace
- At an internet café.
- On someone else's mobile phone where I did not pay
- On someone else's mobile phone where I paid
- On a friend or neighbour's computer/ tablet where I did not pay
- On a friend or neighbour's computer/ tablet where I paid
- On a television set
- Other (SPECIFY)

S5 - Uses of the internet. This question seeks to find out how the respondent uses the internet. READ OUT statements and tick the one that applies. *Read out. Multiple mention.* Main place/device include;

- Educational activities (undertaking online courses, finding education-related materials online)
- Health related activities (seeking information/advice about medical conditions, finding hospitals etc.)
- Employment and career related activities (searching for jobs/vacancies etc.)
- Accessing government services eg ecitizen

S6 - How would you rate the quality of mobile network coverage in your area? ASK ALL, DO NOT READ OUT. SINGLE MENTION ONLY. This question seeks to find out whether the quality of network is affecting access and usage of technology. The rating options include:

- Strong
- Okay/ Fair/ Average
- Weak

S7 - How would you rate your capability of using digital devices to undertake the following? This question seeks to understand the respondents' ability to use digital devices when performing different activities including Internet banking, Mobile money transactions, Mobile banking, Application-based financial transactions, Unstructured supplementary service data (USSD) e.g *254# for Hustler Fund etc. The responses include:

- I have no idea/I don't know
- I can manage with difficulties
- I can manage with ease
- I can manage

S8 Personal data protection: This question seeks to test the extent of data breach of personal data while using mobile phones and digital services for financial services. The respondent is asked if they have received a message/call by a fraudster/scammer.

Section T: Access to Physical Financial Service Providers

For Section T, all questions are Ask all. Single mention only. Do not read out responses.

T1 - Nearest financial service provider. Note that "bank" includes the bank branch, head office of a bank, ATM or Post Bank branch. Bank "agent" or Post Bank "agent" are separate options. Mobile money agent refers to an agent where one can deposit or withdraw cash. "Other" can include any other

financial option, such as Chama, but cannot be a phone-based platform. Financial Service Provider include;

- Commercial Bank/Microfinance Bank / Postbank Branch/ Head Office/ ATM
- Bank Agent/ Post Bank Agent
- Mobile Money Agent (for depositing or withdrawing cash)
- Sacco Branch/Sacco agent/ Head Office
- Microfinance Institution
- Insurance company/ agent

T2 – Cost to the nearest financial provider. Note that if the nearest financial provider is close enough to walk, this also means that there is no need to spend money. *Ask all. Single mention only. Do not read out.* Cost may include;

- Close enough to walk to and from - No need to spend
- Less than KSh 50
- Between KSh 51 - 100
- Between KSh 101 - 200
- Between KSh 201 - 500
- More than KSh 500

T3 – Average distance to nearest health facility. The respondent is asked the distance in kilometers from their household to the nearest health facility. *Ask all. Single mention only. Do not read out.*

T4 – Average time taken to nearest health facility. The respondent is asked the time taken in hours or minutes from their household to the nearest health facility. *Ask all. Single mention only. Do not read out.*

Section U: Demographics and Housing Conditions

This section is to collect indicators that can be used to develop a wealth index and understand the level of wealth / poverty of the respondent. This section is Ask to All, Unless Otherwise Stated.

U1 - Migration. This question seeks to understand if someone changed residence. *Do not read out. Single mention only.*

U2 – Reasons for migration. Ask if changed residence. To probe why the respondent migrated. *Do not read out. Single mention only.* The reasons why people migrate include:

- Disaster (drought, earthquake, fire etc.) destroyed my old home
- Floods/High rainfall
- Retired to my land or home
- Relocated for permanent work (self or household)
- Relocated for temporary work (self or household)
- Relocated to take care of parents/children
- Got my own house and moved in
- Got bankrupt and my house was taken
- Moved to a cheaper house
- Moved to a free house
- Evicted by the owner
- Land reclaimed by government
- Insecurity e.g Violence in my community, political unrest, religious persecution

