

SECTION C: INDIVIDUAL DEMOGRAPHICS AND POSITION IN THE HOUSEHOLD

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
 || (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcal1 bac And 111 other symbols [1])

STATIC TEXT

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
INTERVIEWER! Continue the interview with %name1%

STATIC TEXT

E numElig1>=2 && (firstvisit_result==3 || firstvisit_result==7 || firstvisit_result==8 || firstvisit_result==9) && B1_2!=1

INTERVIEWER! Since %name1% has some difficulties, then %name2% has taken over!. Continue an interview with %name2%

C1. Respondent status	SINGLE-SELECT 01 <input type="radio"/> Replacement 02 <input type="radio"/> Original	c1
C2. Who is the head of this household?	SINGLE-SELECT 01 <input type="radio"/> Respondent is hhh 02 <input type="radio"/> Respondent not hhh	c2
C7. What is the relationship of the head of the household to you? Is he/she your ...? E c2==2	SINGLE-SELECT 01 <input type="radio"/> Spouse/partner 02 <input type="radio"/> Child 03 <input type="radio"/> Parent/parent in law 04 <input type="radio"/> Other relative 06 <input type="radio"/> Employer 07 <input type="radio"/> Other	c7
C8a In what month were you born? In the dataset question C8a abd C8b has been replaced with c 8c to further anonymize the respondent	SINGLE-SELECT 01 <input type="radio"/> January 02 <input type="radio"/> February 03 <input type="radio"/> March 04 <input type="radio"/> April 05 <input type="radio"/> May 06 <input type="radio"/> June 07 <input type="radio"/> July 08 <input type="radio"/> August 09 <input type="radio"/> September 10 <input type="radio"/> October 11 <input type="radio"/> November 12 <input type="radio"/> December 98 <input type="radio"/> Don't Know	c8a

C8b. In what <u>year</u> were you born?	NUMERIC: INTEGER ----- SPECIAL VALUES 9998 9998	c8b
I ENTER '9998' IF DON'T KNOW V1 self==9998 self.InRange(1900,2023) M1 Year of birth is out of range. Please confirm.		
VARIABLE /* This calculate the age from the given date of birth. Since both month can be 98, we have to account for htat FullyYearsBetween finds the number of years between two g iven dates This uses the followi And 317 other symbols [2]	LONG	calc_age1
VARIABLE (IsAnswered(c8a) && c8a!=98)? (c8a.ToString() + "-" + c8b.ToString()) : c8b.ToString()	STRING	bdaystring1
C8c:How old are you V1 self>=0 && self<=100 M1 Age of a respondent should be between 0 and 100. Please correct! V2 self==calc_age1 c8b==9998 M2 Reported age is %c8c% years old. Using the date of birth provided (%b daystring1%), %name1% should be %calc_age1% years old. Please do uble check.	NUMERIC: INTEGER -----	c8c
C9. Respondent gender Interviewer to observe	SINGLE-SELECT 01 <input type="radio"/> Male 02 <input type="radio"/> Female	c9
C10. Marital status – are you currently ...?	SINGLE-SELECT 01 <input type="radio"/> Married/living together 02 <input type="radio"/> Divorced/separated 03 <input type="radio"/> Widowed 04 <input type="radio"/> Single/never married	c10
C11. Highest level of education completed? <u>Can read out</u>	SINGLE-SELECT 01 <input type="radio"/> No formal education 02 <input type="radio"/> Some primary 03 <input type="radio"/> Primary completed 04 <input type="radio"/> Post primary technical traini ng 05 <input type="radio"/> Some secondary 06 <input type="radio"/> Secondary completed-O leve l 07 <input type="radio"/> Some University or other hi gher education 08 <input type="radio"/> University or higher educati on completed 09 <input type="radio"/> Don't know 10 <input type="radio"/> Secondary completed-A leve l	c11

STATIC TEXT

[ENUMERATOR, READ OUT STATEMENTS TO THE RESPONDENT:]

C8New. The next questions ask about difficulties you may have. Do you have difficulty in any of the following areas? If YES, continue, How much difficulty do you have? If NO read next statement

C8N.A1.Do you have difficulty in <u>Visual Impairment /Seeing</u> – blind in one or both eyes, unable to see someone near or far away	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_a1
C8N.A2. <u>Visual Impairment /Seeing</u> – blind in one or both eyes, unable to see someone near or far away	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_a2
I Read out item and response categories E c8n_a1==1		
C8N.B1. Do you have difficulty in <u>Hearing Impairment</u> - deaf in one or both ears, difficulty hearing what other people say	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_b1
I Read out item and response categories E c8n_b1==1	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_b2
C8N.C1. Do you have difficulty in <u>Communication</u> - speaking, being understood or holding a conversation	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_c1
I Read out item and response categories E c8n_c1==1	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_c2
C8N.D1. Do you have difficulty in <u>Movement activity</u> – walking or climbing steps	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_d1
I Read out item and response categories E c8n_d1==1	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_d2
C8N.E1.Do you have difficulty in <u>Daily life activities</u> - bathing, toileting, feeding, dressing, cleaning, washing cloth, caring for children or animals etc	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_e1
I Read out item and response categories		
C8N.E2. <u>Daily life activities</u> - bathing, toileting, feeding, dressing, cleaning, washing cloth, caring for children or animals etc	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_e2
I Read out item and response categories E c8n_e1==1		

I Read out item and response categories	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c8n_f1
I Read out item and response categories E c8n_f1==1	SINGLE-SELECT 01 <input type="radio"/> Some difficulty 02 <input type="radio"/> Lots of difficulty 03 <input type="radio"/> Cannot do at all	c8n_f2
C12.1. Which of the following applies to the land or plot where you live? I Read out	SINGLE-SELECT 01 <input type="radio"/> You personally own the land /plot where you live 02 <input type="radio"/> You own the land/plot together with someone else 03 <input type="radio"/> Other A household member owns the land/plot 04 <input type="radio"/> The land/plot is rented 05 <input type="radio"/> You don't own or rent the land 06 <input type="radio"/> Don't know (Don't read out)	c12_1
C12.2. Do you have documentation as proof of ownership? E c12_1<=2	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't Know (DK)	c12_2
C12.3. Please tell me what type of document? I Don't read out E c12_2==1	SINGLE-SELECT 01 <input type="radio"/> Title deed/CRO (Certificate of Right of Occupancy) 02 <input type="radio"/> Certificate of customary rights of occupancy (CCRO) 03 <input type="radio"/> Letter of offer 04 <input type="radio"/> Letter from local government 05 <input type="radio"/> Letter from village head 06 <input type="radio"/> Other, specify	c12_3
C12.3OTH. Please tell specify.. what type of document do you have? I Don't read out E c12_3==6	TEXT	c12_3oth

<p>C12.4. Where did you get most of the money to buy the land?</p> <p>I Don't read out E c12_1<=2</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Borrowed money 02 <input type="radio"/> Used savings 03 <input type="radio"/> Pension payout 04 <input type="radio"/> Inherited money/the land 05 <input type="radio"/> Was a gift 06 <input type="radio"/> Own income 07 <input type="radio"/> Other specify</p>	c12_4
<p>C12.4OTH. Please specify...where did you get most of the money to buy the land?</p> <p>I Don't read out E c12_4==7</p>	<p>TEXT</p> <p>.....</p>	c12_4o
<p>C22. Do you independently own properties other than where you are living now - such as land , houses, apartments shops,etc.</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c22
<p>C14. Is your household involved in any agricultural/fishing/aquaculture activities?</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c14
<p>C15. Which of the following mainly applies to the land your household uses for farming?</p> <p>I Read out E c14==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> You own the land you use for farming 02 <input type="radio"/> You rent the land you use for farming 03 <input type="radio"/> You own the land you use for farming and you rent additional land for farming 04 <input type="radio"/> You were given the land you use for farming for free 05 <input type="radio"/> Other, specify</p>	c15
<p>C15_o. What Other activity mainly applies to the land your household uses for farming?</p> <p>I Read out E c15==5</p>	<p>TEXT</p> <p>.....</p>	c15_o
<p>C16.What is the approximate size of the land that your household uses for farming purposes?</p> <p>E c14==1</p>	<p>NUMERIC: DECIMAL</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>999 Don't know</p>	c16

C16. Please record Unit E c16!=999 && c14==1	SINGLE-SELECT 01 <input type="radio"/> Steps 02 <input type="radio"/> m2 03 <input type="radio"/> Hectares 04 <input type="radio"/> Acres	c16_unit
C17.1 Which of these farming activities is your household involved in? I Read out E c14==1 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	MULTI-SELECT: YES/NO 01 <input type="checkbox"/> / <input type="checkbox"/> Cattle 02 <input type="checkbox"/> / <input type="checkbox"/> Goats, sheep, pigs, etc. 03 <input type="checkbox"/> / <input type="checkbox"/> Other livestock such as poultry, rabbits etc. 04 <input type="checkbox"/> / <input type="checkbox"/> Cash crops - coffee, cotton, cashew nuts, spices etc. 05 <input type="checkbox"/> / <input type="checkbox"/> Food crops - maize, rice, beans, etc. 06 <input type="checkbox"/> / <input type="checkbox"/> Fruit - bananas, mangoes, pineapple, oranges, coconuts, avocado etc. 07 <input type="checkbox"/> / <input type="checkbox"/> Vegetables - tomatoes, carrots, onions, cabbages, etc. 08 <input type="checkbox"/> / <input type="checkbox"/> Fishing or aquaculture 09 <input type="checkbox"/> / <input type="checkbox"/> Beekeeping 10 <input type="checkbox"/> / <input type="checkbox"/> Oil seeds 11 <input type="checkbox"/> / <input type="checkbox"/> Other (specify)	c17_1
C17.1. Other specify I Read out E c17_1.YesNo.Contains(11)	TEXT 	c17_1o

SECTION C: INDIVIDUAL DEMOGRAPHICS AND POSITION IN THE HOUSEHOLD

Roster: FARMING ACTIVITIES

generated by multi-select question c17_1

farm_act

E c14==1

C17.2. On what basis is your household involved in %farm_act%? Is it throughout the year, seasonal, or only sometimes? I Read out for each response	SINGLE-SELECT 01 <input type="radio"/> Throughout the year 02 <input type="radio"/> Seasonally 03 <input type="radio"/> Only sometimes	c17_2
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C18.1. How does your household get the money to pay for things like farming equipment, seed or fertilizer, pesticides, food and medicine for livestock or equipment for fishing?

E c14==1

V1 self.Missing.Length==0

M1 Please, fill the remaining Yes/No item responses as needed!

MULTI-SELECT: YES/NO

c18_1

- | | |
|----|---|
| 01 | <input type="checkbox"/> / <input type="checkbox"/> Your household doesn't have to buy because it manage with what it has |
| 02 | <input type="checkbox"/> / <input type="checkbox"/> Your household has money to buy it, it uses money from wages / other regular job / sources of income |
| 03 | <input type="checkbox"/> / <input type="checkbox"/> Use savings the household has |
| 04 | <input type="checkbox"/> / <input type="checkbox"/> Your household sells some of its crops and uses the money |
| 05 | <input type="checkbox"/> / <input type="checkbox"/> Your household sells some of its livestock and uses the money |
| 06 | <input type="checkbox"/> / <input type="checkbox"/> Your household sells products like milk, eggs that it get from its livestock to get money to buy it |
| 07 | <input type="checkbox"/> / <input type="checkbox"/> Your household sells non-agricultural things to get money |
| 08 | <input type="checkbox"/> / <input type="checkbox"/> Your household does piece work/casual jobs to get money to buy it |
| 09 | <input type="checkbox"/> / <input type="checkbox"/> Your household gets it in exchange for work it does |
| 10 | <input type="checkbox"/> / <input type="checkbox"/> Your household gets it from a buyer to whom it has to sell its crop, livestock or fish when it is ready |
| 11 | <input type="checkbox"/> / <input type="checkbox"/> Your household has to borrow money |
| 12 | <input type="checkbox"/> / <input type="checkbox"/> Other, specify |

C18.1. Other specify

E c18_1.YesNo.Contains(12)

TEXT

c18_1o

C18.2. Which of these sources does your household rely most on?