- Marriage breakdown/separation
- Return home (e.g. children to parent's house, etc.)
- To get married/live with partner
- My house was demolished / I was displaced
- To get closer to place of work
- To get closer to school
- Pests/diseases e.g anthrax
- Relocated to receive care as a result of sickness/old age

U3 – Religion. This question is seeking information on religious affiliation of the respondent. *Do not read out. Single mention only.* The religions include:

- Christianity
- Islam
- Traditional African
- Hindu/Sikh
- Other religion

U4 – Type of household dwelling. This query asks if the household head lives in a permanent, semi-permanent, temporary or traditional dwelling. *Observed. Single mention only.*

- Permanent building
- Semi - permanent
- Temporary
- Traditional

U5– Number of dwelling units. This query asks the number of stand-alone structures used for sleeping/living area.

U6– Number of habitable rooms. This query asks the number of habitable rooms that the household occupies.

U7– Tenure status of main dwelling unit. This query seeks to understand if the main dwelling unit is constructed, purchased or rented. Under owner occupied, the options are:

- Purchased: Means that a member of the household has bought the structure or is in the process of paying for the structure and household members are living in it.
- Constructed: Means that a member of the household has built the structure they are living in.
- Inherited: Means that a member of the household has received the building by right of succession or by a will.
- Rented/leased: Means that a member of the household pays a regular amount to occupy the structure they are living in.
- It was given as a gift: Means that a member of the household was given the structure they are living in as a gift

Under rented/provided/donated are dwelling units either provided by an employer of a member of the household, rented by a member of the household or donated to a member of the household. This includes:

- National Government: Covers all houses rented or provided by the National Government of Kenya
- County Government: Covers all houses rented or provided by County Governments
- Parastatal owned entities: Covers organizations like Kenya Railways, Kenya Power & Lighting Co., Universities, etc.
- Private Company/ agents: Covers private firms and foreign governments

- Individual: Covers private individuals only
- FBO: Faith based organisations, e.g. churches, mosques, temples, etc.

NB: If a household is housed by an institution, probe further on whether the institution is privately owned, managed by the county or national government, etc. and select code appropriately.

U8 – Main type of material of roof. This is to establish the type of material that the roof is made of. *Observed. Single mention only.* **Note: For persons living in apartments, take the roof immediately above each household.**

These include no roof, grass thatch/twigs, makuti thatch, dung/mud, Iron sheets (include the ordinary corrugated iron sheets), tin cans, asbestos sheets, concrete/cement, tiles (include clay, wooden, fibre and cement tiles), canvas/tent, decra/versatile (include premium roofing made of plain steel/stone coated steel/iron sheets with appearance of tiles), nylon/cartons/cardboard and shingles.

- | | |
|----------------------|---------------------------|
| • No Roof | • Concrete/Cement |
| • Grass thatch/twigs | • Tiles |
| • Makuti thatch | • Canvas/Tents |
| • Dung / mud | • Decra/Versatile |
| • Iron sheets | • Nylon/Cartons/Cardboard |
| • Tin cans | • Shingles |
| • Asbestos sheet | |

Some of these roofing materials are as shown below:

Tiles



Asbestos Sheet



Shingles



Orientile, Decra



Versatile range of roofing sheets



Concrete



Makuti



U9 – Main type of material of floor. This is to establish the type of material that the floor is made of. *Observed. Single mention only.* These include

- Earth/sand
- Dung
- Wood planks/ shingles/timber
- Palm/ bamboo
- Parquet or polished wood
- Vinyl or asphalt strips
- Ceramic tiles
- Concrete/ Cement/Terrazzo
- Wall to wall Carpet

Some of these floor materials are as shown below:

Parquet/ Polished Wood



Vinyl/Asphalt Strips



Wall to Wall Carpet



Terrazzo



U10 – Main type of material used for the wall. This is to establish the type of material that the wall is made of. *Observed. Single mention only.* Consider the main material that constitutes the structure. In cases where several materials are used, select the most dominant. These include:

- No walls
- Cane/palm/trunks
- Grass/reeds
- Mud/cow dung
- Stone with mud
- Covered adobe
- Uncovered adobe
- Plywood/Cardboard
- Off cuts/ Reused wood/ Wood planks
- Iron sheets
- Concrete/ Concrete blocks/ Precast wall
- Stone with lime/ cement
- Bricks
- Canvas/Tents
- Nylon/ Cartons
- Timber
- Prefabricated panels

Uncovered Adobe



Covered Adobe



Mud



Palm/Cane/Trunk



Stone with mud



Pre cast wall



Prefabricated pannels



U11 – Main source of cooking fuel. *Do not read out. Single mention only.* The sources of cooking fuel include:

- Electricity
- Paraffin
- LPG (gas)
- Biogas
- Firewood and other raw wood/biomass products
- Charcoal e.g. Jikokoa
- Solar
- Methanol e.g. Using Koko gas

U12 – Main source of lighting. *Do not read out. Single mention only.* The sources of lighting include:

- Mains Electricity
- Paraffin Pressure lamp
- Paraffin Lantern
- Paraffin Tin lamp
- Gas Lamp
- Wood
- Solar
- Torch/Spotlight-Solar Charge
- Torch/Spot light-Dry cells
- Candle
- Battery(Car/Charged)
- Generator (Diesel/Petrol)
- Biogas

U12a- Source of charcoal/wood- This question is for those who said their main source of cooking/lighting is charcoal/wood and it asks where they get it. The options are:

- Bought
- Harvesting from your land
- Harvesting from common land or forests

U12b- Pay as you go- This question is for those who use solar/gas and asks whether it's a pay as you go system such as M-gas, M-kopa, M-solar.

U13 – Main source of water for domestic use. *Do not read out. Single mention only.* This is the source from which, for most part of the year, the household draws its drinking water. For example, if during the wet season the household draws their drinking water from a tank but then the longer part of the year draws it from a river, then '4' Stream/River is the main source of their drinking water. The sources of drinking water include:

- Pond/Water pan: A small area of still water. Usually this water collects after rain or through an underground drainage.
- Dam: A reservoir formed by building a barrier across a river to hold water back and control its flow.
- Lake: It is a large natural water mass which collects its water through rain, rivers, etc. It is different from a dam in that it is not man-made.
- Stream/river: This is a naturally flowing source of water. Water from dry river beds falls in this category.
- Protected spring: This is a spring protected from runoff, bird droppings, and animals by a "spring box" which is typically constructed of brick, masonry, or concrete and is built around the spring so that water flows directly out of the box into a pipe without being exposed to outside pollution.
- Unprotected spring: This is a spring that is subject to runoff and/or bird droppings or animals. Unprotected springs typically do not have a "spring box".
- Protected Well: This is a dug well that is (1) protected from runoff water through a well lining or casing that is raised above ground level and a platform that diverts spilled water away from the well; and (2) covered so that bird droppings and animals cannot fall into the well. Both conditions must be observed for a dug well to be considered as protected.

- **Unprotected Well:** This is a dug well which is (1) unprotected from runoff water; (2) unprotected from bird droppings and animals; or (3) both.
- **Borehole/Tube well:** A deep hole that has been bored or drilled with the purpose of reaching ground water supplies. In most cases, water is delivered from a tubewell or borehole through a pump which may be human, animal, wind, electric, diesel or solar-powered.
- **Piped to yard/plot:** Means pipe connected to a tap outside the house in the yard or plot. Sometimes called a yard connection.
- **Piped into dwelling:** Means pipe connected with in-house plumbing to one or more taps, e.g. in the kitchen and bathroom. Sometimes called a house connection.
- **Public tap or standpipe:** Public water point from which community members may collect water. A standpipe may also be known as a public fountain or public tap. Public standpipes can have one or more taps and are typically made of brickwork, masonry or concrete.
- **Rain Harvested water:** Rain water that is collected or harvested from surfaces by roof or ground catchment and stored in a container, tank, Jabia or cistern.
- **Water Vendor:** Refers to water purchased by households from mobile sellers or distributors. Examples of ferrying include cart, motor cycle/Tuk Tuk, bicycle, individuals, truck, etc. The source of the water may be known by the households or not.
- **Bottled water:** This means drinking water (well water, distilled water, mineral water, or spring water) packaged in plastic bottles.

U14a- Main type of human waste disposal. This is where the household dispose off human waste. *Read out. Single mention only.* These include:

- **Main sewer:** Means the sewage liquid waste from the structure is drained by pipes into a main trunk sewer line. This type of sewage disposal is common in main urban centres like Nairobi, Mombasa, etc.
- **Septic tank:** This is a tank into which household(s) sewage is conveyed and remains there until it is emptied. Examples of septic tanks are found in urban areas, where the tank is often located within the compound where you find dwelling structures.
- **Bucket latrine:** This is a bucket placed in a residential area used to collect human excreta. It is emptied occasionally. This type of waste disposal is now rare but can still be found in some urban residential estates and in North-Eastern towns.
- **Cess pool:** This is a communal pool where liquid waste is drained into from dwelling units until it is emptied.
- **Ventilated Improved Pit (VIP) latrine:** This is a latrine ventilated by a pipe extending above the latrine roof. The open end of the vent pipe is covered with gauze mesh or fly-proof netting and the inside of the superstructure is kept dark.
- **Pit latrine covered:** This is a pit latrine without ventilation pipe with covering (shelter).
- **Pit Latrine uncovered:** Means holes or dug pits with temporary coverings or without shelter.
- **Bioseptic Tank/Biodigester:** This is like septic tank but offers a compact sewage treatment system that safely processes and recycles human waste by use of bacteria and enzymes to clear odourless water.
- **Open:** Bush is an open field (a non-facility) where members dispose excreta. Flying toilet is where household members dispose human waste by throwing off the same using polythene papers. This is common in urban centers and especially in slums/informal settlements.

U14b- Sharing Main type of human waste disposal. This check if the household human waste disposal selected in U14b is shared.

U15- Main type of solid waste disposal. This question seeks to understand how solid waste from the household is collected/disposed off. *Read out. Single mention only.* These include:

- Collected by County Government
- Collected by Community Association(CBOs, Youth Groups, Faith based organizations)
- Collected by private company
- Dumped in the compound
- Dumped in the street/vacant plot/drain/waterways
- Dumped in the Latrine
- Burnt in open
- Buried
- Compost pit
- Burnt in a pit

U16- Items owned. The respondent will answer if they own the following items. *Multiple Mention. Read OUT*

- | | |
|--|---------------------------------------|
| • Stand-alone Radio | • Bicycle |
| • TV with Free to Air Set-top-box/Digital TV | • Motor Cycle |
| • TV with Pay TV Decoder | • Car |
| • Internet protocol TV(IP TV) | • Truck/Lorry/Bus/Three-Wheeler truck |
| • Analogue TV (With no connection/signal) | • Refrigerator |
| • Internet through mobile phone/Modem | • Motor boat |
| • Fixed Internet at home e.g Fiber, Satellite dish, LAN, Wi-Fi | • Animal Drawn cart |
| • Desk-Top Computer/Laptop/Tablet | • Canoes |
| | • Tuk Tuk |
| | • Tractor |
| | • Ox-plough |

U17- Animals reared. The respondent will answer if they rear the following animals

- | | |
|------------------------|---------|
| • Exotic cattle -Dairy | • Sheep |
| • Exotic cattle -Beef | • Goats |
| • Indigenous cattle | |

U18- Items owned/Consumed. The respondent will answer if they own or have purchased the following items in the last seven days. *Read out. Multiple mentions possible.*

- | | |
|----------------|----------------------|
| • Bread | • Towels for bathing |
| • Meat or fish | • Thermos flasks |
| • Ripe bananas | |

U19 - Ownership of house/apartment. This question seeks to find out if the respondent owns any land, house or apartment. *Do not read out. Single mention only.*

U19a- Ownership of land. This question seeks to find out if the respondent owns any land, house or apartment. *Do not read out. Single mention only.*

U19b- Use of owned land- This question is asked to those who owned land, and they are asked what they use the land for. *Multiple mention. Do not read out.* The options are:

- | | |
|------------------------------|----------------------|
| • Crop farming | • Farm buildings |
| • Pastoral/Livestock farming | • Temporarily Fallow |
| • Acquaculture/ Fish farming | • Forest |

- Natural Vegetation/Not Cultivated
- Residential (self)
- Residential (Landlord)
- Business/ Commercial
- Rented out
- Leased out
- To develop later
- For Speculation

U20 – Documents of ownership. This question seeks to find out the document of ownership, if it is title deed or letter of allotment. *Read out. Single mention only.*

- Title deed
- Certificate of lease
- Short term lease
- Sectional title
- Transfer deed
- Power of attorney
- Trust deed
- Settlement Scheme
- Confirmation of Grant
- Share certificates
- Allotment letters
- Sale Agreement
- Rental Agreement

U20a - Right to sell land- This question asks land owners if they have the right to sell land.

U20b - Right to bequeath land- This question asks land owners if they can bequeath land.

U20c - Tenure system of land- This question asks land owners their tenure system. The options are:

- Freehold
- Leasehold
- Customary

U21 – Means of acquisition. This question seeks to find out the means of acquisition for land, house or apartment. *Do not read out. Single mention only.* These include:

- Inherited from family
- Used regular income to buy materials whenever possible
- Bought/ Built using savings kept in bank
- Bought/ Built using assets / savings kept elsewhere
- Bought/ Built using credit/loan from bank
- Bought/ Built using credit/loan from elsewhere
- Contribution from community/family
- Bought it already built
- Used local materials – no cash needed
- Bought/ Built using savings kept in SACCO
- Bought/ Built using savings kept in MFI
- Bought/ Built using credit/loan from SACCO
- Bought/ Built using credit/loan from MFI
- Bought through a government scheme such as affordable housing
- Incremental Financing

U22 – Personal identification documents. These include national identity card (ID), Passport or Alien ID. *Read out. Single mention per statement.*

- National Identity Card (ID)
- Passport
- Alien ID

U23: -Total Household expenditure. This question intends to get an estimate of the respondent's monthly household expenditure.

U24- Household expenditure on specific items. This question asks the respondent to answer the amount they spend on a few basic items. These items are:

- Food expenses per week
- Airtime/data/WIFI expenses per week
- Transport expenses per week
- Rent expenses per month
- Medical expenses per month
- Airtime/data/WIFI expenses per week
- Educational expenses in the per term/semester
- Clothing in the past 6 months
- Recreation and Entertainment per month
- Household appliances and furnishes in the past 6 months

Section V: GPS Readings and Conclusion

V1 - Follow-up contact information. *Ask all. Read out.*

V2 - Finish time. Interviewer to record.

V3 - GPS readings: Interviewer to record.

Thank the respondent.

Glossary of FinAccess Definitions and Terms

	Term	Meaning
1	General Terms	
	Financial institution	An entity that conducts financial transactions - investments, loans, deposits, transfers, savings, insurance.
	Financial regulator	<p>This can be a government body or a private institution that has the mandate to undertake supervision (oversight) and has the authority to subject financial institutions to certain requirements, restrictions and guidelines, aiming to maintain the integrity of the financial system. In Kenya, there are six regulators:</p> <ul style="list-style-type: none"> • Central Bank of Kenya (CBK) that is the regulator of other regulators in the financial sector, as well as regulating commercial banks, microfinance banks and credit reference bureaus (CRBs); • Capital Markets Authority (CMA) licenses and regulates all players and products issued and/or trading in the capital markets; • Insurance Regulatory Authority (IRA), which regulates insurance companies and insurance agents; • Retirement Benefits Authority (RBA), which regulates pension/retirement benefits schemes. There are two regulated pension schemes: <ul style="list-style-type: none"> ○ Defined Benefits schemes (DB), where both the employer and employee contribute and the final benefit is not known in advance; and ○ Defined Contribution (DC) schemes, where the benefits are well known, based on final salary or years of service. • Sacco Societies Regulatory Authority (SASRA) regulate the deposit taking Sacco Societies in Kenya.
	Formal financial institutions	These are registered entities to provide or transact financial services and products. They include commercial banks, microfinance banks, etc.
	Formal prudentially regulated institutions	These are financial institutions that are licensed and regulated by a regulator.
	Formally non -prudentially regulated institutions	These are financial institutions that are not licensed and regulated by a regulator, thus have no oversight.