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F c18_1.Yes.Contains(@optioncode)
E c18_1.Yes.Length>0 && !c18_1.Yes.Contains(1) && c18_1.Missing.Length==0
```

SINGLE-SELECT

c18_2

- 01 Your household doesn't have to buy because it manages with what it has
- 02 Your household has money to buy it, it uses money from wages / other regular job / sources of income
- 03 Use savings the household has
- 04 Your household sells some of its crops and uses the money
- 05 Your household sells some of its livestock and uses the money
- 06 Your household sells products like milk, eggs that it gets from its livestock to get money to buy it
- 07 Your household sells non-agricultural things to get money
- 08 Your household does piece work/casual jobs to get money to buy it
- 09 Your household gets it in exchange for work it does
- 10 Your household gets it from a buyer to whom it has to sell its crop, livestock or fish when it is ready
- 11 Your household has to borrow money
- 12 Other, specify

C18.2. Other specify

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E c18_2==12
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TEXT

c18_2o

.....

<p>C19. Would you say your household's farming/fishing activities are more for consumption or selling purposes</p> <p>E c14==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Consumption 02 <input type="radio"/> Selling 03 <input type="radio"/> Equally for consumption and selling 04 <input type="radio"/> Don't know</p>	c19
<p>C20.1. Including you Does any member of the household work on the farm?</p> <p>E c14==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c20_1
<p>C20.2. Does your household employ others who are not family members to work for the farming?</p> <p>E c14==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c20_2
<p>C23. Which of the following do you have access to?</p> <p>I Read out answer options V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> <input type="checkbox"/> Mobile phone 02 <input type="checkbox"/> <input type="checkbox"/> Internet 03 <input type="checkbox"/> <input type="checkbox"/> Laptop or desktop or tablet Computer</p>	c23
<p>C24.1. Do you personally own a mobile phone?</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c24_1
<p>C24.2. Do you own a SIM card that you can use at any time?</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c24_2
<p>C24.2a. Is the SIM card you own registered biometrically to your own National ID or Number?</p> <p>I Read out E c24_2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	c24_2a
<p>C24.3. How good is the mobile phone connection from your home, would you say that ...? Read out. Single response</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> It is excellent – calls mostly connect, sound is excellent 02 <input type="radio"/> It is good – calls sometimes drop, sound is often poor, although you can still understand what people say 03 <input type="radio"/> It is bad – calls rarely connect, calls often drop, it is hard to hear what people say 04 <input type="radio"/> There is no connection</p>	c24_3

<p>C25. Is your phone a smart phone or a simple mobile phone?</p> <p>I MULTIPLE SELECT IF MORE THAN ONE PHONE E c24_1==1 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Smart phone 02 <input type="checkbox"/> / <input type="checkbox"/> Simple phone</p>	c25
<p>C25X1. Which of these things do you do when using USSD menus?</p> <p>I Read out E c25.Yes.Length>0</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Get information 03 <input type="checkbox"/> Send or receive money 04 <input type="checkbox"/> Pay for things 05 <input type="checkbox"/> Lottery / gaming 06 <input type="checkbox"/> Other, specify</p>	c25x1
<p>C25X1_OTH. Which other thing do you do when using USSD menus?</p> <p>E c25x1.Contains(6)</p>	<p>TEXT</p> <p>.....</p>	c25x1_o
<p>C25X2. Which of these things are you using apps on your phone to do ?</p> <p>I Read out E c25.Yes.Length>0 && c25.Yes.Contains(1)</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Get information 02 <input type="checkbox"/> Food delivery 03 <input type="checkbox"/> Send or receive money 04 <input type="checkbox"/> Pay for things 05 <input type="checkbox"/> Lottery / gaming 06 <input type="checkbox"/> Other, specify</p>	c25x2
<p>C25X2.OTH. Which other thing are you using apps on your phone to do ?</p> <p>I Read out E c25x2.Contains(6)</p>	<p>TEXT</p> <p>.....</p>	c25x2o
<p>C26. What is the main reason why don't you have a mobile phone?</p> <p>E c24_1==2</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Parents/spouse/other don't want/allow me to 02 <input type="radio"/> Against culture/religion 03 <input type="radio"/> Don't have enough money/expensive to buy the handset 04 <input type="radio"/> Airtime is expensive 05 <input type="radio"/> Don't want to / Don't need it 06 <input type="radio"/> No network here 07 <input type="radio"/> Use someone else's phone 09 <input type="radio"/> No specific reason 10 <input type="radio"/> Other</p>	c26
<p>C26.OTH. What is the main reason why don't you have a mobile phone?</p> <p>E c26==10</p>	<p>TEXT</p> <p>.....</p>	c26o

C27. Which of the following documents do you currently have in your name?

- I Read out; Multiple mentions possible
 V1 c27.ContainsAny(1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,19,20) && !c27.Contains(17) || c27.ContainsOnly(17)
 M1 Cannot select "None of the above" and other options
 V2 !c27.ContainsAll(1,2)
 M2 Huwezi kuchagua kitambulisho cha NIDA na Namba ya NIDA, chagua kimojawapo

MULTI-SELECT

- 01 National identification(NIDA card)
 02 National identification (NIDA number)
 03 Zanzibar resident ID
 04 Voter's identification card
 05 TASAF identification card
 06 Driver's licence
 07 Passport
 08 Electricity/water bill
 09 Telephone bill/mobile phone bill
 10 Bank/MFI statement
 11 Lease or rental agreement (e.g. vehicle or house)
 12 Subscription (e.g. satellite TV)
 13 Tax identification number
 14 Insurance policy
 15 Pay slip from employer
 16 Title deed

And 4 other symbols [13]

c27

SECTION D: MONEY GENERATING ACTIVITIES AND MAIN EXPENSES

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
 || (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall1 bac And 111 other symbols [2]

D1.Apart from food and clothing, what is your most important expense you prioritise paying f or first? Don't read out; Single mention	SINGLE-SELECT	D_1
	<p>01 <input type="radio"/> Rent</p> <p>02 <input type="radio"/> Electricity bills</p> <p>03 <input type="radio"/> Water bills</p> <p>04 <input type="radio"/> Telephone bill/air time</p> <p>05 <input type="radio"/> Medical expenses</p> <p>06 <input type="radio"/> School/tuition fees</p> <p>07 <input type="radio"/> Fuel for the household- Charcoal Wood / Paraffin, LPG</p> <p>08 <input type="radio"/> Transport/Fuel for transport such as Petrol/Diesel</p> <p>09 <input type="radio"/> Save/savings contributions</p> <p>10 <input type="radio"/> Pay back money I borrowed /loan repayment</p> <p>11 <input type="radio"/> Building materials</p> <p>12 <input type="radio"/> Livestock</p> <p>13 <input type="radio"/> Farming or business expenses</p> <p>14 <input type="radio"/> Household goods</p> <p>15 <input type="radio"/> Investment contributions</p> <p>16 <input type="radio"/> Funeral/wedding contributions</p>	<u>And 2 other symbols [14]</u>

D1_o.other specify	TEXT	D1_o
E D_1==17	

D2.1.Different people have different ways of getting money. Through which of these ways do you get money?	MULTI-SELECT	D2_1
I Read out; Multiple mention possible Interviewer: If the respondent doesn't have expenses – please probe access to money for personal use carefully! Explain to the respondent that he/she has to report <u>And 170 other symbols [1]</u> v1 D2_1.ContainsAny(1,2,3,4,5,6,7,8,9,10,12) && !D2_1.Contains(11) D2_1.ContainsOnly(11)	<p>01 <input type="checkbox"/> Salaries/wages from regular job</p> <p>02 <input type="checkbox"/> Make own Money from trading/selling :Anything you produce/grow/raise/make/coll ect with the intention of selling</p> <p>03 <input type="checkbox"/> Make own Money from providing a service – i.e. such as transport, hairdressing, processing, hospitality services (food & accommodation)</p> <p>04 <input type="checkbox"/> Piece work/Casual labor/Ocasional jobs</p> <p>05 <input type="checkbox"/> Rental income</p> <p>06 <input type="checkbox"/> Interest from savings, investments, stocks, unit trusts etc</p> <p>07 <input type="checkbox"/> Pension</p> <p>08 <input type="checkbox"/> Social welfare money/grant from Government</p> <p>09 <input type="checkbox"/> Rely on someone else/others to give/send me money</p> <p>10 <input type="checkbox"/> Money from betting and lottery</p> <p>11 <input type="checkbox"/> Don't get money – someone else pays my expenses Should be single response</p> <p>12 <input type="checkbox"/> Other, specify</p>	
D2_1o. Other specify E D2_1.Contains(12)	TEXT	D2_1o

SECTION D: MONEY GENERATING ACTIVITIES AND MAIN EXPENSES

Roster: SOURCE OF INCOME - %INCOME%

generated by multi-select question D2_1

income

E !D2_1.Contains(11)

<p>D2.2. For each money source ask: How often do you receive the money you get from %income %?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Daily 02 <input type="radio"/> Weekly 03 <input type="radio"/> More than once a month but not weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Annually 06 <input type="radio"/> Seasonally 07 <input type="radio"/> Occasionally - no particular schedule 08 <input type="radio"/> Other</p>	D2_2
<p>D2.3. For each money source ask: How do you usually receive the money you get from %income %?</p> <p>I Read out; Single mention per source Interviewer: If the respondent reports that he/she gets the money on his/her phone, probe to understand if he/she gets a SMS to collect their money somewhere such <u>And 131 other symbols [2]</u></p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Cash in hand 02 <input type="radio"/> Into a bank account 03 <input type="radio"/> On your phone 04 <input type="radio"/> Through a money transfer service such as Western Union, MoneyGram and Nala 05 <input type="radio"/> Wakala</p>	D2_3

D2.4.On which of these sources do you rely most to cover your expenses? Single mention

- I Only for those with more than one source of money: You said you get money from [...] Read out money sources mentioned by the respondent in 2.1
- F D2_1.Contains(@optioncode)
- E !D2_1.Contains(11) && D2_1.Length>0

SINGLE-SELECT

D2_4

- 01 Salaries/wages from regular job
- 02 Make own Money from trading/selling :Anything you produce/grow/raise/make/coll ect with the intention of selling
- 03 Make own Money from providing a service – i.e. such as transport, hairdressing, processing, hospitality services (food & accommodation)
- 04 Piece work/Casual labor/Occasional jobs
- 05 Rental income
- 06 Interest from savings, investments, stocks, unit trusts etc
- 07 Pension
- 08 Social welfare money/grant from Government
- 09 Rely on someone else/others to give/send me money
- 10 Money from betting and lottery
- 11 Don't get money – someone else pays my expenses Should be single response
- 12 Other, specify

D2_4.Other specify

- E D2_4==12

TEXT

D2_4o

.....

D3.1. You said you get a salary/wages. Who do you work for? I Read out. Single mention (if more than one – choose the source where respondent spends MOST of his/her time) Only for those with 2.1=1 E D2_1.Contains(1)	SINGLE-SELECT 01 <input type="radio"/> Government 02 <input type="radio"/> Private formal registered business 03 <input type="radio"/> Informal unregistered business 04 <input type="radio"/> Farmer 05 <input type="radio"/> Work for individual/household e.g. security guard, maid etc 06 <input type="radio"/> Other, Specify	D3_1
D3_1.Other specify E D3_1==6	TEXT 	D3_1o
D3.2.Do you work ...? I Only for those with 2.1=1: Read out. Single mention. E D2_1.Contains(1)	SINGLE-SELECT 01 <input type="radio"/> Full-time throughout the year 02 <input type="radio"/> Part-time/Seasonally/Occasionally	D3_2
D4.You said you get money from selling things – what kind of things do you MAINLY sell (get most money from)? I Only for those with 2.1=2: Read out. Single mention E D2_1.Contains(2)	SINGLE-SELECT 01 <input type="radio"/> Crops/produce I grow 02 <input type="radio"/> Products I get from livestock 03 <input type="radio"/> Livestock 04 <input type="radio"/> Fish you catch yourself/aquaculture 05 <input type="radio"/> Things you buy from others – agricultural products 06 <input type="radio"/> Things you buy from others – non-agricultural products (clothes, soap, salt) 07 <input type="radio"/> Things you make (clothes, art, crafts) 08 <input type="radio"/> Things you collect from nature (stones, sand, thatch, herbs, seaweed farming, rubber collected for recycling) 09 <input type="radio"/> Things you process (honey, dairy products, flour) 10 <input type="radio"/> Other, specify	D4
D4.Other specify E D4==10	TEXT 	D4o

D5.You said you get money from providing a service – what kind of services do you MAINLY provide (get most money from)? I Only for those with 2.1=3: Read out. Single mention E D2_1.Contains(3)	SINGLE-SELECT 01 <input type="radio"/> Personal services (hairdressers, tailoring, massage, etc.) 02 <input type="radio"/> Telecommunications/IT 03 <input type="radio"/> Financial services 04 <input type="radio"/> Transport 05 <input type="radio"/> Hospitality – Accommodation, restaurants, etc 06 <input type="radio"/> Information/research 07 <input type="radio"/> Technical – mechanic, etc 08 <input type="radio"/> Educational/child care 09 <input type="radio"/> Health services – traditional healer etc 10 <input type="radio"/> Legal services 11 <input type="radio"/> Security 12 <input type="radio"/> Other, specify	D5
D5.Other specify E D5==12	TEXT 	D5o
5a.Can you tell me where you run your business from? I QX.x to Q6.4 only for those with 2.1=2 or IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business Don't read out. Single mention E D2_1.ContainsAny(2,3)	SINGLE-SELECT 01 <input type="radio"/> Specific premises with a unique address 02 <input type="radio"/> Move around between different places that have an address 03 <input type="radio"/> Not from a place with an address but along the road or street 04 <input type="radio"/> Other, specify	D5a
D5a.Other specify E D5a==4	TEXT 	D5a_o
5b.Where did you get most of the money from to start your business? I Don't read out. Single mention E D2_1.ContainsAny(2,3)	SINGLE-SELECT 01 <input type="radio"/> Loan from bank or MFIs 02 <input type="radio"/> Loan from SACCOS 03 <input type="radio"/> Loan from CMGs 04 <input type="radio"/> Loan from family/friends 05 <input type="radio"/> Gift from family/friends 06 <input type="radio"/> From Inheritance 07 <input type="radio"/> Sale of assets owned 08 <input type="radio"/> Other (specify)	D5b
D5b.Other specify E D5b==8	TEXT 	D5b_o

<p>6.1.1.How many people other than yourself do you employ in Total ?</p> <p>I I would like to know the number of full-time and the number of part-time employees? Not referring to unpaid workers/family members E D2_1.ContainsAny(2,3)</p>	<p>NUMERIC: INTEGER</p> <p>-----</p>	D6_1_1
<p>6.1.2.How many people other than yourself do you employ as Full-time?</p> <p>I I would like to know the number of full-time ? Not referring to unpaid workers/family members E D2_1.ContainsAny(2,3) && D6_1_1>0</p>	<p>NUMERIC: INTEGER</p> <p>-----</p>	D6_1_2
<p>6.1.3.How many people other than yourself do you employ as Part-time?</p> <p>I I would like to know the number of part-time employees? Not referring to unpaid workers/family members E D2_1.ContainsAny(2,3) && D6_1_1>0 V1 self==D6_1_1-D6_1_2 M1 Jumla ya "Full time" na "Part time" iwe sawa na Q6.1.3</p>	<p>NUMERIC: INTEGER</p> <p>-----</p>	D6_1_3
<p>6.2.How do you pay your employees? Do you pay them ...?</p> <p>I Read out. Single mention E D2_1.ContainsAny(2,3) && D6_1_1>0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Salaries/wages 02 <input type="radio"/> With crops/harvest 03 <input type="radio"/> Other, specify</p>	D6_2
<p>6.. Other specify</p> <p>E D6_2==3</p>	<p>TEXT</p> <p>.....</p>	D6_2o
<p>6.3 Who do you mainly sell your goods/services to?</p> <p>I Don't read out. Single mention E D2_1.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Government 02 <input type="radio"/> Co-operative e.g. AMCOS 03 <input type="radio"/> Wholesaler 04 <input type="radio"/> Neighbors/public 05 <input type="radio"/> Processor 06 <input type="radio"/> Other retailers 07 <input type="radio"/> Middlemen/traders 08 <input type="radio"/> Other, specify</p>	D6_3
<p>6_3: Other specify</p> <p>E D6_3==8</p>	<p>TEXT</p> <p>.....</p>	D6_3o

<p>6.3a.Which of the following things do you personally own for your business?</p> <p>E D2_1.ContainsAny(2,3) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input checked="" type="checkbox"/> Inventory e.g. flour, crude oil 02 <input type="checkbox"/> / <input checked="" type="checkbox"/> Fixture and Fittings e.g. lights, ,built-in cupboards 03 <input type="checkbox"/> / <input checked="" type="checkbox"/> Furniture e.g. chairs, tables 04 <input type="checkbox"/> / <input checked="" type="checkbox"/> Motorised transport e.g. motorcycle, bhajaji, car, truck, motorboat 05 <input type="checkbox"/> / <input checked="" type="checkbox"/> Bicycle 06 <input type="checkbox"/> / <input checked="" type="checkbox"/> Processing equipment (e.g Juice machines) 07 <input type="checkbox"/> / <input checked="" type="checkbox"/> Storage facilities (freezer) 08 <input type="checkbox"/> / <input checked="" type="checkbox"/> Other, specify</p>	D6_3a
<p>6.3a Other specify</p> <p>E D6_3a.Yes.Contains(8)</p>	<p>TEXT</p> <p>.....</p>	D6_3ao
<p>D6.4:Can you tell me what is you biggest challenge in your business/farming activities? Don't read out</p> <p>I Ask those for whom D2.1 = 2 IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business E D2_1.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Access to credit/finance 02 <input type="radio"/> Access to transport 03 <input type="radio"/> Client/customer base too small/narrow 04 <input type="radio"/> Lack of storage facilities/warehouses 05 <input type="radio"/> Don't get fair prices 06 <input type="radio"/> Access to natural capital – land, water 07 <input type="radio"/> Access to infrastructure 08 <input type="radio"/> Access to market information 09 <input type="radio"/> Marketing 10 <input type="radio"/> Input access/availability 11 <input type="radio"/> Lack of rainfall/climate changes 12 <input type="radio"/> Crop pests/disease 13 <input type="radio"/> Payments from buyer 14 <input type="radio"/> Increase/changes in price 15 <input type="radio"/> Other, specify 16 <input type="radio"/> None</p>	D6_4
<p>D6.4: Other specify</p> <p>E D6_4==15</p>	<p>TEXT</p> <p>.....</p>	D6_4o

<p>6.4a. Is your business registered with any government authority?</p> <p>I Ask those for whom D2.1 = 2 IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business Don't read out. Single mention E D2_1.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	D6_4a
<p>6.4b. What type of business registration do you have?</p> <p>I Don't read out. Single mention Ask those for whom 6.4a = 1 E D2_1.ContainsAny(2,3) && D6_4a==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Tanzanian revenue authority (TRA/ZRA) 02 <input type="radio"/> Local government authority (LGA) 03 <input type="radio"/> Other, specify</p>	D6_4b
<p>D6.4b: Other specify</p> <p>E D6_4b==3</p>	<p>TEXT</p> <p>.....</p>	D6_4bo
<p>6.4c. Please tell me why you have not registered this business?</p> <p>I Ask those for whom Dx.x = None IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business Read out; Multiple mention possible E D2_1.ContainsAny(2,3) && D6_4a==2</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Tried but was not successful 02 <input type="checkbox"/> Don't have time 03 <input type="checkbox"/> Don't have money to register 04 <input type="checkbox"/> It is too complicated 05 <input type="checkbox"/> No benefit 06 <input type="checkbox"/> Business is too small 07 <input type="checkbox"/> Don't want to pay tax 08 <input type="checkbox"/> Don't know how 09 <input type="checkbox"/> Registration is being processed 10 <input type="checkbox"/> Other (SPECIFY)</p>	D6_4c
<p>D6.4c: Other specify</p> <p>E D6_4c.Contains(10)</p>	<p>TEXT</p> <p>.....</p>	D6_4co
<p>7. You said that you rely on others for money or to pay your expenses. Who do you rely mostly on?</p> <p>I Ask those for whom 2.1= 9 or 10 Don't read out. Single mention E D2_1.ContainsAny(9,11)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Household member (e.g. spouse, parent/child/other relative) 02 <input type="radio"/> Relative/family who is not part of the household 03 <input type="radio"/> Someone who is not part of the household and who is not a family member 04 <input type="radio"/> Other</p>	D7

<p>7a.Have you been paid into a bank account or via your mobile phone at least once in the past year?</p> <p>I Don't read out. Single mention Ask those for whom 2.3= 1 (cash) only a cross all sources of income E D2_1.Contains(11) income.Any(x=>x.D2_3==1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	D7a
<p>7b. Do you do work for any member of your household?</p> <p>I Don't read out. Single mention Ask ALL</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	D7b
<p>7c.Does this person earn money from the work you do for them?</p> <p>I Don't read out. Single mention Ask those for whom Dx.x = 1 (Yes) E D7b==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	D7c
<p>7d. Do they pay you?</p> <p>I Ask those for whom Dx.x = 1 (Yes) Don't read out. Single mention E D7c==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	D7d

SECTION D: MONEY GENERATING ACTIVITIES AND MAIN EXPENSES

Roster: SOURCE OF MONEY - %SOURCE%

generated by multi-select question D2_1

source

E !D2_1.ContainsAny(10,11)

<p>8.1.You said that you get money from %source %. Is it monthly or annually?</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Monthly 02 <input type="radio"/> Annually</p>	D8_1
<p>8.2.Can you tell me approximately how much you get from %source%?</p> <p>I You can give me an average either per month E D8_1==1</p>	<p>NUMERIC: INTEGER</p> <p>-----</p>	D8_2
<p>8.3.Can you tell me approximately how much you get from %source%?</p> <p>I You can give me an average either per Annum E D8_1==2</p>	<p>NUMERIC: INTEGER</p> <p>-----</p>	D8_3

SECTION E: PLANNING, CASH FLOW AND RISK MANAGEMENT

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
 || (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall bac And 111 other symbols [3])

<p>E.1.1. Do you have money of your own that you can do with as you wish?</p> <p>I Interviewer read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	e_1_1
<p>E.1.1N. Of the money you receive or earn how much control would you say you have over wh at this money is used for or spent on?</p> <p>I Don't read out statements</p> <p>E e_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> You control how all your mo ney is spent</p> <p>02 <input type="radio"/> Together with other people, you control how your mone y is spent</p> <p>03 <input type="radio"/> You have NO control over h ow your money is spent</p>	e_1_1new
<p>E.2. Are you involved in your household's financial decisions? By this I mean who makes decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.</p> <p>I Interviewer read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Respondent is involved</p> <p>02 <input type="radio"/> Respondent not involved</p>	e_2
<p>E.3.3. Who do you talk with for advice about m oney matters?</p> <p>I Don't read out. Multiple mention</p> <p>V1 e_3_3.ContainsAny(1,2,3,4,5,6,7,8,9,10,11,12,13,14,15) & !e_3_3.Contains(16) e_3_3.Containsonly(16)</p> <p>M1 You cant Select last choice with Other choices</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> A household member</p> <p>02 <input type="checkbox"/> Another family member, or fri end or neighbour</p> <p>03 <input type="checkbox"/> Employer</p> <p>04 <input type="checkbox"/> Bank</p> <p>05 <input type="checkbox"/> Microfinance institution suc h as FINCA or PRIDE</p> <p>06 <input type="checkbox"/> Savings and credit cooperati ve (SACCOS)</p> <p>07 <input type="checkbox"/> Financial advisor/consultant</p> <p>08 <input type="checkbox"/> Farmers association</p> <p>09 <input type="checkbox"/> Business association</p> <p>11 <input type="checkbox"/> Savings group</p> <p>12 <input type="checkbox"/> Moneylender in community</p> <p>13 <input type="checkbox"/> Government official</p> <p>14 <input type="checkbox"/> Village elder/elder in comm unity</p> <p>15 <input type="checkbox"/> Other specify</p> <p>16 <input type="checkbox"/> I do not speak with anyone f or advice about money matt ers</p>	e_3_3

E.3.3OTH. Who else do you talk with for advice about money matters?	TEXT	e_3_3o
I Don't read out. Multiple mention E e_3_3.Contains(15)	

STATIC TEXT

[ENUMERATOR, READ TO THE RESPONDENT:]

Do you agree with the following statements?.

E.4. You normally prepare a budget for income and spending	SINGLE-SELECT	e_4
I Interviewer read out statements	01 <input type="radio"/> Yes, I agree 02 <input type="radio"/> No, I don't agree	
E.4.N. How accurately do you keep track of the money you get and spend. Is it...?	SINGLE-SELECT	e_4n
I Read out statements	01 <input type="radio"/> Accurately 02 <input type="radio"/> Not that accurately 03 <input type="radio"/> Do not do this	

STATIC TEXT

[ENUMERATOR, READ OUT STATEMENTS TO THE RESPONDENT:]

E.5. Which of the following statements are true for you?.

E.5.1. You feel comfortable to go into a bank or another financial institution	SINGLE-SELECT	e_5_1
	01 <input type="radio"/> True 02 <input type="radio"/> False	
E.5.2. You have received some financial education in your life	SINGLE-SELECT	e_5_2
	01 <input type="radio"/> True 02 <input type="radio"/> False	
E.5.N.1. If you had to come up with TZS 100,000 in 7 days for a sudden need what would be your main source of funds?	SINGLE-SELECT	e_5_n_1
I Don't read out.	01 <input type="radio"/> Regular earnings 02 <input type="radio"/> Savings 03 <input type="radio"/> Borrow from financial institution 04 <input type="radio"/> Loan from friends or family 05 <input type="radio"/> Loan from Chama or group 06 <input type="radio"/> Loan from employer 07 <input type="radio"/> Loan from moneylender 08 <input type="radio"/> Loan from shopkeeper 09 <input type="radio"/> Selling or pawning assets 10 <input type="radio"/> Gift from friends or family 11 <input type="radio"/> Working more 12 <input type="radio"/> Other, specify	

E.5.N.1.OTH. What would be your main source of funds? E e_5_n_1==12	TEXT 	e_5_n_1_oth
E.5.N.2. How possible is it for you to come up with TZS 100,000 in 7 days for a sudden need? Is it...? I Interviewer read out responses	SINGLE-SELECT 01 <input type="radio"/> Very possible 02 <input type="radio"/> Somewhat possible 03 <input type="radio"/> Not very possible 04 <input type="radio"/> Not at all possible	e_5_n_2