	Term	Meaning
	Informal financial institutions	These are non-prudentially regulated institutions that are also generally not registered by any formal body e.g. Rotating Savings and Credit Organisations (ROSCAs), Accumulating savings and credit association (ASCAs), Chamas.
2	Formal Financial Institutions	
	Bank	A financial institution that provides financial intermediation: accepts deposits from the public and creates credit. For the FinAccess Survey, microfinance banks have been included in this definition.
	Capital Markets	The part of a financial system concerned with raising capital by dealing in shares, bonds and other long-term investments.
	Credit Reference Bureaus	These provide credit assessment/appraisal reports for individuals to assess their credit worthiness (credit information sharing). Currently, three CRBs operate in Kenya – Transunion CRB, Metropol CRB and Creditinfo CRB.
	Microfinance Banks	Microfinance Bank (MFB) is any company licensed by the Central Bank of Kenya to carry on the business of providing financial intermediation services such as savings and deposits, loans, domestic funds transfer and non-financial services to microfinance clients.
	Microfinance Institutions	A ‘non-deposit taking credit provider’ or ‘credit-only institution’ or “digital credit provider” refers to any company, (other than MFB, Saccos, financial cooperatives societies, and National and County governments), engaged in providing microloans or credit facilities to the public or a specific segment using their own funds. These loans may be provided with or without interest and may be secured or unsecured. However, unlike commercial banks and MFBs, these institutions do not accept deposits from the public.
	Digital loans that you get through the phone that you download through apps.	These include loans that are taken through digital apps specifically developed to give loans. These apps are generally from non-bank providers, including Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.
	Foreign Exchange Bureaus	Licensed and regulated by CBK and undertake the exchange of money i.e. all forms of currencies. In Kenya, there are 76 Forex bureaus.

Term	Meaning
Insurance	A guarantee of payment in the event of a loss. In FinAccess, insurance will cover both regulated and informal insurance, including small and micro business insurance e.g. Gikomba insurance.
Insurer, insurance company, insurance carrier or underwriter.	A body that provides insurance services. This could be a private body or via the government (e.g National Health Insurance Fund: NHIF).
Insured	A person/ entity who buys insurance is called an insured or as a policyholder (contract holder). Insured pays a premium.
Mobile Bank Accounts	Mobile money wallet account that is linked to a bank and allows one to borrow and/or save money.
Mobile Bank Products	These must come from a bank. There are only six (6) mobile banking products in Kenya: KCB Mpesa from KCB, Mshwari from CBA, MCoop Cash from Cooperative Bank, Equitel Eazzy Loan from Equity, Timiza from Barclays and HF Whizz from Housing Finance.
Mobile Money Account	Mobile money wallet that can be accessed via mobile phone.
Mobile Money Provider	A mobile money provider is a prudentially regulated organisation with a license to perform financial transaction services. Currently, there are four mobile money providers: Airtel for Airtel Money, Safaricom for MPesa, Telkom for TKash and Tangaza for Tangaza Pesa.
Pension Funds/ Schemes or Superannuation Funds	<p>These are pooled contributions from pension plans set up by employers, unions, or other organizations to provide for employees' or members' retirement benefits. Pension schemes/funds in Kenya are:</p> <ul style="list-style-type: none"> • State-owned scheme - National Social Security Fund (NSSF) • Occupational Schemes – established by an employer who makes contributions (sometimes jointly) on behalf of their employees for provision of retirement benefits. • Individual Schemes or Individual Pension Plan - set up by an individual to make contributions on his/her own behalf towards saving for retirement.

	Term	Meaning
	Savings and Credit Cooperative Organisation (Saccos)	<p>A Sacco is a member-based organisation, where one is a member either by ownership or contributions). Saccos can be government-based, teacher-based, farmers-based, private sector-based and community-based member Saccos.</p> <p>Note that Saccos may be:</p> <ul style="list-style-type: none"> • Financial cooperatives - comprising Saccos, housing and investment cooperatives; • Non-financial cooperatives - deal with the marketing of members' produce and services such as dairy while financial cooperatives; and • Differentiated from groups by having Annual General Meetings (AGMs) and receiving dividends. If these are not present, it is not a Sacco. <p>Note that not all Saccos are prudentially regulated (have oversight from SASRA).</p>
3	Informal Financial Institutions	
	Chamas/Groups	Chamas/groups are defined as societies or group savings schemes such as merry-go-round, savings and lending groups, investment clubs, clan/welfare groups, to which you contribute on a regular basis.
4	Common Financial Actions	
	Cash	Money in paper or coin format.
	Cheque	An order to a bank to pay a stated sum from the bank account holder, written on a specially printed form.
	Credit card	The card issuer (usually a bank) allows the cardholder credit to make payments or withdraw money (cash advance) for payment later.
	Debit card	Allow bank customers to spend money by drawing on funds that they deposited with the card provider.
	Financial Action/Transaction	Any interaction with the account, such as funds transfer, withdrawal or deposit, etc. This does NOT include checking one's account balance.
5	Payment Systems	
	Bus / Matatu	Money in cash/cheque/money order sent from one location to another via bus, matatu or other means and is collected from the bus/matatu or other vehicular means.

	Term	Meaning
	Courier	Money sent in cash/cheque/money order through a commercial entity. This includes sending money through G4S, Nation, Securicor or SpeedPost
	Hawala	The word "Hawala" means trust. It is an alternative or parallel remittance system. In a hawala transaction, no physical movement of cash is there. Hawala system works with a network of operators called Hawaldars or Hawala Dealers. A person willing to transfer money, contacts a Hawala operator at the source location. The hawala operator at that end collects the money from that person who wishes to make a transfer. He then calls upon his counterpart or the other Hawala operator at the destination place/country where the transfer has to be made. Now the hawala operator at the transferee's end, hands over the cash to the intended recipient after deducting a certain amount of commission.
	International mobile transfer	An International Money Transfer is an electronic transfer of funds in a specific currency and amount, to a friend, relative, or company overseas. The person or company you are paying is known as a beneficiary. The bank the funds are being sent to is known as the beneficiary bank. Examples include Wave, Transferwise
6	Common Financial Terms	
	Default	Any late payment on a loan or service. This includes any payment made after the date or time as per the terms of the loan, or a loan that was not paid in part or in full
	Loan	A sum of money given by a person, group or institution that is expected to be paid back with interest. Includes credit taken in form of cash or in form of goods and services (credit-based), and any advances, including bank overdraft
	Savings	Income from any source that is not spent
7	Channels	
	Banking via a mobile phone/app	Means that the respondent uses a phone application or USSD menu to interact with their account. In this case, a person does not have to access banking services via a web portal
	Channel	The method that is used to access financial services or products
	Internet/Online banking	A financial action which is done using a web browser, either on a computer, tablet or via a mobile phone. In this case, one has to go to a www address to access their bank account

	Term	Meaning
	Mobile Banking	Mobile banking refers to products through which individuals can access banking services via their mobile phones, but without necessarily requiring a bank account previously. These include: Mshwari, M-Coop Cash, KCB M-Pesa, Timiza, Equity Eazzy Loan
	Pay bill / Till number through mobile money	Payment through a mobile money provider pay bill number. Examples include Lipa na Mpesa or Paybill
8	Other Terms	
	Complaining on Social media	Refers either to posting on one's own social media account, or on the social media account of the mobile money provider. Social media includes Twitter, Facebook, Instagram
	In-kind	Refers to non-financial given in exchange of cash to complete a payment, such as using crops, animals, food, household items in lieu of money
9	Loan and Saving Terms	
	Loan from buyer of your harvest or supplier of agricultural inputs	These include all "supply chain" credit e.g. loans from the buyer of their harvest such as Coffee Board or Kenya Tea Development Authority (KTDA) or from the supplier of inputs for agricultural activities (e.g. seed provider).
	Loan from an employer	These include salary advances from the organisation or person under whom an individual is hired
	Loan from a government institution	These are loans dispensed from the government or government bodies and include loans such as Biashara Fund, HELB, Uwezo Fund, Youth Fund, Women Fund and loans from government bodies such as Agricultural Finance Corporation, Industrial and Commercial Development Corporation (ICDC) and Kenya Industrial Estates (KIE)
	Loan from mobile banking	These are digital loans given by banks through a mobile banking platform that users can fully access via their mobile phones, without necessarily requiring a bank account previously. These include Mshwari, M-Coop Cash, KCB M-Pesa, Timiza, and Equity Eazzy Loan.
	Savings at a group or chama	This group or chama does not have to be friends or family. In this case, the group has a defined a regular method of rotating the receipt of the savings and usually have regular contributions