E.6. What do you do when you don't have enough money to cover all your expenses? I Interviewer DO NOT read out responses E D2_4.InList(1,2,3,4,5,6,7,8,10,12)	SINGLE-SELECT 01 <input type="radio"/> Use savings 02 <input type="radio"/> Borrow money 03 <input type="radio"/> Ask family/friends to assist 06 <input type="radio"/> Cut down on expenses 07 <input type="radio"/> Visit relatives/Stay with relatives 08 <input type="radio"/> Don't repay debt or delay payments 09 <input type="radio"/> Casual labour / odd jobs 10 <input type="radio"/> Work harder 11 <input type="radio"/> Sell possessions (e.g., crops, livestock, jewelery, household items) 12 <input type="radio"/> Other, specify 13 <input type="radio"/> Don't know	e_6
E.6. Other specify I Interviewer DO NOT read out responses E e_6==12	TEXT 	e_6_o
E.7. How often do you struggle to pay for your REGULAR expenses ? Do you struggle to pay for your regular expenses...? I Interviewer read out all responses EXCEPT DON'T KNOW INTERVIEWER: Regular expenses refer to those expenses that you usually have such as on a monthly basis 	SINGLE-SELECT 01 <input type="radio"/> always 02 <input type="radio"/> often 03 <input type="radio"/> sometimes 04 <input type="radio"/> rarely 05 <input type="radio"/> never 06 <input type="radio"/> Don't know	e_7

<p>E.7.N.1. Over the past 12 months , what did you do when you couldn't meet your regular spending needs?</p> <p>V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>e_7_n_1</p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Borrowed from a bank / Saccos / microfinance 02 <input type="checkbox"/> / <input type="checkbox"/> Borrowed from Songesha MM 03 <input type="checkbox"/> / <input type="checkbox"/> Borrowed from money lender 04 <input type="checkbox"/> / <input type="checkbox"/> Borrowed from friends, family, community 05 <input type="checkbox"/> / <input type="checkbox"/> Got assistance from friends, family, community that you do not need to repay 06 <input type="checkbox"/> / <input type="checkbox"/> Used savings 07 <input type="checkbox"/> / <input type="checkbox"/> Sold livestock 08 <input type="checkbox"/> / <input type="checkbox"/> Cut spending 09 <input type="checkbox"/> / <input type="checkbox"/> Worked more 10 <input type="checkbox"/> / <input type="checkbox"/> Other, specify</p>
<p>E.7.N.1.OTH. What did you do when you couldn't meet your regular spending needs?</p> <p>E e_7_n_1.Yes.Contains(10)</p>	<p>TEXT</p> <p>e_7_n_1_oth</p> <p>.....</p>
<p>E.7.N.2. Of all the things that you have mentioned you did, what was the most IMPORTANT?</p> <p>I Read out responses F e_7_n_1.Yes.Contains(@optioncode) E e_7_n_1.Yes.Length>0</p>	<p>SINGLE-SELECT</p> <p>e_7_n_2</p> <p>01 <input type="radio"/> Borrowed from a bank / Saccos / microfinance 02 <input type="radio"/> Borrowed from Songesha 03 <input type="radio"/> Borrowed from money lender 04 <input type="radio"/> Borrowed from friends, family, community 05 <input type="radio"/> Got assistance from friends, family, community that you do not need to repay 06 <input type="radio"/> Used savings 07 <input type="radio"/> Sold livestock 08 <input type="radio"/> Cut spending 09 <input type="radio"/> Worked more 10 <input type="radio"/> Other, specify</p>
<p>E.7.N.2. Other specify</p> <p>E e_7_n_2==10</p>	<p>TEXT</p> <p>e_7_n_2o</p> <p>.....</p>
<p>E.7.N.3. In the last year , have you regularly kept money aside for emergencies or unexpected expenses?</p>	<p>SINGLE-SELECT</p> <p>e_7_n_3</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>

<p>E.7.N.4. Thinking about the change in your financial situation over the past five years, would you say that this is...?</p> <p>I Read out responses</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Better 02 <input type="radio"/> The same 03 <input type="radio"/> Worse</p>	e_7_n_4
<p>E.10. How will you mainly ensure that you have money to meet your needs when you are old and cannot work?</p> <p>I Do not read out E R1.Any(x=>x.Age<=55)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Savings 02 <input type="radio"/> Children will take care of me 03 <input type="radio"/> Money from friends/relative s 04 <input type="radio"/> Land/property 05 <input type="radio"/> Own business 06 <input type="radio"/> Rental income 07 <input type="radio"/> Dividends from shares 08 <input type="radio"/> Farming/agriculture/livestoc k 09 <input type="radio"/> Pension 10 <input type="radio"/> Insurance policy 11 <input type="radio"/> Don't know/Have no plans/ Have not yet thought about how/where I would get the money for this purpose 12 <input type="radio"/> Other specify</p>	e_10
<p>E.10.OTH How will you mainly ensure that you have money to meet your needs when you are old and cannot work?</p> <p>E e_10==12</p>	<p>TEXT</p> <p>.....</p>	e_10_oth
<p>E.11.1 We all have things that we would like to buy for ourselves or our families in the future. Can you think about something you want to buy that you cannot afford right now but you would like to buy if you have the money? Can you tell me what that is?</p> <p>I Do not read out responses</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Car/other vehicle 02 <input type="radio"/> Land/farm 03 <input type="radio"/> House 04 <input type="radio"/> Business 05 <input type="radio"/> Large household appliances 06 <input type="radio"/> Farming equipment 07 <input type="radio"/> Education 08 <input type="radio"/> Livestock 09 <input type="radio"/> Shares in stock exchange, treasury bills or government bonds 10 <input type="radio"/> Other, specify 11 <input type="radio"/> Have not thought about this yet</p>	e_11_1

E.11.1.OTH. Can you tell me what that is? E e_11_1==10	TEXT	e_11_1_oth
E.11.2. What have you done to make sure you will be able to buy this in the future? I Do not read out responses E e_11_1!=11	SINGLE-SELECT 01 <input type="radio"/> Bought an asset to sell later when I need the money 02 <input type="radio"/> Bought/started a business to make extra money 03 <input type="radio"/> Engaged in farming activities to make extra money 04 <input type="radio"/> Invested in property to rent out 05 <input type="radio"/> Saving/putting money aside 08 <input type="radio"/> Invested in stock exchange, treasury bills or government bonds 06 <input type="radio"/> Other, specify 07 <input type="radio"/> Nothing/Have not yet thought about how/where I would get the money for this purpose	e_11_2
E.11.2.OTH. What have you done to make sure you will be able to buy this in the future? E e_11_2==6	TEXT	e_11_2_oth
E.11.2.N.1 Have you heard of a credit reference bureau report? I Do not read out responses	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Other, specify	e_11_2_n_1
E.11.2.N.1.OTH. What have you done to make sure you will be able to buy this in the future? E e_11_2_n_1==3	TEXT	e_11_2_n_1_oth
E.11.2.N.2 Have you ever tried to access your credit reference bureau report? I Do not read out responses E e_11_2_n_1==1	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Other, specify	e_11_2_n_2
E.11.2.N.2.OTH. What have you done to make sure you will be able to buy this in the future? E e_11_2_n_2==3	TEXT	e_11_2_n_2_oth
E.11.2.N.3 How has the credit reference bureau affected your life? I Do not read out responses E e_11_2_n_2==1	SINGLE-SELECT 01 <input type="radio"/> Made it better 02 <input type="radio"/> No difference 03 <input type="radio"/> Made it worse	e_11_2_n_3

[ENUMERATOR, READ THE STATEMENTS TO THE RESPONDENT:]

E.12. Which of the following do you agree with?

E.12.1. You have people in the community that you can turn to for help if you need to I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree	e_12_1
E.12.2. You would rather turn to strangers than people in the community if you need financial help I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree	e_12_2
E.12.4. People in your community rely on each other for support I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree	e_12_4
E.13. In your community, if someone passes away, who pays most of the funeral costs? I Interviewer DO NOT Read Statements	SINGLE-SELECT 01 <input type="radio"/> The community 02 <input type="radio"/> The family members/relatives or friends 03 <input type="radio"/> People have insurance/funeral funds 04 <input type="radio"/> They belong to a savings group that will cover the costs 05 <input type="radio"/> Don't know 06 <input type="radio"/> Other, specify	e_13
E.13.OTH In your community, if someone passes away, who pays most of the funeral costs? E e_13==6	TEXT	e_13_oth
E.14.1. Did you experience any of the following during the past 12 months? I Read out statements V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	MULTI-SELECT: YES/NO 01 <input type="checkbox"/> <input type="checkbox"/> You had large unforeseen medical expenses 02 <input type="checkbox"/> <input type="checkbox"/> You had large unforeseen death/funeral expenses 03 <input type="checkbox"/> <input type="checkbox"/> You had large unforeseen expenses, specify 04 <input type="checkbox"/> <input type="checkbox"/> You received no money/less money than you expected 05 <input type="checkbox"/> <input type="checkbox"/> Harvest/crop failure/loss of livestock only for those who farm? 06 <input type="checkbox"/> <input type="checkbox"/> Loss of income as a result of an unexpected drop in the price you get for produce/harvest products	E14_1
E.14.1. Specify E E14_1.YesNo.Contains(3)	TEXT	E14_1o

E E14_1.Yes.Length>0

E.14.3. Did it reduce your earnings?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	E14_3
E.14.2. How did you mainly cope when this happened?	SINGLE-SELECT 01 <input type="radio"/> Used savings; 02 <input type="radio"/> Borrowed money 03 <input type="radio"/> Sold an asset/something obtained for this purpose 04 <input type="radio"/> Sold asset/something not obtained for this purpose 05 <input type="radio"/> Cut down on expenses 06 <input type="radio"/> Worked more/did casual job 07 <input type="radio"/> Claimed insurance/policy payout 08 <input type="radio"/> Sold agriproducts/livestock/harvest 09 <input type="radio"/> Nothing 10 <input type="radio"/> Others	E14_2
E.14.2. Other specify	TEXT	E14_2o

SECTION F: SAVING

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
 || (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall bac And 111 other symbols [4])

F.2. In the past 12 months - did you save or put money aside to use in the future for this purpose?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	f_2
---	--	-----

STATIC TEXT

[ENUMERATOR, READ TO THE RESPONDENT:]

3.1 Which of the following statements do you agree with?

F.3.1.1. You sometimes don't buy things that you want in order to save money I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree	f_3_1_1
F.3.1.2. You save or put money away for a specific purpose and you do not use it for any other purpose	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree	f_3_1_2
F.3.2.1. I will read for you a list of institutions, and please tell me which you feel confident with SAVINGS your money with? V1 self.Missing.Length==0 M1 Please, fill all item options as needed	MULTI-SELECT: YES/NO 01 <input type="checkbox"/> Banks 02 <input type="checkbox"/> Microfinance institutions like PRIDE, BRAC, BAYPORT 03 <input type="checkbox"/> SACCOs 04 <input type="checkbox"/> Mobile money operators i.e. in a wallet on your phone 05 <input type="checkbox"/> Pension fund 06 <input type="checkbox"/> Savings groups 07 <input type="checkbox"/> Family/friends 08 <input type="checkbox"/> UTT (Unit trust Tanzania) 09 <input type="checkbox"/> Other, specify (Don't read)	f_3_2_1
F.3.2.1. Other specify E f_3_2_1.Yes.Contains(9)	TEXT	f_3_2_1_o

F.3.2.2. Which of these do you feel MOST confident to keep your savings?	SINGLE-SELECT	f_3_2_2
I Read out responses F f_3_2_1.YesNo.Contains(@optioncode) E f_3_2_1.YesNo.Length>0 && IsAnswered(f_3_2_1)&& f_3_2_1.Missing.Length==0	01 <input type="radio"/> Banks 02 <input type="radio"/> Microfinance institutions like PRIDE, BRAC, BAYPORT 03 <input type="radio"/> SACCOs 04 <input type="radio"/> Mobile money operators i.e. in a wallet on your phone 05 <input type="radio"/> Pension fund 06 <input type="radio"/> Savings groups 07 <input type="radio"/> Family/friends 08 <input type="radio"/> UTT (Unit trust Tanzania) 09 <input type="radio"/> Other, specify (Don't read)	
F.3.2.2. Other specify E f_3_2_2==9	TEXT	f_3_2_2_o

F4.1. Please tell me how you saved/where you kept the money you put away in the past 12 months

E f_2==1

MULTI-SELECT

- 01 Bank
- 02 Microfinance institution like PRIDE, BRAC, BAYPORT
- 03 Savings and credit cooperatives (SACCOS) – including shares
- 04 Postbank
- 05 A dedicated savings wallet on your mobile phone eg. Tigo Kibubu
- 06 Your normal mobile money balance On your mobile phone
- 07 Give to employer
- 08 Save with savings group
- 09 Save with another community group or church
- 10 Keep cash at home or in a secret hiding place and you are not using it for everyday living expenses/kibubu
- 11 Give to a household or family member or friend to keep safe for you
- 12 Give to someone else for safe keeping (e.g. money guards)
- 13 Any other form of CASH savings that I have not mentioned that you have or used to have?
- 14 You don't put cash away but you buy things as a means of saving- such as livestock, farming/fishing inputs or equipment or business stocks

F4_1

F4_O_1. Other form of cash

E F4_1.Contains(13)

TEXT

F4_O_1

F4_O_2. You don't put cash away specify

E F4_1.Contains(14)

TEXT

F4_O_2

SECTION F: SAVING

Roster: SAVING/KEPT MONEY - %ROSTERTITLE%

generated by multi-select question F4_1

F4roster

E f_2==1 && F4_1.Length>0

F4.3. When did you last use %rostertitle% to save? Would you say it was %rostertitle%?

SINGLE-SELECT

F4_2

- | | |
|----|--|
| 01 | <input type="radio"/> Yesterday/today |
| 02 | <input type="radio"/> In the past 7 days |
| 03 | <input type="radio"/> In the past 30 days |
| 04 | <input type="radio"/> In the past 90 days |
| 05 | <input type="radio"/> More than 90 days ago but less than 6 months ago |
| 06 | <input type="radio"/> 6 months or longer ago |

F4.4.Which of these [read from F4.1] serves your saving needs best?

F F4_1.Contains(@optioncode)
E f_2==1 && F4_1.Length>0

SINGLE-SELECT

F4_3

- 01 Bank
- 02 Microfinance institution like PRIDE, BRAC, BAYPORT
- 03 Savings and credit cooperatives (SACCOS) – including shares
- 04 Postbank
- 05 A dedicated savings wallet on your mobile phone eg. Tigo Kibubu
- 06 Your normal mobile money balance On your mobile phone
- 07 Give to employer
- 08 Save with savings group
- 09 Save with another community group or church
- 10 Keep cash at home or in a secret hiding place and you are not using it for everyday living expenses/kibubu
- 11 Give to a household or family member or friend to keep safe for you
- 12 Give to someone else for safe keeping (e.g. money guard s)
- 13 Any other form of CASH savings that I have not mentioned that you have or used to have? If yes, Please tell me what this is?
- 14 You don't put cash away but you buy things as a means of saving- such as livestock, farming/fishing inputs or equipment or business stocks
– SPECIFY

F4.4.Other specify

E F4_3==14

TEXT

F4_3_o

.....

F4.5.Why do you say that? E f_2==1	SINGLE-SELECT 01 <input type="radio"/> It is the safest 02 <input type="radio"/> Quickest access to savings 03 <input type="radio"/> Gives the best interest 04 <input type="radio"/> Most convenient(proximity) 05 <input type="radio"/> Lowest charges/cost 06 <input type="radio"/> I've just always used it 07 <input type="radio"/> Other	F4_4
F.5. What do you mostly put money away for? I Interviewer DO NOT read out statements E f_2==1	SINGLE-SELECT 01 <input type="radio"/> Medical expenses either planned or emergency 02 <input type="radio"/> An emergency other than medical 03 <input type="radio"/> Living expenses for when you do not have money 04 <input type="radio"/> Funeral expenses when needed 05 <input type="radio"/> Education or school fees 06 <input type="radio"/> Farming expenses such as seeds or fertilizer 07 <input type="radio"/> Business expenses such as additional stock 08 <input type="radio"/> Providing something for my family after I die 09 <input type="radio"/> Retirement or old age 10 <input type="radio"/> Buying land 11 <input type="radio"/> Buying or building a house to live in 12 <input type="radio"/> Buying household appliances, goods or furniture 13 <input type="radio"/> Buying business equipment 14 <input type="radio"/> Buying livestock 15 <input type="radio"/> Starting or expanding my business 16 <input type="radio"/> Other specify	f_5
F.5.Other specify I Interviewer DO NOT read out statements E f_5==16	TEXT 	f_5_o

F.5.N.1. Have you heard of...?	MULTI-SELECT: YES/NO	f_5_n_1
I Interviewer read out statements V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	<p>01 <input type="checkbox"/> <input checked="" type="checkbox"/> Treasury Bills or Government or other Bonds, Unit Trusts, Shares on the stock exchange</p> <p>02 <input type="checkbox"/> <input checked="" type="checkbox"/> Pension funds</p> <p>03 <input type="checkbox"/> <input checked="" type="checkbox"/> Cryptocurrency</p> <p>04 <input type="checkbox"/> <input checked="" type="checkbox"/> UTT (Unit trust Tanzania) a)</p> <p>05 <input type="checkbox"/> <input checked="" type="checkbox"/> Lipa namba / Lipa kwa simu</p>	
F.5.N.2. Please tell me if you have invested in (Read out) in the past 12 months?	MULTI-SELECT: YES/NO	f_5_n_2
F f_5_n_1.YesNo.Contains(@optioncode) E f_5_n_1.YesNo.Length>0	<p>01 <input type="checkbox"/> <input checked="" type="checkbox"/> Treasury Bills or Government or other Bonds, Unit Trusts, Shares on the stock exchange</p> <p>02 <input type="checkbox"/> <input checked="" type="checkbox"/> Pension funds</p> <p>03 <input type="checkbox"/> <input checked="" type="checkbox"/> UTT (Unit trust Tanzania) a)</p> <p>04 <input type="checkbox"/> <input checked="" type="checkbox"/> Cryptocurrency</p> <p>05 <input type="checkbox"/> <input checked="" type="checkbox"/> Livestock</p>	
F.7.1. In the past 12 months, have you bought/built/started anything with the intention to SELL in the future for a profit?	SINGLE-SELECT	f_7_1
I Do not read out responses E f_7_1==1	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	
F.7.2. What was the last thing you bought/built/started for this purpose?	SINGLE-SELECT	f_7_2
I Do not read out responses E f_7_1==1	<p>01 <input type="radio"/> Bought land/farm/property</p> <p>02 <input type="radio"/> Bought/built house</p> <p>03 <input type="radio"/> Bought household appliance such as a fridge/TV/stove</p> <p>04 <input type="radio"/> Bought/started a business</p> <p>05 <input type="radio"/> Bought livestock</p> <p>06 <input type="radio"/> Bought jewelry/coins</p> <p>08 <input type="radio"/> Bought shares on stock exchange, treasury bills or government bonds</p> <p>07 <input type="radio"/> Other, specify</p>	
F.7.2.OTH What was the last thing you bought/built/started for this purpose?	TEXT	f_7_2_oth
I Do not read out responses E f_7_2==7	
F.8.1. In the past 12 months, have you bought/built/started anything with the intention of USING it to earn an income? I'm not talking about SELLING it for a profit, I'm talking about something you can USE to make money	SINGLE-SELECT	f_8_1
I Do not read out responses	<p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	

<p>F.8.2. What was the last thing you bought/built/started for this purpose?</p> <p>I Do not read out responses E f_8_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Bought a car/vehicle 02 <input type="radio"/> Bought/built house/flat/apartment to rent out 03 <input type="radio"/> Bought land/farm to rent out 04 <input type="radio"/> Bought/started a business 05 <input type="radio"/> Bought equipment/machinery/tools such as sewing machine, stone crusher, concrete mixer, plough, etc. 06 <input type="radio"/> Bought livestock 07 <input type="radio"/> Bought shares on stock exchange, treasury bills or government bonds 08 <input type="radio"/> Other, specify</p>	f_8_2
<p>F.8.2.OTH. What was the last thing you bought/built/started for this purpose?</p> <p>I Do not read out responses E f_8_2==8</p>	<p>TEXT</p> <p>.....</p>	f_8_2_oth
<p>F.9. You indicated that you saved with a microfinance institution such as Pride BRAC, please tell me which of the following statements apply?</p> <p>I Read out responses E F4_1.Contains(2)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> You are saving with them to secure a loan/to be able to borrow 02 <input type="radio"/> You are saving with them to earn interest on your savings 03 <input type="radio"/> Both</p>	f_9

SECTION G: BORROWING

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
|| (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall_bac And 111 other symbols [5])

STATIC TEXT

[ENUMERATOR, READ TO THE RESPONDENT:]

G.1.1 Do you agree with the following statements?.

G.1.1.1. You avoid borrowing money if you can I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't know (DK)	g_1_1_1
G.1.1.4. It is okay to borrow money to pay back outstanding debt I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't know (DK)	g_1_1_4
G.1.1.7. Without borrowing you would not be able to feed your family I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 98 <input type="radio"/> Don't know (DK)	g_1_1_7
G.1.1.8. You don't mind borrowing money to get something you really need I Interviewer read out statements	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No 98 <input type="radio"/> Don't know (DK)	g_1_1_8

STATIC TEXT

[ENUMERATOR, READ TO THE RESPONDENT:]

I will read for you a list of institutions.

<p>G.1.2.1. please tell me of the following do you feel confident to deal with regarding borrowing money</p> <p>V1 self.Missing.Length==0 M1 Please, fill all item options as needed</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> Banks</p> <p>02 <input type="checkbox"/> Microfinance Institutions</p> <p>03 <input type="checkbox"/> SACCOs</p> <p>04 <input type="checkbox"/> Pension fund</p> <p>05 <input type="checkbox"/> Mobile money service providers e.g. Tigo pesa, M-pesa, Airtel money</p> <p>06 <input type="checkbox"/> Savings groups / Community Microfinance groups (VICOBIA, VSLA)</p> <p>07 <input type="checkbox"/> Individual Money lenders in the community</p> <p>08 <input type="checkbox"/> Family/friends</p> <p>09 <input type="checkbox"/> A Government Scheme /Institution eg government programs such as LGA, women, youth, etc</p> <p>10 <input type="checkbox"/> Employer</p>	g_1_2_1
<p>G.1.2.2. Which of these would feel most confident to deal with regarding borrowing loan</p> <p>F g_1_2_1.YesNo.Contains(@optioncode) E g_1_2_1.YesNo.Length>1 && IsAnswered(g_1_2_1)&& g_1_2_1.Missing.Length==0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Banks</p> <p>02 <input type="radio"/> Microfinance Institutions</p> <p>03 <input type="radio"/> SACCOs</p> <p>04 <input type="radio"/> Pension fund</p> <p>05 <input type="radio"/> Mobile money service providers e.g. Tigo pesa, M-pesa, Airtel money</p> <p>06 <input type="radio"/> Savings groups / Community Microfinance groups (VICOBIA, VSLA)</p> <p>07 <input type="radio"/> Individual Money lenders in the community</p> <p>08 <input type="radio"/> Family/friends</p> <p>09 <input type="radio"/> A Government Scheme/Institution eg government programs such as LGA, women, youth, etc</p> <p>10 <input type="radio"/> Employer</p>	g_1_2_2
<p>G.2.1.1. Did you borrow money from anybody or any institution during the <u>past 12 months</u>??</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	g_2_1_1
<p>G.2.1.2. Did you borrow more than once?</p> <p>E g_2_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	g_2_1_2

<p>G.2.2. When was the last time you borrowed?</p> <p>I Interviewer read out responses E g_2_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> More than 90 days ago but less than 6 months ago 06 <input type="radio"/> 6 months or longer ago</p>	g_2_2
<p>G.2.3. How much money did you borrow the last time you borrowed? in TZS</p> <p>E g_2_1_1==1 V1 self>0 && self<=100000000 M1 The Amount too large please double check</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Can't remember</p>	g_2_3
<p>G.2.4. Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution before the past 12 months?</p> <p>I Interviewer read out responses E g_2_1_1==2 IsAnswered(g_2_3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	g_2_4
<p>G.2.5. Do you currently still owe any money?</p> <p>I Interviewer: Respondent has to include all money that he/she has to pay back including the value of goods that he/she might have taken on credit E g_2_1_1==1 g_2_4==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Refused</p>	g_2_5
<p>G.2.6. Approximately how much money do you owe? in TZS</p> <p>E g_2_5==1 V1 self>0 && self<=100000000 M1 The Amount too large please double check</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Can't remember</p>	g_2_6
<p>G.2.6n. How manageable is your debt?</p> <p>I Read out statements E g_2_5==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Have a manageable amount of debt 02 <input type="radio"/> Have a bit more debt than is manageable 03 <input type="radio"/> Have far more debt than is manageable</p>	g_2_6n

G.4. What is the main reason why you have not borrowed money in the past 12 months ?

I Interviewer DO NOT read out responses
E g_2_1_1==2

SINGLE-SELECT

g_4

- 01 Didn't need to borrow money, my income is enough to cover all necessary expenses
- 02 Don't want to borrow money/don't believe in borrowing money
- 03 Worried would not be able to pay back the money
- 04 Interest charged on borrowed money is too high
- 05 Against my religion to pay interest
- 06 Do not know where to borrow money from
- 07 Do not know how to apply for a loan
- 08 Do not have security or collateral
- 09 Cannot get a loan because of my credit history
- 10 Do not have the right documentation
- 11 Not allowed to borrow money by spouse, by family or other
- 12 Tried to borrow, but have been refused
- 13 Other, specify

G4. Other specify

E g_4==13

TEXT

g_4_o

G.5.1. Please tell me where/from whom you borrowed money in the past 12 months?

I Read out; Multiple mentions possible
E g_2_1_1==1
V1 self.Missing.Length==0
M1 Please, fill all item options as needed

MULTI-SELECT: YES/NO

g_5_1

- 01 Bank
- 02 Microfinance institution such as PRIDE, BRAC, BAYPORT etc
- 03 SACCOS
- 05 A Government Scheme /Institution eg government programs such as LGA, women, youth, etc
- 06 A mobile money service provider (M-PAWA, Timiza etc)
- 07 A pension fund
- 08 Your employer
- 09 Family/friends that you had to pay back
- 10 Family/friends that you did not have to pay back
- 11 Savings group
- 12 Someone in the community who lends money to others (moneylender)
- 13 A religious organisation or other community-based organisation that you belong to
- 14 Did you borrow money from a source I have not mentioned above ? From whom/where?

G.5.2.Did you borrow money from the following?