	Term	Meaning
	Savings with a group of friends	This is a informal method where people agree how to share or save. This is an undefined method of saving and sharing.
	Savings given to a family or friend to keep	This is different from saving from a group of friends, usually being an arrangement between two people
	Saving in a secret hiding place.	These are informal cash savings left in a secret hiding place, and are distinct from those given to others to keep.
10	Bank Transfers	
	Bank Transfer	These Include EFT, RTGS, PesaLink, Standing Order
	EFT	The electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, via computer-based systems, without the direct intervention of bank staff.
	RTGS	Real-time gross settlement systems are specialist funds transfer systems where the transfer of money takes place from one bank to another on a "real time" and on a "gross" basis.
	PesaLink	This is a platform from bank account to bank account money transfer. It can be initiated from 5 main bank channels - mobile banking (USSD or app), internet banking, ATM, branch, Agency banking and POS
	Standing Order	A standing order is an instruction a bank account holder gives to his or her bank to pay a set amount at regular intervals to another's account.
11	Household and Respondent Terms	
	Cluster	An area selected for the purposes of carrying out household-based sample surveys.
	Household	A person or group of persons that must do all three of the following: <ul style="list-style-type: none"> (i) Reside in the same compound or under the same roof; (ii) Be answerable to the same head; and (iii) Share a cooking arrangement.
	Initial Contact Person	The first person talked to in the household, and could be the security guard, house-helper or another person who is not a household member

	Term	Meaning
	Household Head	Must be a Usual Member* of the household, and must be someone whose authority is acknowledged by all members of the household
	Respondent	The person who will answer the questions and must be a Usual Member of the household.
	Usual Member	A member of a household who is in the house for at least six months in a year
	Dwelling unit	A place of residence occupied by one or more households (used for sleeping, eating, entertaining guests, etc.) with a private entrance. There can be more than one dwelling unit within a structure (for instance in flats, Swahili structures). A dwelling unit may be a whole structure or part of a structure, especially in urban settings.
	Habitable Rooms	A room that can be used for sleeping, thus exclude stores, kitchens and toilets. However, if a room is also used for sleeping, this counts as a habitable room.
	Sample	A random selection of individuals/households, chosen with the aim of obtaining knowledge about a section, or the entire, population.
12	Questionnaire Terms	
	Ask All	This should be asked to all respondents, even if they do not have any financial products
	Kish Grid	A way of randomly choosing household survey respondents
	Single Mention Only	This means that the respondent can only answer one of the options given
	Multiple Mentions Possible	This means that the respondent can only answer more than one of the options given
13	Access Strand Terms	
	Excluded	Individuals who report using financial services only through family, friends, neighbours or keep in secret places.
	Informal	Financial services through forms not subject to regulation but have a relatively well-defined organizational structure.
	Formal (prudential)	Financial services used through prudentially regulated service providers and are supervised by independent statutory/regulatory agencies (CBK, CMA, IRA, RBA and SASRA).

	Term	Meaning
	Formal (non-prudential)	Financial services through service providers that are subject to non-prudential oversight by government departments/ ministries with focused legislations or statutory agencies.
	Formal (registered)	Financial services through providers that are legally registered and/or operate through direct government interventions.