```
F g_5_1.YesNo.Contains(@optioncode)
E g_2_1_1==1 && g_5_1.YesNo.Length>0
V1 self.YesNo.Length>0 && self.No.Length==0
M1 All have to be Yes,or change options G.5.1
```

MULTI-SELECT: YES/NO

g_5_2

- | | |
|----|--|
| 01 | <input type="checkbox"/> / <input type="checkbox"/> Bank |
| 02 | <input type="checkbox"/> / <input type="checkbox"/> Microfinance institution such as PRIDE, BRAC, BAYPORT etc |
| 03 | <input type="checkbox"/> / <input type="checkbox"/> SACCOS |
| 05 | <input type="checkbox"/> / <input type="checkbox"/> A Government Scheme /Institution eg government programs such as LGA, women, youth, etc |
| 06 | <input type="checkbox"/> / <input type="checkbox"/> A mobile money service provider (M-PAWA, Timiza etc) |
| 07 | <input type="checkbox"/> / <input type="checkbox"/> A pension fund |
| 08 | <input type="checkbox"/> / <input type="checkbox"/> Your employer |
| 09 | <input type="checkbox"/> / <input type="checkbox"/> Family/friends that you had to pay back |
| 10 | <input type="checkbox"/> / <input type="checkbox"/> Family/friends that you did not have to pay back |
| 11 | <input type="checkbox"/> / <input type="checkbox"/> Savings group |
| 12 | <input type="checkbox"/> / <input type="checkbox"/> Someone in the community who lends money to others (moneylender) |
| 13 | <input type="checkbox"/> / <input type="checkbox"/> A religious organisation or other community-based organisation that you belong to |
| 14 | <input type="checkbox"/> / <input type="checkbox"/> Did you borrow money from a source I have not mentioned above? From whom/where? |

G.5.3. Who did you borrow the most money from?

- I Read out responses in G.5.1. If respondent has borrowed from more than one source, ask:
F g_5_1.YesNo.Contains(@optioncode)
E g_5_1.YesNo.Length>0 && IsAnswered(g_5_1) && g_5_1.Missing.Length==0

SINGLE-SELECT

- 01 Bank
02 Microfinance institution such as PRIDE, BRAC BAYPORT etc
03 SACCOs
05 A Government Scheme/Institution eg government programs such as LGA, women, youth, etc
06 A mobile money service provider (M-PAWA,Timiza etc)
07 A pension fund
08 Your employer
09 Family/friends that you had to pay back
10 Family/friends that you did not have to pay back
11 Savings group
12 Someone in the community who lends money to others (moneylender)
13 A religious organisation other community-based organisation that you belong to
14 Did you borrow money from a source I have not mentioned above ? From whom/where?

g_5_3

<p>G.6. What is the main reason why you borrowed from %g_5_3%</p> <p>I Read out response in G.5.3 E g_2_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Proximity – convenient access 02 <input type="radio"/> Easy/simple to use 03 <input type="radio"/> Quickest access to the money 04 <input type="radio"/> Repayment terms suit me 05 <input type="radio"/> Trust 06 <input type="radio"/> Interest rates are low 07 <input type="radio"/> Have to be able to ensure nobody knows about it/Confidentiality 08 <input type="radio"/> Recommended by family/friends 09 <input type="radio"/> Other, specify</p>	<p>g_6</p>
<p>G.6.OTH. What is the main reason why you borrowed from %g_5_3%</p> <p>E g_6==9</p>	<p>TEXT</p> <p>.....</p>	<p>g_6o</p>
<p>G.7. Did you get information about different lenders such as the interest they charge etc. before you decided who to borrow from [...]?</p> <p>I Interviewer DO NOT read out responses E g_2_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	<p>g_7</p>

G.8.1. Thinking about the money you borrowed from %g_5_3%. What was this money for?

E g_2_1_1==1

SINGLE-SELECT

g_8_1

- 01 Medical expenses/medical emergencies
- 02 An emergency other than medical
- 03 Living expenses when you did not have money
- 04 Paying off other debt/bills
- 05 Savings group contribution
- 06 A wedding or other social ceremonies/celebrations
- 07 Funeral expenses
- 08 Education or school fees (self or others)
- 09 Business expenses such as stock, stationery, packaging
- 10 Farming expenses such as seeds, fertilizer or land preparation
- 11 To buy household goods such as fridge, stove, etc.
- 12 Buying land to live on
- 13 Buying land for farming purposes
- 14 Buying or building a house for you to live in
- 15 Buying a house or land to rent out
- 16 Improving or renovating your house

[And 6 other symbols \[15\]](#)

G.8.1.OTH Thinking about the money you borrowed

E g_8_1==22

TEXT

g81o

.....

<p>G.8.2. Thinking about the money you borrowed from %g_5_3%. How long did it take before you got the money?</p> <p>I Read out response in G.5.3 E g_2_1_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Same day 02 <input type="radio"/> Less than a week 03 <input type="radio"/> More than a week, but within 2 weeks 04 <input type="radio"/> More than 2 weeks but within a month 05 <input type="radio"/> More than a month but within 3 months 06 <input type="radio"/> More than 3 months</p>	<p>g_8_2</p>
<p>G.9. When you borrowed from %g_5_3%. Was the loan in your own name or did you receive the loan as part of a group?</p> <p>E g_5_1.Yes.ContainsAny(1,2,3,5)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Own name 02 <input type="radio"/> Group 03 <input type="radio"/> Both</p>	<p>g_9</p>

SECTION G: BORROWING

Roster: BORROWED MONEY - %ROSTERTITLE%

generated by multi-select question g_5_1

loan

E g_2_1_1==1 && (@rowcode==1 || @rowcode==2 || @rowcode==3 || @rowcode==5)

<p>G.10.1 You said you borrowed from %rostertitle%. Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? You were given a written contract</p> <p>I Read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g_10_1</p>
<p>G.10.2 You said you borrowed from %rostertitle%. Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? The loan agreement was explained to you</p> <p>I Read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g_10_2</p>
<p>G.10.3 G.10.2 You said you borrowed from %rostertitle%. Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? You were told about all the costs before you took the loan</p> <p>I Read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g_10_3</p>
<p>G.10.6 G.10.2 You said you borrowed from %rostertitle%. Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? You could easily get the documents needed to apply for the loan</p> <p>I Read out statements</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g_10_6</p>

<p>G.10.8 G.10.2 You said you borrowed from %ro stertitle%. Please tell me about your (most rece nt) experience with regard to taking a loan wit h these institutions? Which of the following sta tements are true? You were required to make a deposit before you got the loan</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g_10_8</p>
<p>I Read out statements</p> <p>G10.1n.1. You said you were given a written con tract from %rostertitle% Which of the following statements about this contract are true? The c ontract was in a language that you could under stand</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g10_1n_1</p>
<p>E g_10_1==1</p> <p>G10.1n.2. You said you were given a written con tract from %rostertitle% Which of the following statements about this contract are true? The c ontract was in a font size that you could easily read</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g10_1n_2</p>
<p>E g_10_1==1</p> <p>G10.1n.3. You said you were given a written con tract from %rostertitle% Which of the following statements about this contract are true? You di d not bother to read the contract</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g10_1n_3</p>
<p>E g_10_1==1</p> <p>G10.1n.4. You said you were given a written con tract from %rostertitle% Which of the following statements about this contract are true? You d on't know how to read the contract</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> True 02 <input type="radio"/> False</p>	<p>g10_1n_4</p>
<p>G.12.1. Are there any loans that you stopped pa ying because of/for any reason?</p> <p>I Interviewer DO NOT read out responses</p> <p>E g_2_1_1==1 g_2_4==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	<p>g_12_1</p>

G.12.2. What was the main reason for you missing a payment?

I Interviewer DO NOT read out responses
E g_2_1_1==1 && g_12_1==1

SINGLE-SELECT

g_12_2

- 01 The provider of the loan did not contact me to receive payment, so I decided not to pay
- 02 I had unexpected expenses and could not pay
- 03 I did not think I needed to pay the loan back at this time
- 04 I forgot to pay
- 05 I thought I would try and see if the provider of the loan would forget
- 06 I could not get transport
- 07 My employer did not give me my salary
- 08 People/institution I supply goods to did not pay me
- 09 I lost my job
- 10 I lost my crop/harvest/livestock
- 11 I did not get a good price for my crop/harvest
- 12 My business was not doing well/failed
- 13 I was looking after a family member who was sick
- 14 I was sick
- 17 Didn't earn enough
- 15 Other specify

And 1 other symbols [16]

G.13.1. During the past 12 months, did you get any goods/services in advance and had to pay for them later?

I Interviewer DO NOT read out responses

SINGLE-SELECT

g_13_1

- 01 Yes
- 02 No

SECTION H: PAYMENTS

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
|| (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall bac And 111 other symbols [6])

STATIC TEXT

Please tell me which of the following statements do you agree with are TRUE for you? Read out statements.

1.1. You do not like carrying cash	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> I dont know	pay_1
1.4. You prefer to pay for goods and services in cash rather than using electronic or mobile phone means	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 96 <input type="radio"/> I dont know	pay_1_4
1.5. You have more control over your money if you use cash rather than a mobile phone, cards or machines	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> I dont know	pay_1_5
1.6. When you need to get cash or deposit cash, which of the following services do you use most frequently? Read out; Single mention I Read out Responses	SINGLE-SELECT 01 <input type="radio"/> Automated machines (ATMs)) 02 <input type="radio"/> Over the counter in a branch of your financial institution n 03 <input type="radio"/> A mobile money access point t 04 <input type="radio"/> From a bank agent 05 <input type="radio"/> Someone you trust 06 <input type="radio"/> Own hidding place 07 <input type="radio"/> Other specify	pay_1_6
Other Specify	TEXT	other_1_6
E pay_1_6==7		
1.7. In the past 12 months, has a transaction been denied because the agent or cash point had no cash? Don't read out; Single mention	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	pay_1_7

SECTION H: PAYMENTS
PERSON TO PERSON REMITTANCES

1.8. In the past 12 months, have you sent money to someone in a different place within the country or outside of Tanzania?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	pay_1_8
2.1. Who did you send money to in the past 12 months? I Don't read out; Multiple mention possible RECENT TRANSCATION E pay_1_8==1	MULTI-SELECT 01 <input type="checkbox"/> Spouse 02 <input type="checkbox"/> Child 03 <input type="checkbox"/> Parent 04 <input type="checkbox"/> Other family member 05 <input type="checkbox"/> Friend 06 <input type="checkbox"/> Someone I borrowed money from 07 <input type="checkbox"/> Other, specify	pay2_1
Other specify E pay2_1.Contains(7)	TEXT	pay2_1other

SECTION H: PAYMENTS / PERSON TO PERSON REMITTANCES

Roster: MONEY SENT - %ROSTERTITLE%

generated by multi-select question pay2_1

Q2_1roster

E pay2_1.Length>0

2.2. Where did you send money to for %rostertitle%? I Read out; Multiple mention E pay_1_8==1 && IsAnswered(pay2_1)	SINGLE-SELECT 01 <input type="radio"/> Rural village 02 <input type="radio"/> Urban community 03 <input type="radio"/> Outside of Tanzania	pay2_2
2.3(i). Please refer to the last time you sent money outside the country Which country did you send the money to? E pay_1_8==1 && pay2_2==3	SINGLE-SELECT 01 <input type="radio"/> Kenya 02 <input type="radio"/> Uganda 03 <input type="radio"/> Rwanda 04 <input type="radio"/> South Africa 05 <input type="radio"/> Mozambique 06 <input type="radio"/> USA 07 <input type="radio"/> England 08 <input type="radio"/> Other specify	pay2_3a
Other Specify E pay2_3a==8	TEXT	pay2_3aother

2.3(ii).Which region did you send the money to?
Please refer to the last time you sent to elsewhere in the country

I Linking with the Regions from the sample
E pay_1_8==1 && pay2_2.InList(1,2)

MULTI-SELECT

- 01 Dodoma
- 02 Arusha
- 03 Kilimanjaro
- 04 Tanga
- 05 Morogoro
- 06 Pwani
- 07 Dar es Salaam
- 08 Lindi
- 09 Mtwara
- 10 Ruvuma
- 11 Iringa
- 12 Mbeya
- 13 Singida
- 14 Tabora
- 15 Rukwa
- 16 Kigoma

pay2_3b

And 15 other symbols [2]

2.4.How often did you send money to %rostertitle%?

I Read out; Single mention
E pay_1_8==1

SINGLE-SELECT

- 01 Weekly
- 02 Fortnightly
- 03 Monthly
- 04 Seasonally
- 05 Several times a year
- 06 Only once off/Once a year
- 07 When you can
- 08 When they ask you to/in an emergency

pay2_4

<p>2.5.How do you mostly send the money to %ro stertitle% ? Don't read out; Single mention</p> <p>E pay_1_8==1 && IsAnswered(pay2_4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Bank transfer/Pay into bank account</p> <p>02 <input type="radio"/> Through the Post Office</p> <p>03 <input type="radio"/> Through Western Union/Money gram /NALA</p> <p>04 <input type="radio"/> Through mobile phone using the same network</p> <p>05 <input type="radio"/> Through mobile phone – different network</p> <p>06 <input type="radio"/> Send cell phone top-up/airtime vouchers</p> <p>07 <input type="radio"/> Bus/taxi driver takes it there</p> <p>08 <input type="radio"/> Friends or family takes it there</p> <p>09 <input type="radio"/> Other</p>	<p>pay2_5</p>
<p>2.5.Other specify</p> <p>E pay2_5==9</p>	<p>TEXT</p> <p>.....</p>	<p>pay2_5other</p>
<p>2.6.What is most of the money intended for that you send to %rostertitle%?</p> <p>I Don't read out; Single mention</p> <p>E pay_1_8==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Household use (food/clothing)</p> <p>02 <input type="radio"/> Education (school fees, transport, uniforms, books)</p> <p>03 <input type="radio"/> Farming expenses</p> <p>04 <input type="radio"/> Business expenses</p> <p>05 <input type="radio"/> Building/renovation/expansion</p> <p>06 <input type="radio"/> Purchase of land</p> <p>07 <input type="radio"/> Purchasing a house</p> <p>08 <input type="radio"/> Hospital/medical expenses</p> <p>09 <input type="radio"/> Funeral expenses</p> <p>10 <input type="radio"/> Social event</p> <p>11 <input type="radio"/> Other</p>	<p>pay2_6</p>
<p>2.6.Other specify</p> <p>E pay2_6==11</p>	<p>TEXT</p> <p>.....</p>	<p>pay2_6other</p>

3.1. When did you last send money? I Read out; Single mention E pay_1_8==1	SINGLE-SELECT 01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> In the past 6 months 06 <input type="radio"/> In the past year	pay3_1
4. In the past 12 months, have you received money from someone in a different place within the country or from outside the country?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	pay4_1
5.1. Who did you receive money from in the past 12 months? I Don't read out; Multiple mention possible For each mention in Q5.1 ask : RECENT TRANSCATION E pay4_1==1	MULTI-SELECT 01 <input type="checkbox"/> Spouse 02 <input type="checkbox"/> Child 03 <input type="checkbox"/> Parent 04 <input type="checkbox"/> Other family member 05 <input type="checkbox"/> Friend 06 <input type="checkbox"/> Someone who borrowed money from you 07 <input type="checkbox"/> Other, specify	pay5_1
5.1. Other specify I Don't read out; Multiple mention possible For each mention in Q5.1 ask : E pay5_1.Contains(7)	TEXT 	pay5_1_o
SECTION H: PAYMENTS / PERSON TO PERSON REMITTANCES Roster: MONEY RECEIVED - %ROSTERTITLE% generated by multi-select question pay5_1 E pay4_1==1 && pay5_1.Length>0		Q5_1roster
5.2. Where did you receive money yo got from %rostertitle%? I Read out; Multiple mention E IsAnswered(pay5_1)	SINGLE-SELECT 01 <input type="radio"/> Rural village 02 <input type="radio"/> Urban community 03 <input type="radio"/> Outside of Tanzania	pay5_2
5.2(i). Please refer to the last time you recieve money outside the country Which country did you send the money to? E pay5_2==3	SINGLE-SELECT 01 <input type="radio"/> Kenya 02 <input type="radio"/> Uganda 03 <input type="radio"/> Rwanda 04 <input type="radio"/> South Africa 05 <input type="radio"/> Mozambique 06 <input type="radio"/> USA 07 <input type="radio"/> England 08 <input type="radio"/> Other specify	pay5_3a

Other Specify	TEXT	pay5_3aOther
E pay5_3a==8	
5.3(ii).Which region did you receive the money to? Please refer to the last time you sent to elsewhere in the country I Linking with the Regions from the sample E pay5_2.InList(1,2)	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Dodoma 02 <input type="checkbox"/> Arusha 03 <input type="checkbox"/> Kilimanjaro 04 <input type="checkbox"/> Tanga 05 <input type="checkbox"/> Morogoro 06 <input type="checkbox"/> Pwani 07 <input type="checkbox"/> Dar es Salaam 08 <input type="checkbox"/> Lindi 09 <input type="checkbox"/> Mtwara 10 <input type="checkbox"/> Ruvuma 11 <input type="checkbox"/> Iringa 12 <input type="checkbox"/> Mbeya 13 <input type="checkbox"/> Singida 14 <input type="checkbox"/> Tabora 15 <input type="checkbox"/> Rukwa 16 <input type="checkbox"/> Kigoma</p> <p><u>And 15 other symbols [2]</u></p>	pay5_3b
5.4.How often does %rosterTitle% send money to you? I Read out; Single mention	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Weekly 02 <input type="radio"/> Fortnightly 03 <input type="radio"/> Monthly 04 <input type="radio"/> Seasonally 05 <input type="radio"/> Several times a year 06 <input type="radio"/> Only once off/Once a year 07 <input type="radio"/> When you can 08 <input type="radio"/> When they ask you to/in an emergency</p>	pay5_4

<p>5.5.How does %rostertitle% mostly send the money to ?</p> <p>E IsAnswered(pay5_4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Bank transfer/Pay into bank account</p> <p>02 <input type="radio"/> Through the Post Office</p> <p>03 <input type="radio"/> Through Western Union/Money gram /NALA</p> <p>04 <input type="radio"/> Through mobile phone using the same network</p> <p>05 <input type="radio"/> Through mobile phone – different network</p> <p>06 <input type="radio"/> Send cell phone top-up/airtime vouchers</p> <p>07 <input type="radio"/> Bus/taxi driver takes it there</p> <p>08 <input type="radio"/> Friends or family takes it there</p> <p>09 <input type="radio"/> Other</p>	<p>pay5_5</p>
<p>Other specify</p> <p>E pay5_5==9</p>	<p>TEXT</p> <p>.....</p>	<p>pay5_5other</p>
<p>5.6. What do you use most of the money you receive for from %rostertitle%?</p> <p>I Don't read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Household use (food/clothing)</p> <p>02 <input type="radio"/> Education (school fees, transport, uniforms, books)</p> <p>03 <input type="radio"/> Farming expenses</p> <p>04 <input type="radio"/> Business expenses</p> <p>05 <input type="radio"/> Building/renovation/expansion</p> <p>06 <input type="radio"/> Purchase of land</p> <p>07 <input type="radio"/> Purchasing a house</p> <p>08 <input type="radio"/> Hospital/medical expenses</p> <p>09 <input type="radio"/> Funeral expenses</p> <p>10 <input type="radio"/> Social event</p> <p>11 <input type="radio"/> Other</p>	<p>pay5_6</p>
<p>6.1.When did you last send money?</p> <p>I Read out; Single mention</p> <p>E pay4_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today</p> <p>02 <input type="radio"/> In the past 7 days</p> <p>03 <input type="radio"/> In the past 30 days</p> <p>04 <input type="radio"/> In the past 90 days</p> <p>05 <input type="radio"/> In the past 6 months</p> <p>06 <input type="radio"/> In the past year</p>	<p>pay6_1</p>

PERSON TO BUSINESS

1.1.Most of the time, how do you pay for groceries?

I Do not read out; Single mention
V1 self!=13

M1 Medical sheme card option is not allowed here

SINGLE-SELECT

- 01 By using cash
- 02 By cheque
- 03 Pay over the counter into a bank account
- 04 Bank transfer
- 05 By debit card/ATM card
- 06 By credit card
- 07 Mobile phone payment/Mobile money services
- 08 Internet payment/mobile banking
- 09 By exchanging goods
- 10 By providing services or doing piece work
- 11 You do not buy/pay this because somebody buys/pays it for you
- 12 You don't buy this because you never use this/you don't pay this
- 13 Medical sheme card
- 14 Mobile money agent
- 15 Bank Agent

pb1

1.2.Most of the time, how do you pay for school fees?

I Do not read out; Single mention
VI self!=13

M1 Medical sheme card option is not allowed here

SINGLE-SELECT

- 01 By using cash
02 By cheque
03 Pay over the counter into a bank account
04 Bank transfer
05 By debit card/ATM card
06 By credit card
07 Mobile phone payment/Mobile money services
08 Internet payment/mobile banking
09 By exchanging goods
10 By providing services or doing piece work
11 You do not buy/pay this because somebody buys/pays it for you
12 You don't buy this because you never use this/you don't pay this
13 Medical sheme card
14 Mobile money agent
15 Bank Agent
-

pb2

1.3.Most of the time, how do you pay for medical treatment?

I Do not read out; Single mention

SINGLE-SELECT

pb3

- 01 By using cash
 - 02 By cheque
 - 03 Pay over the counter into a bank account
 - 04 Bank transfer
 - 05 By debit card/ATM card
 - 06 By credit card
 - 07 Mobile phone payment/Mobile money services
 - 08 Internet payment/mobile banking
 - 09 By exchanging goods
 - 10 By providing services or doing piece work
 - 11 You do not buy/pay this because somebody buys/pays it for you
 - 12 You don't buy this because you never use this/you don't pay this
 - 13 Medical sheme card
 - 14 Mobile money agent
 - 15 Bank Agent
-

1.4.Most of the time, how do you pay for rent?

I Do not read out; Single mention

V1 self!=13

M1 Medical sheme card option is not allowed here

SINGLE-SELECT

- 01 By using cash
 - 02 By cheque
 - 03 Pay over the counter into a bank account
 - 04 Bank transfer
 - 05 By debit card/ATM card
 - 06 By credit card
 - 07 Mobile phone payment/Mobile money services
 - 08 Internet payment/mobile banking
 - 09 By exchanging goods
 - 10 By providing services or doing piece work
 - 11 You do not buy/pay this because somebody buys/pays it for you
 - 12 You don't buy this because you never use this/you don't pay this
 - 13 Medical sheme card
 - 14 Mobile money agent
 - 15 Bank Agent
-

<p>1.5.Most of the time, how do you pay for airtim e?</p> <p>I Do not read out; Single mention V1 self!=13</p> <p>M1 Medical sheme card option is not allowed here</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> By using cash 02 <input type="radio"/> By cheque 03 <input type="radio"/> Pay over the counter into a bank account 04 <input type="radio"/> Bank transfer 05 <input type="radio"/> By debit card/ATM card 06 <input type="radio"/> By credit card 07 <input type="radio"/> Mobile phone payment/Mobile money services 08 <input type="radio"/> Internet payment/mobile banking 09 <input type="radio"/> By exchanging goods 10 <input type="radio"/> By providing services or doing piece work 11 <input type="radio"/> You do not buy/pay this because somebody buys/pays it for you 12 <input type="radio"/> You don't buy this because you never use this/you don't pay this 13 <input type="radio"/> Medical sheme card 14 <input type="radio"/> Mobile money agent 15 <input type="radio"/> Bank Agent</p>	pb5
<p>2.1.In the past 12 months, how often did you use the Cash for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_1
<p>2.2.In the past 12 months, how often did you use the ATM / Debit card for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_2

<p>2.3.In the past 12 months, how often did you use the Credit card for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_3
<p>2.4.In the past 12 months, how often did you use the Bank transfer for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_4
<p>2.5.In the past 12 months, how often did you use the Mobile money for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_5
<p>2.6.In the past 12 months, how often did you use the Cryptocurrency for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb2_6
<p>3.1.In the past 12 months, how often did you use the QR code for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb3_1
<p>3.2.In the past 12 months, how often did you use the POS for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb3_2

<p>3.3.In the past 12 months, how often did you use the Lipa Namba for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb3_3
<p>3.4.In the past 12 months, how often did you use the AZAM Pay for purchases of goods and/or services?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Never 02 <input type="radio"/> Daily 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Less often than monthly</p>	pb3_4
STATIC TEXT		
<p><i>In the past 12 months, for each of the following things, please tell me whether you now do this less, the same, or more than you used to?</i></p>		
<p>4.1.Ask people to pay or send money into your account</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_1
<p>4.2.Withdraw money from an ATM</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_2
<p>4.3.Withdraw most of your money in cash when receiving it in your account</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_3
<p>4.4. Withdraw money from an agent</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_4
<p>4.5.Deposit money at an agent</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_5

<p>4.6.Pay for things using your account</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_6
<p>4.7.Withdraw cash using a lipa namba</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> More 02 <input type="radio"/> The same 03 <input type="radio"/> Less 04 <input type="radio"/> N/A / Do not do</p>	pb4_7

SECTION H: PAYMENTS GOVERNMENT TO PERSONS

E D2_1.Contains(8)

<p>1. You indicated earlier that you get assistance from Government or NGO, please tell me which of the following do you get?</p> <p>I Ask this section only if section D 2.1=8 :Read out; Multiple mentions possible:</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Basic TASAF cash transfer 02 <input type="checkbox"/> Additional Conditional TASA F cash transfer 03 <input type="checkbox"/> Pension for elders (This applies only for Zanzibar) 04 <input type="checkbox"/> Other, specify</p>	gov_1
<p>gov_1. Other specify</p> <p>E gov_1.Contains(4)</p>	<p>TEXT</p> <p>.....</p>	gov_1other
<p>2.Please tell me which of the following problems do you experience with these payments?</p> <p>I Read out; Multiple mentions possible V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Payment was late 02 <input type="checkbox"/> / <input type="checkbox"/> You had to give money to an official 03 <input type="checkbox"/> / <input type="checkbox"/> Money didn't come at all 04 <input type="checkbox"/> / <input type="checkbox"/> You received less money than should have 05 <input type="checkbox"/> / <input type="checkbox"/> Your household not on the register 06 <input type="checkbox"/> / <input type="checkbox"/> You were not able to go to the collection point and you didn't get the payment 07 <input type="checkbox"/> / <input type="checkbox"/> You didn't have proof of identity and didn't get the money</p>	gov_2
<p>Can you describe any other problems you encountered?</p> <p>E gov_2.Yes.Containsonly(1,2,3,4,5,6,7)</p>	<p>TEXT</p> <p>.....</p>	gov2_8

<p>3.The last time you received money, how much money did you receive? in TZS</p> <p>V1 self>0 && self<=100000000 M1 The Amount too large please double check</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <table> <tr> <td>997</td><td>Refused</td></tr> <tr> <td>998</td><td>Can't remember</td></tr> </table>	997	Refused	998	Can't remember
997	Refused				
998	Can't remember				

SECTION H: PAYMENTS

BILL PAYMENT

<p>Do you have utility bills such electricity, water, DSTV, Star times, etc. that you have to pay on a regular basis?</p>	<p>SINGLE-SELECT</p> <p>bill_1</p> <table> <tr> <td>01</td> <td><input type="radio"/> Yes</td> </tr> <tr> <td>02</td> <td><input type="radio"/> No</td> </tr> </table>	01	<input type="radio"/> Yes	02	<input type="radio"/> No						
01	<input type="radio"/> Yes										
02	<input type="radio"/> No										
<p>2.1.In the past 12 months, how often did you use Cash for paying your bills?</p> <p>I Read out; Single mention E bill_1==1</p>	<p>SINGLE-SELECT</p> <p>bill2_1</p> <table> <tr> <td>01</td> <td><input type="radio"/> Never</td> </tr> <tr> <td>02</td> <td><input type="radio"/> Daily</td> </tr> <tr> <td>03</td> <td><input type="radio"/> Weekly</td> </tr> <tr> <td>04</td> <td><input type="radio"/> Monthly</td> </tr> <tr> <td>05</td> <td><input type="radio"/> Less often than monthly</td> </tr> </table>	01	<input type="radio"/> Never	02	<input type="radio"/> Daily	03	<input type="radio"/> Weekly	04	<input type="radio"/> Monthly	05	<input type="radio"/> Less often than monthly
01	<input type="radio"/> Never										
02	<input type="radio"/> Daily										
03	<input type="radio"/> Weekly										
04	<input type="radio"/> Monthly										
05	<input type="radio"/> Less often than monthly										
<p>2.2. In the past 12 months, how often did you use the ATM / Debit card for paying your bills?</p> <p>I Read out; Single mention E bill_1==1</p>	<p>SINGLE-SELECT</p> <p>bill2_2</p> <table> <tr> <td>01</td> <td><input type="radio"/> Never</td> </tr> <tr> <td>02</td> <td><input type="radio"/> Daily</td> </tr> <tr> <td>03</td> <td><input type="radio"/> Weekly</td> </tr> <tr> <td>04</td> <td><input type="radio"/> Monthly</td> </tr> <tr> <td>05</td> <td><input type="radio"/> Less often than monthly</td> </tr> </table>	01	<input type="radio"/> Never	02	<input type="radio"/> Daily	03	<input type="radio"/> Weekly	04	<input type="radio"/> Monthly	05	<input type="radio"/> Less often than monthly
01	<input type="radio"/> Never										
02	<input type="radio"/> Daily										
03	<input type="radio"/> Weekly										
04	<input type="radio"/> Monthly										
05	<input type="radio"/> Less often than monthly										
<p>2.3. In the past 12 months, how often did you use Credit card for paying your bills?</p> <p>I Read out; Single mention E bill_1==1</p>	<p>SINGLE-SELECT</p> <p>bill2_3</p> <table> <tr> <td>01</td> <td><input type="radio"/> Never</td> </tr> <tr> <td>02</td> <td><input type="radio"/> Daily</td> </tr> <tr> <td>03</td> <td><input type="radio"/> Weekly</td> </tr> <tr> <td>04</td> <td><input type="radio"/> Monthly</td> </tr> <tr> <td>05</td> <td><input type="radio"/> Less often than monthly</td> </tr> </table>	01	<input type="radio"/> Never	02	<input type="radio"/> Daily	03	<input type="radio"/> Weekly	04	<input type="radio"/> Monthly	05	<input type="radio"/> Less often than monthly
01	<input type="radio"/> Never										
02	<input type="radio"/> Daily										
03	<input type="radio"/> Weekly										
04	<input type="radio"/> Monthly										
05	<input type="radio"/> Less often than monthly										
<p>2.4. In the past 12 months, how often did you use the Bank transfer/Internet banking/Mobile banking for paying your bills?</p> <p>I Read out; Single mention E bill_1==1</p>	<p>SINGLE-SELECT</p> <p>bill2_4</p> <table> <tr> <td>01</td> <td><input type="radio"/> Never</td> </tr> <tr> <td>02</td> <td><input type="radio"/> Daily</td> </tr> <tr> <td>03</td> <td><input type="radio"/> Weekly</td> </tr> <tr> <td>04</td> <td><input type="radio"/> Monthly</td> </tr> <tr> <td>05</td> <td><input type="radio"/> Less often than monthly</td> </tr> </table>	01	<input type="radio"/> Never	02	<input type="radio"/> Daily	03	<input type="radio"/> Weekly	04	<input type="radio"/> Monthly	05	<input type="radio"/> Less often than monthly
01	<input type="radio"/> Never										
02	<input type="radio"/> Daily										
03	<input type="radio"/> Weekly										
04	<input type="radio"/> Monthly										
05	<input type="radio"/> Less often than monthly										

2.5. In the past 12 months, how often did you use the Mobile money for paying your bills?

I Read out; Single mention
E bill_1==1

SINGLE-SELECT

bill2_5

- 01 Never
- 02 Daily
- 03 Weekly
- 04 Monthly
- 05 Less often than monthly

SECTION J: SERVICE PROVIDERS

E consent_ind==1 || firstvisit_result==1 || firstcall_backresult==1 || Secondcall_backresult==1 || Thirdcall_backresult==1
 || (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall1 bac And 111 other symbols [7]

J1.1.I will read a list of institutions, 1. Please tell me which of the following do you sometimes use	MULTI-SELECT: YES/NO	serv1_1
01 self.Missing.Length==0	<input type="checkbox"/> Banks	
M1 Fill all the need items	<input type="checkbox"/> Microfinance institutions	
	<input type="checkbox"/> Micro lenders/formal moneylenders e.g	
	<input type="checkbox"/> SACCOS	
	<input type="checkbox"/> Mobile Money Agents	
	<input type="checkbox"/> Bank agents	
	<input type="checkbox"/> Insurance services	
	<input type="checkbox"/> Pension service	
	<input type="checkbox"/> Fund managers (e.g. UT, collective investment schemes etc)	
	<input type="checkbox"/> Savings group Community microfinance groups (CMGs) /Vikundi vya jamii vya kukopeshana	
	<input type="checkbox"/> Social groups e.g. WhatsApp groups, Tupendane, Mshikamano, Um oja	
	<input type="checkbox"/> Informal moneylenders	

<p>J1.2.Which of these would feel most important to use for managing money</p> <p>F serv1_1.YesNo.Contains(@optioncode) E serv1_1.YesNo.Length>0 && IsAnswered(serv1_1)&& serv1_1.Missing.Length==0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Banks e.g 02 <input type="radio"/> Microfinance institutions e.g 03 <input type="radio"/> Micro lenders/formal moneylenders e.g 04 <input type="radio"/> SACCOS e.g 05 <input type="radio"/> Mobile Money Agents 06 <input type="radio"/> Bank agents e.g 07 <input type="radio"/> Insurance services e.g 08 <input type="radio"/> Pension service 09 <input type="radio"/> Fund managers (e.g. UTT, collective investment schemes etc) 10 <input type="radio"/> Savings group Community microfinance groups (CMGs) /Vikundi nya jamii nya kuko peshana 11 <input type="radio"/> Social groups e.g. Whatsapp groups, Tupendane, Mshika mano, Umoja 12 <input type="radio"/> Informal moneylenders</p>	<p>serv1_2</p>
<p>J1.3.Why would you say %serv1_2% is the most important for you?</p> <p>I Don't read out; Single mention E serv1_1.YesNo.Length>0 && IsAnswered(serv1_1)&& serv1_1.Missing.Length==0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Helps me save 02 <input type="radio"/> I can get a loan when I need it 03 <input type="radio"/> I can turn to them when I have a money emergency 04 <input type="radio"/> Other, specify</p>	<p>serv1_3</p>
<p>J1.3.Other specify</p> <p>E serv1_3==4</p>	<p>TEXT</p> <p>.....</p>	<p>serv1_3other</p>

<p>SECTION J: SERVICE PROVIDERS</p>	<p>Roster: PROBLEMS EXPERIENCE - %ROSTERTITLE% generated by multi-select question serv1_1</p>
<p>E serv1_1.YesNo.Length>0</p>	<p>provider</p>
<p>J1.4. In the past 12 months, did you experience any problems with %rostertitle%?</p> <p>I For each FSP used in J1.1 ask: Read out; Single mention per source</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>

<p>J1.5.Which of these providers did you most want to address your problems? Single mention</p> <p>F serv1_1.Yes.Contains(@optioncode) E provider.All(x=>x.serv1_4==1) && serv1_1.Yes.Length>=2</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Banks 02 <input type="radio"/> Microfinance institutions 03 <input type="radio"/> Micro lenders/formal moneylenders 04 <input type="radio"/> SACCOS e.g 05 <input type="radio"/> Mobile Money Agents 06 <input type="radio"/> Bank agents 07 <input type="radio"/> Insurance services 08 <input type="radio"/> Pension service 09 <input type="radio"/> Fund managers (e.g. UTT, collective investment schemes etc) 10 <input type="radio"/> Savings group Community microfinance groups (CMGs) /Vikundi nya jamii nya kuko peshana 11 <input type="radio"/> Social groups e.g. Whatsapp groups, Tupendane, Mshika mano, Umoja 12 <input type="radio"/> Informal moneylenders</p>	serv1_5
<p>J1.6.Do you know where to report your issues or complaints with(%serv1_5%)?</p> <p>E serv1_1.Yes.Length>0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	serv1_6
<p>J1.7.Why don't you know where to report problems with ... to?</p> <p>I Do not read out.\nE serv1_6==2 && serv1_1.Yes.Length>0</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> I do not know where to go 02 <input type="checkbox"/> The places are not in my area 03 <input type="checkbox"/> I do not think they care about me 04 <input type="checkbox"/> Other (specify)</p>	serv1_7
<p>J1.7.Other specify</p> <p>E serv1_7.Contains(4) && serv1_6==2</p>	<p>TEXT</p> <p>.....</p>	serv1_7other
<p>J1.8.Was your issue or problem addressed by ... ? Single mention</p> <p>E serv1_6==1 && serv1_1.Yes.Length>0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> The issue was not reported</p>	serv1_8

J3.1.Apart from family and friends, why don't you use any institution or organisation to help you manage your money? I Ask only if ALL of Q1.1.= 12 E !serv1_1.Yes.ContainsAny(1,2,3,4,5,6,7,8,9,10,11,12)	SINGLE-SELECT	serv3_1
	<p>01 <input type="radio"/> Don't trust others with my money</p> <p>02 <input type="radio"/> They don't offer services that will suit my needs</p> <p>03 <input type="radio"/> They are expensive/charge too much</p> <p>04 <input type="radio"/> I don't see any value in what they offer</p> <p>05 <input type="radio"/> They are too far away</p> <p>06 <input type="radio"/> No specific reason</p> <p>07 <input type="radio"/> Religious reason</p> <p>08 <input type="radio"/> Do not have ID or other necessary documents</p> <p>09 <input type="radio"/> Other</p> <p>10 <input type="radio"/> Don't know</p>	

J3.1.Other Specify E serv3_1==10	TEXT	serv3_1other
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SECTION J: SERVICE PROVIDERS COMMERCIAL BANKS E serv1_1.Yes.Contains(1) serv1_1.No.Contains(1)	SINGLE-SELECT	serv5_0
5.0.When did you start using a bank? E serv1_1.Yes.Contains(1)	<p>01 <input type="radio"/> Up to six months ago</p> <p>02 <input type="radio"/> Between 6 months and a year ago</p> <p>03 <input type="radio"/> Over a year ago, but less than 2 years ago</p> <p>04 <input type="radio"/> 2 years or more ago but less than 5 years ago</p> <p>05 <input type="radio"/> 5 years ago or more</p>	

1.What is the main reason why you started using banks? E IsAnswered(serv5_0) && serv1_1.Yes.Contains(1)	SINGLE-SELECT	serv5_1
	<p>01 <input type="radio"/> To process salary/wages</p> <p>02 <input type="radio"/> To save</p> <p>03 <input type="radio"/> To get credit/loan</p> <p>04 <input type="radio"/> To keep money safe</p> <p>05 <input type="radio"/> To make payments/receive money</p> <p>06 <input type="radio"/> Other, specify</p>	
1.Other soecify E serv5_1==6	TEXT	serv5_1_o

<p>2.1.When you use a bank do you use it.</p> <p>I Read out; Multiple mention possible E serv1_1.Yes.Contains(1)</p> <p>V1 (!self.ContainsAny(1,2,3) && self.ContainsAny(4,5)) (self.ContainsAny(1,2,3) && !self.ContainsAny(4,5))</p> <p>M1 Cannot answer "Someone else's name/account" and any other options</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> In your name only 02 <input type="checkbox"/> In your name and someone else's name jointly 03 <input type="checkbox"/> Through a group/association you belong to 04 <input type="checkbox"/> In somebody else's name and not in your name at all 05 <input type="checkbox"/> You just deposit money into someone's account/make payments by paying into a bank account (over the counter payments only)</p>	serv2_1
<p>2.2.What is the main reason why you are not using it in your own name?</p> <p>I Ask only if 2.1=4 Don't read out; Single mention E serv2_1.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Too young 02 <input type="radio"/> I don't have the right documentation 03 <input type="radio"/> My income is insufficient/I have no income 04 <input type="radio"/> We share the costs/it is cheaper to have one account 05 <input type="radio"/> I am not allowed to have my own account – by spouse, household member 06 <input type="radio"/> I don't know how to open an account 07 <input type="radio"/> Other specify</p>	serv2_2
<p>2.2.Other specify</p> <p>E serv2_2==7</p>	<p>TEXT</p> <p>.....</p>	serv2_2_o
<p>2.3. Can you use/access the bank when you want to?</p> <p>I Ask only if 2.1=4 E serv2_1.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Yes 02 <input type="radio"/> No</p>	serv2_3
<p>2.4.What is the main reason you are not able to use/access this account when you want to?</p> <p>I Don't read out; Single mention Ask only if 2.1=4 and 2.3=2 E serv2_1.Contains(2) && serv2_3==2</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Need permission from account holder 02 <input type="radio"/> Cannot use it when the owner of the account is not around 03 <input type="radio"/> Not always open/available 04 <input type="radio"/> Too far 05 <input type="radio"/> Too expensive 06 <input type="radio"/> Other, specify</p>	serv2_4

2.4.Other specify	TEXT	serv2_4_o
E serv2_4==6	
3.0.How many bank accounts do you have?	SINGLE-SELECT	comm3_1

I Ask only if 2.1=1,2
E serv2_1.ContainsAny(1,2)

- 01 One account
- 02 Two or three accounts
- 03 More than three accounts

STATIC TEXT

E serv1_1.YesNo.Contains(1)

4.1. ENUMERATOR: USE SHOW CARD



4.Which of the following things (if any) do YOU value most from using a bank? Single mention
– Use show card

E serv1_1.YesNo.Contains(1)

- SINGLE-SELECT
- 01 Safety of money
 - 02 Safety of transactions
 - 03 Convenience of transactions
 - 04 Can save, borrow and transfer money with one account
 - 05 Ability to save
 - 06 Interest on savings
 - 07 Access to loans
 - 08 Budgeting – cannot spend money impulsively
 - 09 Privacy of financial transactions (nobody knows your money situation)
 - 10 None of these (not on show card)

comm4_1

6.2.When did you last use bank services? Read out; Single mention

E serv1_1.YesNo.Contains(1)

- SINGLE-SELECT
- 01 Yesterday/today
 - 02 In the past 7 days
 - 03 In the past 30 days
 - 04 In the past 90 days
 - 05 In the past 6 months
 - 06 Longer than 6 months ago

comm6_2

<p>6.3.What is the main reason you did not use it more recently?</p> <p>I Only if 6.2 >4 Don't read out; Single mention E comm6_2>4 && serv1_1.YesNo.Contains(1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Didn't need it/Didn't have enough money 02 <input type="radio"/> Doesn't suit/meet my needs 03 <input type="radio"/> Bank too far to use regularly 04 <input type="radio"/> Too expensive 05 <input type="radio"/> Service is not good 06 <input type="radio"/> It is complicated to use 07 <input type="radio"/> Only use it during harvest season 08 <input type="radio"/> Other</p>	comm6_3
<p>6.3.other specify</p> <p>E comm6_3==8</p>	<p>TEXT</p> <p>.....</p>	comm6_3other
<p>6.3a Have you ever downloaded any mobile banking apps?</p> <p>E serv1_1.YesNo.Contains(1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	comm6_3a
<p>7.1.Which of the following do you use when you do bank transactions? 7.2. Which do you use most often? Read out responses in Q7.1. Single mention</p> <p>I Read out; Multiple mention Ask only if 7.1 has multiple responses E serv1_1.YesNo.Contains(1)</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Bank branch 02 <input type="checkbox"/> ATM 03 <input type="checkbox"/> Mobile phone / SIM banking 04 <input type="checkbox"/> Internet banking 05 <input type="checkbox"/> Agent</p>	comm7_1
<p>7.2. Which do you use most often?</p> <p>I Read out responses in Q7.1. Single mention F comm7_1.Contains(@optioncode) E serv1_1.YesNo.Contains(1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Bank branch 02 <input type="radio"/> ATM 03 <input type="radio"/> Mobile phone / SIM banking 04 <input type="radio"/> Internet banking 05 <input type="radio"/> Agent</p>	comm7_2
<p>8.1.Which of the following you do use with a bank?</p> <p>I Only if 2.1=1,2,4 Read out; Multiple mention E serv2_1.ContainsAny(1,2,4)</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Current/cheque account 02 <input type="checkbox"/> Savings account 03 <input type="checkbox"/> Fixed deposit account 04 <input type="checkbox"/> Loan account 05 <input type="checkbox"/> ATM/debit card 06 <input type="checkbox"/> Credit card 07 <input type="checkbox"/> Other, specify</p>	comm8_1
<p>8.1.Other specify</p> <p>E comm8_1.Contains(7)</p>	<p>TEXT</p> <p>.....</p>	comm8_1_o

<p>8.1a. Please tell me which of the following statements you agree with?</p> <p>I Read out; Multiple mentions possible E serv1_1.YesNo.Contains(1) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> Your bank always treats you well 03 <input type="checkbox"/> Before you opened an account with your bank, you got as much information as you needed and it was easy to understand 04 <input type="checkbox"/> The products and services offered by your bank meets your financial needs 05 <input type="checkbox"/> Your bank's fees and charges are reasonable 06 <input type="checkbox"/> You are satisfied with your bank's customer support</p>	comm8_1a
<p>9.1. Please tell me what you most dislike about banks?</p> <p>I Don't read out; Single mention E serv1_1.YesNo.Contains(1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> The staff are not helpful/friendly 02 <input type="radio"/> The services are not suitable /don't meet my needs 03 <input type="radio"/> It is very far to go to the branch 04 <input type="radio"/> The fees/charges are high 05 <input type="radio"/> I cannot get a loan 06 <input type="radio"/> The interest on savings is low 07 <input type="radio"/> The interest on loans are high 08 <input type="radio"/> Time spent / long queues 09 <input type="radio"/> Other, specify</p>	comm9_1
<p>9.1. Other specify</p> <p>E comm9_1==9</p>	<p>TEXT</p> <p>.....</p>	comm9_1other

10.1.What is the main reason why you do not use/stop using a bank?	SINGLE-SELECT	comm10_1
I Only those who don't use banks Don't read out; Single mention E !serv1_1.Yes.Contains(1)	<p>01 <input type="radio"/> Does not need it - Insufficient or no money coming it to justify it</p> <p>02 <input type="radio"/> Cannot maintain the minimum balance</p> <p>03 <input type="radio"/> Bank service charges are too high</p> <p>04 <input type="radio"/> Banks are too far away</p> <p>05 <input type="radio"/> Banking hours are not convenient</p> <p>06 <input type="radio"/> Does not have the documentation required</p> <p>07 <input type="radio"/> Does not know how to open a bank account</p> <p>08 <input type="radio"/> Does not understand benefits of having a bank account</p> <p>09 <input type="radio"/> Does not trust banks</p> <p>10 <input type="radio"/> Banks do not provide the products or services I need</p> <p>11 <input type="radio"/> Can get the same services elsewhere in the community</p> <p>12 <input type="radio"/> Need permission of someone else to open it</p> <p>13 <input type="radio"/> Feel intimidated by the bank environment/Does not feel comfortable in a bank</p> <p>14 <input type="radio"/> Bank products are complicated</p> <p>15 <input type="radio"/> Banks share my information with other institutions</p> <p>16 <input type="radio"/> Other, specify</p>	

10.1.Other specify	TEXT	comm10_1other
E comm10_1==16	

STATIC TEXT

E serv1_1.Yes.ContainsAny(2,3)

Ask this only if SECTION J Q1.1 =2 or 3 otherwise go to Q10 Microfinance Institutions

SECTION J: SERVICE PROVIDERS MICROFINANCE INSTITUTIONS

E serv1_1.Yes.ContainsAny(2,3) || serv1_1.No.ContainsAny(2,3)

<p>5.1.When did you start using MFIs/micro lender s?</p> <p>E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Up to six months ago 02 <input type="radio"/> Between 6 months and a year ago 03 <input type="radio"/> Over a year ago, but less than 2 years ago 04 <input type="radio"/> 2 years or more ago but less than 5 years ago 05 <input type="radio"/> 5 years ago or more</p>	micro5_1
<p>1.1.What is the main reason why you started using microfinance institutions/micro lenders?</p> <p>E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> To save 02 <input type="radio"/> To get credit/loan 03 <input type="radio"/> To keep money safe 04 <input type="radio"/> To make payments/receive money 05 <input type="radio"/> To learn about business development 06 <input type="radio"/> They were prepared to provide me services even though my income is low 07 <input type="radio"/> Other, specify</p>	micro1_1
<p>1.1.Other specify</p> <p>E micro1_1==7</p>	<p>TEXT</p> <p>.....</p>	micro1_10
<p>2.1.When you use a MFI/micro lender do you use it ... Read out; Multiple mention possible</p> <p>E serv1_1.YesNo.ContainsAny(2,3)</p> <p>V1 (!self.ContainsAny(1,2,3) && self.ContainsAny(4)) (self.ContainsAny(1,2,3) && !self.ContainsAny(4))</p> <p>M1 Cannot answer "Someone else's name/account" and any other options</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> In your name only 02 <input type="checkbox"/> In your name and someone else's name jointly 03 <input type="checkbox"/> Through a group/association you belong to 04 <input type="checkbox"/> In somebody else's name and not in your name at all</p>	micro2_1

<p>2.2.What is the main reason why you are not using it in your own name?</p> <p>I Don't read out; Single mention E micro2_1.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Too young 02 <input type="radio"/> I don't have the right documentation 03 <input type="radio"/> My income is insufficient/I have no income 04 <input type="radio"/> We share the costs/it is cheaper to have one account 05 <input type="radio"/> I am not allowed to have my own account – by spouse, household member 06 <input type="radio"/> I don't know how to open an account 07 <input type="radio"/> Other specify</p>	micro2_2
<p>2.2.Other specify</p> <p>E micro2_2==7</p>	TEXT	micro2_2_o
<p>2.3.Can you use/access this account when you want to?</p> <p>E serv1_1.Yes.ContainsAny(2,3) && micro2_1.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	micro2_3
<p>2.4.What is the main reason you are not able to use/access this account when you want to?</p> <p>I Don't read out; Single mention E micro2_3==2</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Need permission from account holder 02 <input type="radio"/> Cannot use it when the owner of the account is not around 03 <input type="radio"/> Not always open/available 04 <input type="radio"/> Too far 05 <input type="radio"/> Too expensive 06 <input type="radio"/> Other, specify</p>	micro2_4
<p>2.4.Other specify</p> <p>E micro2_4==6</p>	TEXT	micro2_4other
<p>3.How many accounts do you have with microfinance institutions?</p> <p>I Ask only if Q1.2 = 1 or 3 E micro2_1.ContainsAny(1,2)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> One account 02 <input type="radio"/> Two or three accounts 03 <input type="radio"/> More than three accounts</p>	micro2_5

<p>4.Which of the following things do YOU value most from using a MFI/micro lender?</p> <p>I Single mention – Use show card E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Safety of money 02 <input type="radio"/> Safety of transactions 03 <input type="radio"/> Convenience of transactions 04 <input type="radio"/> Can save, borrow and transfer money with one account 05 <input type="radio"/> Being able to save 06 <input type="radio"/> Getting interest on savings 07 <input type="radio"/> Having access to loans 08 <input type="radio"/> Helps with budgeting – cannot spend money impulsively 09 <input type="radio"/> None of these</p>	micro4_0
<p>6.2.When did you last use MFI/micro lender services? Read out; Single mention E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> In the past 6 months 06 <input type="radio"/> Longer than 6 months ago</p>	micro6_2
<p>6.3.What is the main reason you did not use it more recently? I Only ask if 6.2 >4 Don't read out; Single mention E micro6_2>4</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Didn't need it/Didn't have enough money 02 <input type="radio"/> Doesn't suit/meet my needs 03 <input type="radio"/> Too far to use regularly 04 <input type="radio"/> Too expensive 05 <input type="radio"/> Service is not good 06 <input type="radio"/> Use VICOB 07 <input type="radio"/> Other</p>	micro6_3
<p>7.1.Which of the following do you use when you do transactions with a MFI/micro lender? I Read out; Multiple mention E serv1_1.YesNo.ContainsAny(2,3) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> Branch/Office 02 <input type="checkbox"/> ATM 03 <input type="checkbox"/> Mobile phone 04 <input type="checkbox"/> Internet 05 <input type="checkbox"/> Agent</p>	micro7_1
<p>Ask only if 7.1 has multiple responses 7.2.Which do you use most often? Read out responses in Q9.5.1. Single mention F micro7_1.YesNo.Contains(@optioncode) E micro7_1.YesNo.Length>0 && IsAnswered(micro7_1)&& micro7_1.Missing.Length==0</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Branch/Office 02 <input type="radio"/> ATM 03 <input type="radio"/> Mobile phone 04 <input type="radio"/> Internet 05 <input type="radio"/> Agent</p>	micro7_2

<p>8.Which of the following you use with MFIs/micro lenders?</p> <p>I Read out; Multiple mention E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Current/cheque account 02 <input type="checkbox"/> Savings account 03 <input type="checkbox"/> Fixed deposit account 04 <input type="checkbox"/> Loan/Loan account 05 <input type="checkbox"/> ATM/debit card 06 <input type="checkbox"/> Other, specify</p>	micro8_0
<p>8.Other specify</p> <p>E micro8_0.Contains(6)</p>	<p>TEXT</p> <p>.....</p>	micro8_0_o
<p>9.0.Please tell me what you most dislike about MFIs/micro lenders?</p> <p>I Don't read out; Single mention E serv1_1.YesNo.ContainsAny(2,3)</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> The staff are not helpful/friendly 02 <input checked="" type="radio"/> The services are not suitable /don't meet my needs 03 <input checked="" type="radio"/> It is very far to go to the branch/Office 04 <input checked="" type="radio"/> The fees/charges are high 05 <input checked="" type="radio"/> I cannot get a loan 06 <input checked="" type="radio"/> The interest on savings is low 07 <input checked="" type="radio"/> The interest on loans are high 08 <input checked="" type="radio"/> Takes too long to get a loan 09 <input checked="" type="radio"/> Time spent / long queues 10 <input checked="" type="radio"/> Too much paperwork 11 <input checked="" type="radio"/> None 12 <input checked="" type="radio"/> Other, specify</p>	micro9_0
<p>9.0. Other specify</p> <p>E micro9_0==12</p>	<p>TEXT</p> <p>.....</p>	micro9_0_o
<p>9.0a.Please tell me which of the following statements you agree with?</p> <p>I Read out; Multiple mentions possible E serv1_1.YesNo.ContainsAny(2,3) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> Your MFI/micro lender always treats you well 02 <input type="checkbox"/> Before you took out a loan with your MFI/micro lender, you got as much information as you needed and it was easy to understand 03 <input type="checkbox"/> The products and services offered by your MFI/micro lender meets your financial needs 04 <input type="checkbox"/> Your MFI/micro lender's fees and charges are reasonable 06 <input type="checkbox"/> You are satisfied with your MFI/micro lender's customer support</p>	micro9_0a

10.0.What is the main reason why you do not use/have stopped using a MFI/micro lender? I Only those who do not use: Don't read out; Single mention E !serv1_1.Yes.ContainsAny(2,3)	SINGLE-SELECT	micro10_0
	<p>01 <input type="radio"/> Don't know them</p> <p>02 <input type="radio"/> Do not need it - Insufficient or no money coming it to justify it</p> <p>03 <input type="radio"/> Cannot maintain the minimum balance</p> <p>04 <input type="radio"/> Service charges are too high</p> <p>05 <input type="radio"/> Too far away</p> <p>07 <input type="radio"/> Do not have the documentation required</p> <p>08 <input type="radio"/> Do not know how to open an account</p> <p>09 <input type="radio"/> Do not understand benefits of having an account</p> <p>10 <input type="radio"/> Do not trust them</p> <p>11 <input type="radio"/> They do not provide the products or services I need</p> <p>12 <input type="radio"/> Can get the same services elsewhere in the community</p> <p>13 <input type="radio"/> Need permission of someone else to open it</p> <p>14 <input type="radio"/> Feel intimidated by the environment/Does not feel comfortable there</p> <p>15 <input type="radio"/> Other, specify</p>	

SECTION J: SERVICE PROVIDERS
SAVING AND CREDIT COOPERATIVES/SACCOs
E serv1_1.Yes.Contains(4) || serv1_1.No.Contains(4)

<p>1.1.What is the main reason you belong to this group(s)?</p> <p>I Don't read out; Single mention E serv1_1.YesNo.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> To socialise or meet friends/ to network</p> <p>02 <input type="radio"/> They give financial advice</p> <p>03 <input type="radio"/> Can turn to them when in fi nancial need</p> <p>04 <input type="radio"/> Can get access to money in case of loss or emergency/a ccess the social fund</p> <p>05 <input type="radio"/> To borrow money</p> <p>06 <input type="radio"/> To save money/to buy share s</p> <p>07 <input type="radio"/> I trust the members with my money</p> <p>08 <input type="radio"/> Inherited membership</p> <p>09 <input type="radio"/> It is compulsory/expected of me</p> <p>10 <input type="radio"/> It forces me to save</p> <p>11 <input type="radio"/> They are affordable</p> <p>12 <input type="radio"/> Other, specify</p>	cred1_1
<p>1.1. Other specify</p> <p>E cred1_1==12</p>	<p>TEXT</p> <p>.....</p>	cred1_1_o

STATIC TEXT

E serv1_1.YesNo.Contains(4)

1.2 UNUMERATOR: USE SHOW CARD



<p>1.2.Which of the following things (if any) do YO U value most from using a SACCOS?</p> <p>I Single mention – Use show card E serv1_1.YesNo.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> I can sell my shares for profi t</p> <p>02 <input type="radio"/> SACCOs act as guarantors f or credit</p> <p>03 <input type="radio"/> Can get access to the social/ welfare fund when I need as sistance in an emergency</p> <p>04 <input type="radio"/> They help negotiate prices f or the things I sell</p> <p>05 <input type="radio"/> None of these (not on show card)</p>	cred1_2
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<p>2.1. When did you first join?</p> <p>I Don't read out; Single mention E serv1_1.YesNo.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Up to six months ago 02 <input type="radio"/> Between 6 months and a year ago 03 <input type="radio"/> Over a year ago, but less than 2 years ago 04 <input type="radio"/> 2 years or more ago but less than 5 years ago 05 <input type="radio"/> 5 years ago or more</p>	cred2_1
<p>3.1 What services do you do with the SACCOs you belong to?</p> <p>I Read out; Multiple mention E serv1_1.YesNo.Contains(4)</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Save 02 <input type="checkbox"/> Buy shares 03 <input type="checkbox"/> Earn dividends 04 <input type="checkbox"/> Borrow from the SACCO – with interest 05 <input type="checkbox"/> Borrow from the SACCO – without interest 06 <input type="checkbox"/> Access the welfare/social fund 07 <input type="checkbox"/> They help you get farm inputs 08 <input type="checkbox"/> They help you get a better price for your produce/products</p>	cred3_1
<p>3.1a. Please tell me which of the following statements you agree with?</p> <p>I Read out; Multiple mentions possible E serv1_1.YesNo.Contains(4) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> You can use or access your SACCO whenever you need to 02 <input type="checkbox"/> / <input type="checkbox"/> Your SACCO always treats you well 03 <input type="checkbox"/> / <input type="checkbox"/> Before you started saving with your SACCO, you got as much information as you needed and it was easy to understand 04 <input type="checkbox"/> / <input type="checkbox"/> The products and services offered by your SACCO meets your financial needs 05 <input type="checkbox"/> / <input type="checkbox"/> Your SACCO's fees and charges are reasonable 06 <input type="checkbox"/> / <input type="checkbox"/> You are satisfied with your SACCO's customer support</p>	cred3_1a

<p>3.2.Does the SACCO .?</p> <p>I Read out Yes No E serv1_1.YesNo.Contains(4) V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input checked="" type="checkbox"/> Contribute towards funerals or other emergencies of members and their families 02 <input type="checkbox"/> / <input checked="" type="checkbox"/> Contribute towards social events of members e.g. weddings, birth of a child 03 <input type="checkbox"/> / <input checked="" type="checkbox"/> Have a joint income generating activity e.g. brick making, basket making 04 <input type="checkbox"/> / <input checked="" type="checkbox"/> Buy assets for members 05 <input type="checkbox"/> / <input checked="" type="checkbox"/> Have a bank account 06 <input type="checkbox"/> / <input checked="" type="checkbox"/> Use mobile money services for paying out dividends 07 <input type="checkbox"/> / <input checked="" type="checkbox"/> Use mobile money services to receive members' money 08 <input type="checkbox"/> / <input checked="" type="checkbox"/> Have a loan from a bank 09 <input type="checkbox"/> / <input checked="" type="checkbox"/> Have insurance to cover things like equipment, investments etc</p>	cred3_2
<p>4.2.When did you last use your SACCO?</p> <p>I Read out; Single mention E serv1_1.YesNo.Contains(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> In the past 6 months 06 <input type="radio"/> Longer than 6 months ago</p>	cred4_2
<p>4.3.How much did you contribute then (i.e. the last time)? TZS</p> <p>E serv1_1.YesNo.Contains(4)</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Don't know</p>	cred4_3
<p>5.1.How often do you borrow from the SACCO? Would you say it is</p> <p>I Read out: Only those who borrow (otherwise go to 6): E serv1_1.YesNo.Contains(4) && cred3_1.ContainsAny(4,5)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Less than once a year 02 <input type="radio"/> Once or twice a year 03 <input type="radio"/> More than once or twice yearly 04 <input type="radio"/> Monthly 05 <input type="radio"/> More than once a month</p>	cred5_1

<p>5.2.How much did you borrow the last time you borrowed from the SACCO? TZS</p> <p>E serv1_1.YesNo(4)</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused</p> <p>998 Can't remember</p>	cred5_2
<p>6.1.How often do use the welfare/social fund? Would you say it is</p> <p>I Read out: Only those used the social fund (otherwise go to 7):</p> <p>E serv1_1.YesNo(4) && cred3_1.Contains(6)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Less than once a year</p> <p>02 <input type="radio"/> Once or twice a year</p> <p>03 <input type="radio"/> More than once or twice year</p> <p>04 <input type="radio"/> Monthly</p> <p>05 <input type="radio"/> More than once a month</p>	cred6_1
<p>6.2.What did you use the money for? Don't read out.</p> <p>I Single mention</p> <p>E serv1_1.YesNo(4) && cred3_1.Contains(6)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Living expenses</p> <p>02 <input type="radio"/> Medical expenses</p> <p>03 <input type="radio"/> Funeral</p> <p>04 <input type="radio"/> Social occasion</p> <p>05 <input type="radio"/> Unexpected travel</p> <p>06 <input type="radio"/> Business</p> <p>07 <input type="radio"/> Other, specify</p>	cred6_2
<p>6.2. Other specify</p> <p>E cred6_2==7</p>	<p>TEXT</p> <p>.....</p>	cred6_2other
<p>9.0.What is the main reason why you don't belong to a SACCO? Don't read out.</p> <p>I Those who do not belong to a SACCO: Single mention</p> <p>E !serv1_1.YesNo(4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Don't know SACCOs</p> <p>02 <input type="radio"/> Don't know of SACCOs in my community</p> <p>03 <input type="radio"/> Don't have the joining/membership fee</p> <p>04 <input type="radio"/> They don't offer me any benefits</p> <p>05 <input type="radio"/> Don't trust them</p> <p>06 <input type="radio"/> I can get the services they offer elsewhere</p> <p>07 <input type="radio"/> No specific reason</p> <p>08 <input type="radio"/> My spouse or family member will not allow it</p> <p>09 <input type="radio"/> Too far away</p> <p>10 <input type="radio"/> I'm too young</p> <p>11 <input type="radio"/> Expensive rates on loans</p> <p>12 <input type="radio"/> Other, specify</p>	cred9_0

9.0.Other specify	TEXT	cred9_0_o
E cred9_0==12	

SECTION J: SERVICE PROVIDERS

SOCIAL SECURITIES: PENSIONS

E serv1_1.Yes.Contains(8) || serv1_1.No.Contains(8)

1.Do you have, or are you a member of a pension fund?	SINGLE-SELECT	pens1
I Continue Probe for those who are employed Section D Q3.1= 1 or 2 Go to Q4	01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't know	
2.Which of the following is true for you?	SINGLE-SELECT	pens2
I Read out; Single mention E pens1==1	01 <input type="radio"/> You have to belong to a pension fund – your employer requires it 02 <input type="radio"/> You decided on your own to belong to a private pension fund 03 <input type="radio"/> Universal old-age pension (Zanzibar)	
3.Since when have you been a member of a pension fund?	SINGLE-SELECT	pens3
E pens1==1	01 <input type="radio"/> Up to six months ago 02 <input type="radio"/> Between 6 months and a year ago 03 <input type="radio"/> Over a year ago, but less than 2 years ago 04 <input type="radio"/> 2 years or more ago but less than 5 years ago 05 <input type="radio"/> 5 years ago or more	

4.Why don't you have pension?	SINGLE-SELECT	pens4
I Only if 1=2 E pens1==2	<p>01 <input type="radio"/> Don't know what pensions are</p> <p>02 <input type="radio"/> Have never thought about it</p> <p>03 <input type="radio"/> Not employed/Don't have a job</p> <p>04 <input type="radio"/> Not employed in the formal sector</p> <p>05 <input type="radio"/> Don't know where to get it</p> <p>06 <input type="radio"/> Don't know how to get it</p> <p>07 <input type="radio"/> Have other ways of getting money when I'm old</p> <p>08 <input type="radio"/> No specific reason</p> <p>09 <input type="radio"/> Earn too little</p> <p>10 <input type="radio"/> Too young</p> <p>11 <input type="radio"/> Other, specify</p>	
4.Other specify	TEXT	pens4_o
E pens4==11	

SECTION J: SERVICE PROVIDERS

SOCIAL SECURITIES: INSURANCE

E serv1_1.Yes.Contains(7) || serv1_1.No.Contains(7)

1.1.Thinking about the past 3 months, how often did you need medical attention/treatment? Which of the following describes your situation best?	SINGLE-SELECT	ins1_1
	<p>01 <input type="radio"/> More than once a month</p> <p>02 <input type="radio"/> At least once a month</p> <p>03 <input type="radio"/> Not every month but more than once or twice in the past year</p> <p>04 <input type="radio"/> Once or twice in the past year</p> <p>05 <input type="radio"/> Did not get medical advice/treatment in the past year</p>	

<p>1.2.When you are ill, where do you mostly go to be treated? Spontaneous;</p> <p>I don't read: Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Public health care facility 02 <input type="radio"/> Private health care facility / consult private doctor 03 <input type="radio"/> Pharmacy 04 <input type="radio"/> Accredited drug dispensing outlets - Duka la Dawa Barid i (DLDB/ADDO) 05 <input type="radio"/> Traditional healer 06 <input type="radio"/> Other 07 <input type="radio"/> Do not take treatment</p>	ins1_2
<p>1.3.Please tell me which of the following you is true for you ?</p> <p>I Read out statements V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> <input type="checkbox"/> You understand how insurance works 02 <input type="checkbox"/> <input type="checkbox"/> You trust insurance companies to pay out when something does go wrong 03 <input type="checkbox"/> <input type="checkbox"/> Insurance is a good idea for everyone 04 <input type="checkbox"/> <input type="checkbox"/> You don't need insurance as you get money if things go wrong</p>	ins1_3
<p>2.Do you have insurance cover?</p> <p>I Interviewer: Explain to respondent that this could be in his/her own name or they could be covered by insurance that is in somebody else's name.</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't know</p>	ins2

<p>3.1.1. Please tell me which of the following you have?</p> <p>I Read out; Multiple mentions possible E ins2==1</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Motor vehicle insurance 02 <input type="checkbox"/> Households contents insurance 03 <input type="checkbox"/> Private health insurance 04 <input type="checkbox"/> National health insurance fund (NHIF) 05 <input type="checkbox"/> Community health insurance (CHF) 06 <input type="checkbox"/> TIKA (Tiba Kwa Kadi) 07 <input type="checkbox"/> Social Health Insurance Benefit (SHIB) 08 <input type="checkbox"/> Personal accident insurance 09 <input type="checkbox"/> Life insurance 10 <input type="checkbox"/> Loan insurance in case of death 11 <input type="checkbox"/> Building insurance 12 <input type="checkbox"/> Education policy 13 <input type="checkbox"/> Funeral cover 14 <input type="checkbox"/> Agricultural insurance 15 <input type="checkbox"/> Ushirika afya 16 <input type="checkbox"/> Motorcycle insurance</p> <p><u>And 2 other symbols [17]</u></p>	ins3_1
<p>3.1.1. Any other insurance product not mentioned here</p> <p>E ins3_1.Contains(18)</p>	<p>TEXT</p> <p>.....</p>	ins3_1o

SECTION J: SERVICE PROVIDERS / SOCIAL SECURITIES: INSURANCE

Roster: INSUARENCE - %ROSTERTITLE%

generated by multi-select question ins3_1

Q3_1Roster

E ins2==1 && ins3_1.Length>0

<p>3.1.2. For %rostertitle%: Is this in your name or are you covered by someone else's insurance?</p> <p>I Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Own insurance 02 <input type="radio"/> Someone else's insurance</p>	ins3_2
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<p>3.1.3.For %rostertitle%: How did you get this insurance?</p> <p>I Read out; Single mention E ins3_2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Insurance broker/agent 02 <input type="radio"/> Mobile phone 03 <input type="radio"/> Bank 04 <input type="radio"/> Employer 05 <input type="radio"/> Hospital/health centre 06 <input type="radio"/> Mobile money agent 07 <input type="radio"/> Input supplier 08 <input type="radio"/> Don't know 09 <input type="radio"/> Other specify</p>	ins3_3
<p>3.1.3.Other specify</p> <p>E ins3_3==9</p>	<p>TEXT</p> <p>.....</p>	ins3_3_o
<p>3.1.4.For %rostertitle%: Is this insurance regarded as MICRO insurance? Read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No 03 <input type="radio"/> Don't know</p>	ins3_4
<p>3.2.How many insurance policies do you have?</p> <p>Read out; Single mention</p> <p>I Ask only if Q3.2 have an 1 (only for those with own insurance) E ins3_1.Contains(1) && Q3_1Roster.Any(x=>x.ins3_2==1)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> One policy 02 <input type="radio"/> Two or three policies 03 <input type="radio"/> More than three 04 <input type="radio"/> Don't know (Don't read out)</p>	ins3_5

4.1. There are different reasons for people having the kind of products we have just talked about. What is the main reason why YOU have it?

I Don't read out; Single mention Only if Q2=1
E ins2==1

- | | SINGLE-SELECT | ins4_1 |
|----|---|--------|
| 01 | <input type="radio"/> Peace of mind – I/somebody who depends on me could get ill at any time | |
| 02 | <input type="radio"/> Medical services are expensive/cannot afford medical services myself | |
| 03 | <input type="radio"/> Cannot afford to lose the thing that is covered | |
| 04 | <input type="radio"/> The cost is low compared to the consequences of loss | |
| 05 | <input type="radio"/> Being insured stops you worrying about losing things | |
| 06 | <input type="radio"/> Have to make provision for my old age | |
| 07 | <input type="radio"/> It is required by law to have it | |
| 08 | <input type="radio"/> It is better to be safe than sorry later | |
| 09 | <input type="radio"/> Have to make provision for when things go wrong | |
| 10 | <input type="radio"/> To cover my loan when something happens to me | |
| 11 | <input type="radio"/> To make sure my family has money to cover expenses in the event of my death | |
| 12 | <input type="radio"/> Other specify | |
| 13 | <input type="radio"/> No specific reason/Don't know | |

4.1. Other specify

E ins4_1==12

TEXT ins4_1_o

.....

4.2. What do you most dislike about insurance services?

I Don't read out; Single mention
E ins2==1

- | | SINGLE-SELECT | ins4_2 |
|----|--|--------|
| 01 | <input type="radio"/> They never pay out | |
| 02 | <input type="radio"/> They are expensive | |
| 03 | <input type="radio"/> They are not trustworthy | |
| 04 | <input type="radio"/> They never pay out on time | |
| 05 | <input type="radio"/> Take long to process claims | |
| 06 | <input type="radio"/> Lack of medicine / poor service at hospitals/health facilities | |
| 07 | <input type="radio"/> None | |
| 08 | <input type="radio"/> Other, specify | |

other specify	TEXT	ins4_2other
E ins4_2==8	
4.2a.Please tell me which of the following you i s true for you ? Read out statements	MULTI-SELECT: YES/NO	ins4_2a
E ins2==1 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	<p>01 <input type="checkbox"/> <input checked="" type="checkbox"/> You can use or access insurance whenever you need to</p> <p>02 <input type="checkbox"/> <input checked="" type="checkbox"/> Your insurance always treats you well</p> <p>03 <input type="checkbox"/> <input checked="" type="checkbox"/> Before you opened an account with your insurance, you got as much information as you needed and it was easy to understand</p> <p>04 <input type="checkbox"/> <input checked="" type="checkbox"/> The products and services offered by your insurance meets your financial needs</p> <p>05 <input type="checkbox"/> <input checked="" type="checkbox"/> Your insurance fees and charges are reasonable</p> <p>06 <input type="checkbox"/> <input checked="" type="checkbox"/> You are satisfied with your insurance customer support</p>	
5.When did you last claim from/used your insurance?	SINGLE-SELECT	ins5
I Read out; Single mention E ins2==1	<p>01 <input type="radio"/> Yesterday/today</p> <p>02 <input type="radio"/> In the past 7 days</p> <p>03 <input type="radio"/> In the past 30 days</p> <p>04 <input type="radio"/> In the past 90 days</p> <p>05 <input type="radio"/> In the past 6 months</p> <p>06 <input type="radio"/> Longer than 6 months ago</p> <p>07 <input type="radio"/> I have never claimed/used it</p>	

<p>6.1. There are different reasons for people not having insurance. What is the main reason you don't have HEALTH insurance?</p> <p>I Only if no Health insurance – Does not have 3.1.3 to 3.1.7 Don't read out; Single mention</p> <p>E (ins3_1.ContainsAny(1,2,8,9,10,11,12,13,14,15,16,17,18) && !ins3_1.ContainsAny(3,4,5,6,7)) ins2==2</p>	<p>SINGLE-SELECT</p> <ul style="list-style-type: none"> 01 <input type="radio"/> Does not know the benefits of health insurance 02 <input type="radio"/> Does not know how it works 03 <input type="radio"/> Does not know how to get it /where to get it 04 <input type="radio"/> Does not trust it or the companies that provide it 05 <input type="radio"/> Protects self in other ways – don't need it 06 <input type="radio"/> Cannot afford it 07 <input type="radio"/> They don't want to pay out when you claim 08 <input type="radio"/> They don't pay out on time when you claim 09 <input type="radio"/> You have to pay for medicines 10 <input type="radio"/> Am not the decision maker 11 <input type="radio"/> Other specify 	ins6_1
<p>6.1. Other specify</p> <p>E ins6_1==11</p>	<p>TEXT</p> <p>.....</p>	ins6_1_o
<p>6.2 .Other than health insurance, what is the main reason you don't have insurance?</p> <p>I Ask Only if Q2==2 OR (if Q2=1 and Q3.1=3,4,5,6,7 and none other) Don't read out; Single mention</p> <p>E ins2==2 (ins3_1.ContainsAny(3,4,5,6,7) && !ins3_1.ContainsAny(1,2,8,9,10,11,12,13,14,15,16,17,18))</p>	<p>SINGLE-SELECT</p> <ul style="list-style-type: none"> 01 <input type="radio"/> Does not know the benefits of insurance 02 <input type="radio"/> Does not know how it works 03 <input type="radio"/> Does not know how to get it /where to get it 04 <input type="radio"/> Does not trust it or the companies that provide 05 <input type="radio"/> Protects self in other ways – don't need it 06 <input type="radio"/> Does not want to think about bad things happening 07 <input type="radio"/> Cannot afford it 08 <input type="radio"/> They don't want to pay out when you claim 09 <input type="radio"/> They don't pay out on time when you claim 10 <input type="radio"/> Other specify 	ins6_2

6.2.Other specify	TEXT	ins6_2_o
E ins6_2==10	
6.2a.You said you don't have funeral insurance. Please tell me what cover you will use for future funeral obligations.	MULTI-SELECT	ins6_2a
I Ask only if Q13.1.13 =2 i.e. don't have funeral insurance Read out; Multiple mentions possible E (ins3_1.ContainsAny(1,2,3,4,5,6,7,8,9,10,11,12,14,15,16,17,18) && !ins3_1.Contains(13)) ins2==2	<p>01 <input type="checkbox"/> You will ask for help from family, friends, neighbours</p> <p>02 <input type="checkbox"/> You will ask for help from community association</p> <p>03 <input type="checkbox"/> You will ask for help from your employer</p> <p>04 <input type="checkbox"/> Other specify</p>	

SECTION J: SERVICE PROVIDERS

MOBILE MONEY SERVICE PROVIDERS

E serv1_1.Yes.Contains(5) || serv1_1.No.Contains(5)

STATIC TEXT

1.I now want to ask you about mobile money services. Please tell me which of the following you agree with? Read out statements

1.3.Paying for goods and services using your phone is safer than carrying cash	SINGLE-SELECT	mob1_3
	<p>01 <input type="radio"/> Agree</p> <p>02 <input type="radio"/> Disagree</p> <p>03 <input type="radio"/> Dont know</p>	
1.4.One can easily lose money if you send/receive it using a mobile phone	SINGLE-SELECT	mob1_4
	<p>01 <input type="radio"/> Agree</p> <p>02 <input type="radio"/> Disagree</p> <p>03 <input type="radio"/> Dont know</p>	
1.6.You don't have to repay your loan from a mobile money service provider when you get a new line from another mobile network	SINGLE-SELECT	mob1_6
	<p>01 <input type="radio"/> Agree</p> <p>02 <input type="radio"/> Disagree</p> <p>03 <input type="radio"/> Dont know</p>	
1.7.You are among the victims of cybercrime	SINGLE-SELECT	mob1_7
	<p>01 <input type="radio"/> Agree</p> <p>02 <input type="radio"/> Disagree</p> <p>03 <input type="radio"/> Dont know</p>	
1.8.You know someone who has lost money through a mobile money scam	SINGLE-SELECT	mob1_8
	<p>01 <input type="radio"/> Agree</p> <p>02 <input type="radio"/> Disagree</p> <p>03 <input type="radio"/> Dont know</p>	

1.9.You don't trust saving money on mobile money account because of mobile money scam	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know	mob1_9
1.10.You have ever received a call/sms intendin g to steal from your mobile wallet	SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know	mob1_10
2.Are you currently using mobile money?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	mob2

3.What is the main reason why do you not use mobile money?

I Don't read out; Single mention
E mob2==2

SINGLE-SELECT

mob3

- 01 I do not know what it is/never heard of it before
- 02 I do not know how to get it
- 03 I do not have the required documents
- 04 There is no point-of-service/agent close to where I live
- 05 I do not need it, I do not make any transactions
- 06 Registration is too complicated
- 07 Registration fee is too high
- 08 Using it is difficult
- 09 Fees for using this service are too high
- 10 No one among my friends or family use this service
- 11 I do not understand this service; I do not know what I can use it for
- 12 I do not have a smartphone
- 13 I do not trust that my money is safe on a mobile money account
- 14 My spouse, family, in-laws do not approve of me having a mobile money account
- 15 It is against my religion
- 16 Mobile money does not provide anything better/any advantage over the financial services I currently use

And 1 other symbols [18]

3.Other specify

I Don't read out; Single mention
E mob3==17

TEXT

mob3_o

.....

4. When did you first start using mobile money services?

E mob2==1

SINGLE-SELECT

mob4

- 01 Up to six months ago
- 02 Between 6 months and a year ago
- 03 Over a year ago, but less than 2 years ago
- 04 2 years or more ago but less than 5 years ago
- 05 5 years ago or more

5.What is the main reason you started using mobile money?

I Do not read out; Single mention
E mob2==1

SINGLE-SELECT

mob5

- 01 I had to send money to another person
- 02 I had to receive money from another person
- 03 To borrow money
- 04 Somebody/a person requested I opened an account
- 05 I had to send money to an organization/government agency: e.g., had to pay a bill
- 06 I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits
- 07 An agent or sales person convinced me
- 08 I saw posters/billboards/radio/TV advertising that convinced me
- 09 A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use
- 10 I saw other people using it and wanted to try by myself
- 12 I wanted to start saving money with an m-money account
- 13 I wanted a safe place to store my money
- 14 I got a discount on airtime
- 15 Most my friends/family members are already using it
- 16 I had to pay merchants/service from business
- 17 My congregation convinced me --Pay for 'ZAKA' – church contributions

And 2 other symbols [19]

5. Other specify

E mob5==19

TEXT

mob5_o

.....

E mob2==1

I now want to ask you about mobile money services. Please tell me which of the following you agree with? Read out statements

<p>5.a.1 You can use or access mobile money whenever you need to E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5a
<p>5.a.2 Your mobile money services provider always treats you well E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5b
<p>5.a.3.Before you opened an account with your money services provider, you got as much information as you needed and it was easy to understand E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5c
<p>5.a.4.The products and services offered by your money services provider meets your financial needs E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5d
<p>5.a.5.Your mobile money fees and charges are reasonable E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5e
<p>5.a.6.You are satisfied with your mobile money customer support E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5f
<p>5.a.7. You borrowed digital loan money to improve your life, but the debt made you worse off E mob2==1</p>	<p>SINGLE-SELECT 01 <input type="radio"/> Agree 02 <input type="radio"/> Disagree 03 <input type="radio"/> Dont know</p>	mob5g

<p>6.Which of the following statements applies to you?</p> <p>I Read out; Single mention E mob2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> You are not registered but you use mobile money through someone else (family/friends)</p> <p>02 <input type="radio"/> You are not registered but you use mobile money through a mobile money agent</p> <p>03 <input type="radio"/> You are registered to use mobile money</p>	<p>mob6</p>
<p>7.What is the main reason why you are not registered?</p> <p>I Do not read out; Single mention E mob2==1 && mob6.InRange(1,2)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> I do not have a state ID, National Identity Number or other required documents</p> <p>02 <input type="radio"/> There is no mobile money agent close to where I live/work</p> <p>03 <input type="radio"/> Fees for using such account are too high</p> <p>04 <input type="radio"/> I can have all the services through an agent, I do not need an account</p> <p>05 <input type="radio"/> Registration fees are too high</p> <p>06 <input type="radio"/> I prefer that agents perform transactions for me, they will fix the problems if anything happens</p> <p>07 <input type="radio"/> I do not trust my money is safe in a mobile money account</p> <p>08 <input type="radio"/> I prefer to keep money in cash and use mobile money only to send/receive money</p> <p>09 <input type="radio"/> I have heard of fraud on mobile money</p> <p>10 <input type="radio"/> Agent can help me use the service I do not know how to use it on my own</p> <p>11 <input type="radio"/> Do not see any advantages in registering</p> <p>12 <input type="radio"/> Don't have a phone</p> <p>13 <input type="radio"/> Other, specify</p>	<p>mob7</p>

7.Other specify	TEXT	mob7_other
E mob7==13	
8.Which mobile money services do you use? Read out; Multiple mentions possible	MULTI-SELECT	mob8
E mob2==1	<p>01 <input type="checkbox"/> M-pesa</p> <p>02 <input type="checkbox"/> Tigo-pesa</p> <p>03 <input type="checkbox"/> Halo-pesa</p> <p>04 <input type="checkbox"/> Ezy-pesa</p> <p>05 <input type="checkbox"/> Airtel money</p> <p>06 <input type="checkbox"/> T-pesa</p>	
9.2.When did you last use mobile money services?	SINGLE-SELECT	mob9_2
I Read out; Single mention E mob2==1	<p>01 <input type="radio"/> Yesterday/today</p> <p>02 <input type="radio"/> In the past 7 days</p> <p>03 <input type="radio"/> In the past 30 days</p> <p>04 <input type="radio"/> In the past 90 days</p> <p>05 <input type="radio"/> In the past 6 months</p> <p>06 <input type="radio"/> Longer than 6 months ago</p>	
9.3 What is the main reason for not using mobile money more often?	SINGLE-SELECT	mob9_3
I IF 9.2 >4: Don't read out; Single mention E mob2==1 && mob9_2.InRange(5,6)	<p>01 <input type="radio"/> Didn't need it</p> <p>02 <input type="radio"/> Doesn't suit/meet my needs</p> <p>03 <input type="radio"/> Too expensive</p> <p>04 <input type="radio"/> Service is not good</p> <p>05 <input type="radio"/> Am not the decision maker</p> <p>06 <input type="radio"/> Only use for emergencies</p> <p>07 <input type="radio"/> Other</p>	
10.1.In the past 12 months have you experienced any of the following when you wanted to use mobile money?	MULTI-SELECT: YES/NO	mob10_1
I Read out; Multiple mentions possible E mob2==1 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	<p>01 <input type="checkbox"/> / <input type="checkbox"/> Network failure</p> <p>02 <input type="checkbox"/> / <input type="checkbox"/> Agent absent/not available</p> <p>03 <input type="checkbox"/> / <input type="checkbox"/> Agent didn't have enough cash/float</p> <p>04 <input type="checkbox"/> / <input type="checkbox"/> Agent overcharged for transactions</p> <p>05 <input type="checkbox"/> / <input type="checkbox"/> Lost money</p> <p>06 <input type="checkbox"/> / <input type="checkbox"/> Agent wanted you to reveal your PIN number</p> <p>07 <input type="checkbox"/> / <input type="checkbox"/> Have you experienced any other problems which I did not mention here? Can you please explain these to me?</p>	
10.1Any other problem	TEXT	mob10_lother
E mob2==1 && mob10_1.Yes.Contains(13)	

<p>10.2.What did you do when you experienced these problems?</p> <p>I Ask only those who experienced problems: (only if any of 10.1=1) Don't read out; Multiple mentions possible E mob2==1 && mob10_1.Yes.Length>0 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/>/<input checked="" type="checkbox"/> Complained at customer services desk 02 <input type="checkbox"/>/<input checked="" type="checkbox"/> Went to the agent/Complained with agent 03 <input type="checkbox"/>/<input checked="" type="checkbox"/> Did nothing 04 <input type="checkbox"/>/<input checked="" type="checkbox"/> Other, specify</p>	mob10_2
<p>10.2.Other specify</p> <p>E mob10_2.Yes.Contains(4)</p>	<p>TEXT</p> <p>.....</p>	mob10_2_o
<p>11.1.Have you ever borrowed money through mobile money services?</p> <p>I If yes CONTINUE, If NO go to Q14 E mob2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	mob11_1
<p>11.2.Which of the following do you agree with? Read out statements</p> <p>I Ask ALL E mob2==1 && mob11_1==1 V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/>/<input checked="" type="checkbox"/> Have you ever borrowed to pay back a loan you had with them so that you could get a bigger loan? 02 <input type="checkbox"/>/<input checked="" type="checkbox"/> Have you borrowed digital loan money to improve your life, but the debt made you worse off 03 <input type="checkbox"/>/<input checked="" type="checkbox"/> Have you stopped using a phone number because you owe a digital loan on that number?</p>	mob11_2
<p>11.3.If you have borrowed through mobile money services and the loan became too big for you what would you do?</p> <p>I SINGLE MENTION E mob2==1 && mob11_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Aboandon the line and buy another 02 <input type="radio"/> Borrow from elsewhere to repay 03 <input type="radio"/> Ask family/friends for money 04 <input type="radio"/> Other, specify 05 <input type="radio"/> Dont know</p>	mob11_3
<p>11.3Other specify</p> <p>E mob11_3==4</p>	<p>TEXT</p> <p>.....</p>	mob11_3_other
<p>12.How often do you borrow from them? Would you say it is</p> <p>I Read out E mob2==1 && mob11_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Less than once a year 02 <input type="radio"/> Once or twice a year 03 <input type="radio"/> More than once or twice year but not every month 04 <input type="radio"/> Monthly 05 <input type="radio"/> More than once a month 06 <input type="radio"/> Weekly 07 <input type="radio"/> Daily</p>	mob12

13.How much did you borrow the last time you borrowed? TZS

E mob2==1 && mob11_1==1

NUMERIC: INTEGER

mob13

SPECIAL VALUES

997 Refused

998 Can't remember

STATIC TEXT

E mob2==1 && mob2==1

14.ENUMERATOR: USE SHOW CARD



14.Which of the following things (if any) do YOU value most from using a mobile money services?

I Single mention – Use show card
E mob2==1 && mob2==1

SINGLE-SELECT

mob14

- 01 Easy to use
- 02 Quick to use
- 03 You can send and receive money across networks
- 04 Safe transactions
- 05 It is not expensive
- 06 You do not have to travel to do transactions
- 07 You can quickly borrow money
- 08 The interest is not high when you borrow
- 09 One can borrow multiple times
- 10 You can build a credit record
- 11 You can safely store/save money
- 12 One can save, borrow and transfer money with one account
- 13 None of these (Not on card)

<p>15. Please tell me what you most dislike about using mobile money services?</p> <p>I Don't read out; Single mention E mob2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Network failures 02 <input type="radio"/> It is expensive 03 <input type="radio"/> It makes it too easy to borrow w / get a loan 04 <input type="radio"/> Dishonest agents 05 <input type="radio"/> Agent not available 06 <input type="radio"/> Agents don't have float/cash 07 <input type="radio"/> Time taken to solve problem s 08 <input type="radio"/> Distance 09 <input type="radio"/> Nothing 10 <input type="radio"/> Other, specify</p>	mob15
<p>15. Other specify</p> <p>E mob15==10</p>	TEXT	mob15_o
<p>16.1. Have you ever used a mobile money agent ?</p> <p>E mob2==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	mob16_1
<p>16.2. What did/do you use mobile money agents for?</p> <p>I Don't read out; Multiple mentions possible E mob2==1 && mob16_1==1</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Registration 02 <input type="checkbox"/> Cash-in/deposits 03 <input type="checkbox"/> Cash-out/withdrawals 04 <input type="checkbox"/> Paying bills 05 <input type="checkbox"/> Buying airtime 06 <input type="checkbox"/> Sending money 07 <input type="checkbox"/> Receiving money 08 <input type="checkbox"/> Other</p>	mob16_2
<p>16.2. Other specify</p> <p>E mob16_2.Contains(8)</p>	TEXT	mob16_2other
<p>17. When did you last use a mobile money agent for mobile money purposes? Read out; Single mention</p> <p>E mob2==1 && mob16_1==1</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> In the past 6 months 06 <input type="radio"/> Longer than 6 months ago</p>	mob17

<p>17a.In the past 12 months, which of the following actions have you done using your mobile money account?</p> <p>I Read out; Multiple mentions possible E mob2==1</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Withdraw cash using a lipanamba 02 <input type="checkbox"/> Saving or keeping money 03 <input type="checkbox"/> Put money in when travel so don't carry cash 04 <input type="checkbox"/> Fundraise 05 <input type="checkbox"/> Buy airtime/data 06 <input type="checkbox"/> Betting or lottery 07 <input type="checkbox"/> Other,specify</p>	mob17a
<p>17a.Other specify</p> <p>E mob17a.Contains(7)</p>	<p>TEXT</p> <p>.....</p>	mob17a_o
<p>17b. In the past 12 months have you participated in betting or lottery in any way?</p> <p>I Ask those who don't use their phones for betting or lottery – including people who don't use mobile money E mob17a.ContainsAny(1,2,3,4,5,7) mob2==2</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Yes 02 <input type="radio"/> No</p>	mob17b
<p>17c.On average, how much do you spend on betting in a month?</p> <p>I Ask only those who participate in betting/lottery using their phones or otherwise: (only if MMSPXX=6) E mob17b==1 mob17a.Contains(6)</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Don't know</p>	mob17c
<p>17d.In the past 12 months, on average, how often did you bet? Was it...?</p> <p>I Read out; Single mention' Ask only those who participate in betting/lottery using their phones or otherwise: (only if MMSPXX=6) E mob17b==1 mob17a.Contains(6)</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> More than once in a day 02 <input type="radio"/> Daily (Just one bet a day) 03 <input type="radio"/> Weekly 04 <input type="radio"/> Monthly 05 <input type="radio"/> Occasionally when I get cash or big prizes to win 06 <input type="radio"/> Other,specify</p>	mob17d
<p>17d.Other specify</p> <p>E mob17d==6</p>	<p>TEXT</p> <p>.....</p>	mob17d_o
<p>17e.Does anyone else in your household bet or use the lottery? Read out; Single mention</p> <p>I Ask all</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Yes 02 <input type="radio"/> No</p>	mob17e

<p>17f I now want to ask you about betting service s. Please tell me which of the following you agree with?</p> <p>I Read out statements V1 self.Missing.Length==0</p> <p>M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> <input checked="" type="checkbox"/> You can earn a lot of money from betting</p> <p>02 <input type="checkbox"/> <input checked="" type="checkbox"/> Betting can help to pay for regular expenses</p> <p>03 <input type="checkbox"/> <input checked="" type="checkbox"/> Betting or gaming is a good way of earning a n income</p> <p>04 <input type="checkbox"/> <input checked="" type="checkbox"/> Betting is likely to lead to financial difficulties</p>	mob17f
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SECTION J: SERVICE PROVIDERS

SAVINGS GROUPS COMMUNITY MICROFINANCE GROUPS (CMGS)

E serv1_1.YesNo(10)

<p>1. You said you belong to a community association/savings group – please tell me what these are?</p> <p>I Don't read out; Multiple mentions possible</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Savings group established by an agency such as CARE/P LAN – i.e. SILCs or VLSAs</p> <p>02 <input type="checkbox"/> Savings group established by members themselves – VIC OBAs (Village Community Bank)</p> <p>03 <input type="checkbox"/> Rotating savings group where members take turns in getting the contribution of all the members – Upatu</p> <p>04 <input type="checkbox"/> Other, specify</p>	cmg1
<p>Other specify</p> <p>E cmg1.Contains(4)</p>	<p>TEXT</p> <p>.....</p>	cmg1other
<p>1a. Are any of your Community microfinance groups registered in your district?</p>	<p>SINGLE-SELECT</p> <p>01 <input checked="" type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p> <p>03 <input type="radio"/> Don't know</p>	cmg1a

<p>2.What is the main reason you belong to this group(s)?</p> <p>I Don't read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> To socialise or meet friends/ to network</p> <p>02 <input type="radio"/> They give financial advice</p> <p>03 <input type="radio"/> They give information on matters such as education, health, etc</p> <p>04 <input type="radio"/> Can turn to them when in financial need</p> <p>05 <input type="radio"/> Can get access to money in case of loss or emergency/access the social fund</p> <p>06 <input type="radio"/> To borrow money</p> <p>07 <input type="radio"/> To save money</p> <p>08 <input type="radio"/> I trust the members with my money</p> <p>09 <input type="radio"/> Inherited membership</p> <p>10 <input type="radio"/> It is compulsory/expected of me</p> <p>11 <input type="radio"/> It forces me to save</p> <p>12 <input type="radio"/> Other, specify</p>	cmg2
<p>other specify</p> <p>E cmg2==12</p>	<p>TEXT</p> <p>.....</p>	cmg2other
<p>3.When did you first join?</p> <p>I Don't read out; Single mention</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Up to six months ago</p> <p>02 <input type="radio"/> Between 6 months and a year ago</p> <p>03 <input type="radio"/> Over a year ago, but less than 2 years ago</p> <p>04 <input type="radio"/> 2 years or more ago but less than 5 years ago</p> <p>05 <input type="radio"/> 5 years ago or more</p>	cmg3

<p>4.1.What services do you use with the group(s) ? Do you?</p> <p>I Read out V1 self.Missing.Length==0 M1 Please fill Yes/No</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/>/<input type="checkbox"/> Save with the group 02 <input type="checkbox"/>/<input type="checkbox"/> Buy shares 03 <input type="checkbox"/>/<input type="checkbox"/> Borrow from the group – with interest 04 <input type="checkbox"/>/<input type="checkbox"/> Borrow from the group – without interest 05 <input type="checkbox"/>/<input type="checkbox"/> Go to the group for money when you have an emergency or a social event such as weddings and funerals 06 <input type="checkbox"/>/<input type="checkbox"/> Do you use any other services offered by a group that I haven't mentioned, specify 07 <input type="checkbox"/>/<input type="checkbox"/> Insurance services</p>	cmg4_1
<p>4.1. Other specify</p> <p>E cmg4_1.YesNo.Contains(6)</p>	TEXT	cmg4_1_o
<p>4.2 Still thinking about the groups you belong to, does any of them.....?</p> <p>I Read out V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/>/<input type="checkbox"/> Contribute towards funerals or other emergencies of group members and their families 02 <input type="checkbox"/>/<input type="checkbox"/> Contribute towards social events of group members e.g. weddings, birth of a child 03 <input type="checkbox"/>/<input type="checkbox"/> Have a joint income generating activity e.g. brick making, basket making 04 <input type="checkbox"/>/<input type="checkbox"/> Buy assets for the group/individual members 05 <input type="checkbox"/>/<input type="checkbox"/> Have a constitution 06 <input type="checkbox"/>/<input type="checkbox"/> Have a bank account where the savings of members are kept 07 <input type="checkbox"/>/<input type="checkbox"/> Use mobile money to store members' money 08 <input type="checkbox"/>/<input type="checkbox"/> Use mobile money services to receive members' money from members 09 <input type="checkbox"/>/<input type="checkbox"/> Have a loan from a bank 10 <input type="checkbox"/>/<input type="checkbox"/> Have insurance</p>	cmg4_2

<p>4.2a.Thinking about your main social group. Please tell me which of the following you agree with?</p> <p>I Read out statements V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!</p>	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> <input checked="" type="checkbox"/> You can use or access your community micro finance group whenever you need to</p> <p>02 <input type="checkbox"/> <input checked="" type="checkbox"/> Your community micro finance group always treats you well</p> <p>03 <input type="checkbox"/> <input checked="" type="checkbox"/> Before you started saving with your community microfinance group, you got as much information as you needed and it was easy to understand</p> <p>04 <input type="checkbox"/> <input checked="" type="checkbox"/> The products and services offered by your community microfinance group meets your financial needs</p> <p>05 <input type="checkbox"/> <input checked="" type="checkbox"/> Your community micro finance group fees and charges are reasonable</p> <p>06 <input type="checkbox"/> <input checked="" type="checkbox"/> You are satisfied with your community microfinance group customer support</p> <p>07 <input type="checkbox"/> <input checked="" type="checkbox"/> You would like better, automatic record keeping in your group</p>	cmg4_2a
<p>4.3 How many savings groups do you belong to in total?</p>	<p>NUMERIC: INTEGER</p>	cmg4_3
<p>4.4.How many of the groups you belong to have a constitution?</p> <p>I Ask only for respondents who belongs to more than one group E cmg4_3>1</p>	<p>NUMERIC: INTEGER</p> <p>SPECIAL VALUES</p> <p>997 Refused</p> <p>998 Don't know</p>	cmg4_4
<p>4.7 How often do you contribute to the groups that you belong to? Would you say it is Read out</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Every week</p> <p>02 <input type="radio"/> Twice a month</p> <p>03 <input type="radio"/> Once a month</p>	cmg4_7
<p>4.8 How much do you contribute in total (to all the groups you belong) in a month? TZS</p>	<p>NUMERIC: INTEGER</p> <p>SPECIAL VALUES</p> <p>997 Refused</p> <p>998 Don't know</p>	cmg4_8

<p>4.9.How often do you borrow from these groups? Would you say it is Read out</p> <p>I Only those who borrow (otherwise go to 4.11): E cmg4_1.YesNo.ContainsAny(3,4)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Once or twice a year 02 <input type="radio"/> More than once or twice yearly but not every month 03 <input type="radio"/> Monthly 04 <input type="radio"/> More than once a month</p>	cmg4_9
<p>4.10.How much did you borrow the last time you borrowed from a group TZS</p> <p>E cmg4_1.YesNo.ContainsAny(3,4)</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Can't remember</p>	cmg4_10
<p>4.11.How often do use the social fund? Would you say it is Read out</p> <p>I Only those used the social fund (otherwise go to next section): E cmg2==5</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Once or twice a year 02 <input type="radio"/> More than once or twice yearly but not every month 03 <input type="radio"/> Monthly 04 <input type="radio"/> More than once a month</p>	cmg4_11
<p>4.12.How much did you get the last time you got money from the fund? TZS</p>	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Can't remember</p>	cmg4_12
<p>4.13.What did you use the money for?</p> <p>I Don't read out. Multiple mention</p>	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Living expenses 02 <input type="checkbox"/> Medical expenses 03 <input type="checkbox"/> Funeral 04 <input type="checkbox"/> Social occasion 05 <input type="checkbox"/> Unexpected travel 06 <input type="checkbox"/> Educational expenses 07 <input type="checkbox"/> Business 08 <input type="checkbox"/> Other, specify</p>	cmg4_13
<p>Other specify</p> <p>E cmg4_13.Contains(8)</p>	<p>TEXT</p> <p>.....</p>	cmg4_13other
<p>4.14.How often does the group meet? Would you say it is?</p> <p>I Read out. Single mention If respondent belongs to more than one group – please refer to the group they contribute most money to E serv1_1.YesNo.Contains(10)</p>	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Weekly 02 <input type="radio"/> Twice a month 03 <input type="radio"/> Once a month 04 <input type="radio"/> Less than once a month 05 <input type="radio"/> Other, specify</p>	cmg4_14

Other specify	TEXT	cmg4_14other
E cmg4_14==5	

SECTION J: SERVICE PROVIDERS

SOCIAL GROUPS (E.G. WHATSAPP GROUPS, TUPENDANE, MSHIKAMANO, UMOJA)

E serv1_1.Yes.Contains(11)

4.14a.Which of the following things have you done in the past 12 months with social groups you belong to?

I Read out; Multiple mention

MULTI-SELECT

cmg4_14a

- 01 Received money from them for funeral costs
- 02 Received money from them for weddings
- 03 Received money from them for medical costs
- 04 Saved money with them
- 05 Borrowed money from them
- 06 Contributed money for other people's funeral costs
- 07 Contributed money for other people's weddings
- 08 Contributed money for other people's medical costs
- 09 Other, specify

Other specify

TEXT

cmg4_14aother

E cmg4_14a.Contains(9)

SECTION J: SERVICE PROVIDERS

MONEYLENDERS IN THE COMMUNITY

E serv1_1.Yes.Contains(12)

1.What is the main reason why you use moneylenders?

I Don't read out. Single mention

SINGLE-SELECT

tender1

- 01 Quick access to money
- 02 They are in the community/proximity
- 03 I trust them
- 04 I know them
- 05 Can borrow small or large amounts
- 06 Other, specify

1.Other specify

TEXT

tender1_o

I Don't read out. Single mention

E tender1==6

3. When did you last use a money lender? I Read out; Single mention	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yesterday/today 02 <input type="radio"/> In the past 7 days 03 <input type="radio"/> In the past 30 days 04 <input type="radio"/> In the past 90 days 05 <input type="radio"/> In the past 6 months 06 <input type="radio"/> Longer than 6 months ago</p>	tender3
4. How much did you borrow the last time you borrowed from a moneylender? TZS	<p>NUMERIC: INTEGER</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>997 Refused 998 Can't remember</p>	tender4
4a. Did you ask if it was a registered moneylender? I Don't read out. Single mention	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>	tender4a
4b. Please tell me which of the following statements you agree with? I Read out; Multiple mentions possible V1 self.Missing.Length==0 M1 Please, Fill Yes/No item responses as needed!	<p>MULTI-SELECT: YES/NO</p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> You can use or access your moneylender whenever you need to 02 <input type="checkbox"/> / <input type="checkbox"/> Your moneylender lender always treats you well 03 <input type="checkbox"/> / <input type="checkbox"/> Before you took out a loan with your moneylender, you got as much information as you needed and it was easy to understand 04 <input type="checkbox"/> / <input type="checkbox"/> The products and services offered by your moneylender meets your financial needs 05 <input type="checkbox"/> / <input type="checkbox"/> Your moneylender fees and charges are reasonable 06 <input type="checkbox"/> / <input type="checkbox"/> You are satisfied with your moneylender customer support</p>	tender4b
5. What do you dislike the most about moneylenders? I Don't read out. Single mention	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> High interest 02 <input type="radio"/> Short repayment terms 03 <input type="radio"/> Losing collateral 04 <input type="radio"/> Other, specify</p>	tender5
Other specify E tender5==4	<p>TEXT</p> <p>.....</p>	tender5other

SECTION K: LITERACY & NUMERACY

E consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1 || Thirdcal_backresult==1
|| (consent_ind2==1 && firstvisit1_result==1) || (consent_ind2==1 && firstcall bac And 111 other symbols [8])

STATIC TEXT

[ENUMERATOR, RESPONDENTS MAY USE PEN AND PAPER TO CALCULATE:]

STATIC TEXT

K.1.1-ENUMERATOR: USE KISWAHILI SHOW CARD



K.1.1. This may sound very basic to you, but this is just a routine question for us and I will appreciate your cooperation. Please read each question on this card out loud to me and write the answer to each. If you are unable to read or write please tell me. It is okay, I understand.

I ENUMERATOR: Give respondent Kiswahili show card

SINGLE-SELECT

k_1_1

- 01 Can read and write
- 02 Can read only
- 03 Can write only
- 04 Can neither read nor write
- 05 Refused to read

STATIC TEXT

K.1.2-ENUMERATOR: USE ENGLISH SHOW CARD



K.1.2. Now let us do the same for English.

I (ENUMERATOR: Give respondent English show card)

SINGLE-SELECT

k_1_2

- 01 Can read and write
- 02 Can read only
- 03 Can write only
- 04 Can neither read nor write
- 05 Refused to read

K.2.1. A person spent TSH 5,000 to buy food one day but only TSH 2,000 the next day. How much did they spend to buy food over the two days?

SINGLE-SELECT

k_2_1

- 01 TSH 7 000
- 02 Other answer which is wrong
- 03 Don't know/refused
- 04 Didn't understand the question

K.2.2. A person has TSH 8,000 in cash and spends TSH 4,000 on food and TSH 3,000 on clothing. How much money do they have remaining?	SINGLE-SELECT 01 <input type="radio"/> TSH 1 000 02 <input type="radio"/> Other answer which is wrong 03 <input type="radio"/> Don't know/refused 04 <input type="radio"/> Didn't understand the question	k_2_2
K.2.3. 20 people each won a prize of TSH 400. What was the total amount of money received by the 20 people?	SINGLE-SELECT 01 <input type="radio"/> TSH 8 000 02 <input type="radio"/> Other answer which is wrong 03 <input type="radio"/> Don't know/refused 04 <input type="radio"/> Didn't understand the question	k_2_3
K.2.4. A prize of TSH 9,000 is shared equally between six people. How much will each person receive?	SINGLE-SELECT 01 <input type="radio"/> TSH 1 500 02 <input type="radio"/> Other answer which is wrong 03 <input type="radio"/> Don't know/refused 04 <input type="radio"/> Didn't understand the question	k_2_4

STATIC TEXT

[ENUMERATOR, ENUMERATORS TO OBSERVE AND COMPLETE:]

K.3. What instruments did respondents use in this numeracy section? I Don't read out; Multiple mentions possible	MULTI-SELECT 01 <input type="checkbox"/> Paper and pen/pencil 02 <input type="checkbox"/> Calculator or calculator on phone 03 <input type="checkbox"/> Other (specify) 04 <input type="checkbox"/> Nothing, did all calculation in head (Single mention only)	k_3
K.3_OTH. What instruments did respondent use in this numeracy section? E k_3.Contains(3)	TEXT 	k_3_oth
K4.Consent for follow-up research	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	Ind_Consent
K5:Can you confirm your mobile number? it is	TEXT 	Ind_mobile

End time	DATE: CURRENT TIME	endtime
----------	-----------------------------	---------

RESULTS OF INDIVIDUAL INTERVIEW

E consent_ind==1 || consent_ind==2

Ind_r. RESULT OF INTERVIEW	SINGLE-SELECT	IND_RESULT
	01 <input type="radio"/> COMPLETED	
	02 <input type="radio"/> NOT AT HOME	
	03 <input type="radio"/> POSTPONED	
	04 <input type="radio"/> REFUSED	
	05 <input type="radio"/> PARTLY COMPLETED	
	06 <input type="radio"/> INCAPACITATED	
	07 <input type="radio"/> OTHER SPECIFY	
OTHER RESULT	TEXT	IND_RESULT0
E IND_RESULT==7	
15. GIVE COMMENTS, WHY INTERVIEW NOT COMPLETED:	TEXT	COMMENTS_IND
E IND_RESULT>1	

SUPERVISOR'S QUESTIONS ABOUT THE INTERVIEWED HOUSEHOLD

1. Is the household interviewed same as the one selected (as given in the list of selected households)?	SINGLE-SELECT SCOPE: SUPERVISOR 01 <input type="radio"/> Yes 02 <input type="radio"/> No	Supv2
2. Give reasons why the Original Household is replaced? E Supv2==2	TEXT SCOPE: SUPERVISOR	Supv3

APPENDIX A — ENABLING CONDITIONS

[1] : SECTION C: Individual Demographics and Position in the Household

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[2] : SECTION D: Money Generating Activities and Main Expenses

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[3] : SECTION E: Planning, Cash Flow and Risk Management

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[4] : SECTION F: Saving

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[5] : SECTION G: Borrowing

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[6] : SECTION H: Payments

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[7] : SECTION J: Service Providers

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

[8] : SECTION K: Literacy & Numeracy

Enablement Condition:

```
consent_ind==1 || firstvisit_result==1 || firstcal_backresult==1 || Secondcal_backresult==1  
|| Thirddcal_backresult==1 ||  
(consent_ind2==1 && firstvisit1_result==1) ||  
(consent_ind2==1 && firstcall_backresult==1) ||  
(consent_ind2==1 && Secondcall_backresult==1) ||  
(consent_ind2==1 && Thirddcall_backresult==1)
```

APPENDIX B — INSTRUCTIONS

- [1] D2_1: D2.1.Different people have different ways of getting money. Through which of these ways do you get money?

Read out; Multiple mention possible Interviewer: If the respondent doesn't have expenses – please probe access to money for personal use carefully! Explain to the respondent that he/she has to report on ALL the different ways he/she gets money (even when getting this from parents or others); if he/she does not spend ANY money – probe who buys his/her food/clothes etc.

- [2] D2_3: D2.3.For each money source ask: How do you usually receive the money you get from %income%

Read out; Single mention per source Interviewer: If the respondent reports that he/she gets the money on his/her phone, probe to understand if he/she gets a SMS to collect their money somewhere such as Western Union (code=4) or whether the money goes into his/her phone and he/she can keep it there until he/she needs it (code 3).

APPENDIX C — CATEGORIES

[1] yes_no_dk_ref

Categories: 1: Yes , 2: No , 98: Don't know (DK) , 99: Prefer not to say (REF)

[2] Region

Categories: 1: Dodoma , 2: Arusha , 3: Kilimanjaro , 4: Tanga , 5: Morogoro , 6: Pwani , 7: Dar es Salaam , 8: Lindi , 9: Mtwara , 10: Ruvuma , 11: Iringa , 12: Mbeya , 13: Singida , 14: Tabora , 15: Rukwa , 16: Kigoma , 17: Shinyanga , 18: Kagera , 19: Mwanza , 20: Mara , 21: Manyara , 22: Njombe , 23: Katavi , 24: Simiyu , 25: Geita , 26: Songwe , 51: Kaskazini Unguja , 52: Kusini Unguja , 53: Mjini Magharibi , 54: Kaskazini Pemba , 55: Kusini Pemba

[3] District

Categories: 101: Kondoa , 102: Mpwapwa , 103: Kongwa , 104: Chamwino , 106: Bahi , 107: Chemba , 105: Dodoma , 201: Monduli , 202: Arumeru , 203: Longido , 204: Karatu , 205: Ngorongoro , 206: Arusha , 301: Rombo , 302: Mwanga , 303: Same , 304: Moshi , 305: Hai , 306: Siha , 401: Lushoto , 403: Muheza , 405: Pangani , 406: Handeni , 407: Kilindi , 408: Mkkinga , 404: Tanga , 501: Kilosa , 502: Morogoro , 503: Kilombero , 504: Ulanga , 505: Malinyi , 506: Mvomero , 507: Gairo , 601: Bagamoyo , 602: Kibaha , 603: Kisarawe , 604: Mkuranga , 605: Rufiji , 607: Kibiti , 701: Kinondoni , 702: Ilala , 703: Temeke , 704: Kigamboni , 705: Ubungo , 801: Kilwa , 802: Lindi , 803: Nachingwea , 804: Liwale , 805: Ruangwa , 901: Mtwara , 902: Newala , 903: Masasi , 904: Tandahimba , 905: Nanyumbu , 1001: Tunduru , 1002: Songea , 1003: Mbinga , 1004: Nyasa , 1005: Namtumbo , 1101: Iringa , 1102: Mufindi , 1103: Kilolo , 1201: Chunya , 1202: Mbeya , 1203: Kyela , 1204: Rungwe , 1205: Mbarali , 1301: Iramba , 1302: Singida , 1303: Manyoni , 1304: Ikungi , 1305: Mkalama , 1401: Nzega , 1402: Igunga , 1403: Uyui , 1404: Urambo , 1405: Sikonge , 1407: Kaliua , 1406: Tabora , 1501: Kalambo , 1502: Sumbawanga , 1503: Nkasi , 1601: Kibondo , 1602: Kasulu , 1603: Kigoma , 1604: Uvinza , 1605: Buhigwe , 1606: Kakonko , 1701: Kahama , 1702: Kishapu , 1703: Shinyanga , 1801: Karagwe , 1802: Bukoba , 1803: Muleba , 1804: Biharamulo , 1805: Ngara , 1806: Kyerwa , 1807: Missenyi , 1901: Ukerewe , 1902: Magu , 1904: Kwidha , 1905: Sengerema , 1907: Misungwi , 1903: Nyamaganja , 1906: Illemela , 2001: Tarime , 2002: Serengeti , 2003: Musoma , 2004: Bunda , 2005: Butiama , 2006: Rarya , 2101: Babati , 2102: Hanang , 2103: Mbulu , 2104: Simanjiro , 2105: Kiteto , 2201: Njombe , 2202: Ludewa , 2203: Makete , 2204: Wanging'ombe , 2301: Mpanda , 2302: Tanganyika , 2303: Mlele , 2401: Bariadi , 2402: Itilima , 2403: Meatu , 2404: Maswa , 2405: Busega , 2501: Geita , 2502: Nyang'hwale , 2503: Mbogwe , 2504: Bukombe , 2505: Chato , 2601: Momba , 2602: Songwe , 2603: Mbozi , 2604: Ileje , 5101: Kaskazini A , 5102: Kaskazini B , 5201: Kati , 5202: Kusini , 5302: Magharibi A , 5303: Magharibi B , 5301: Mjini , 5401: Wete , 5402: Micheweni , 5501: Chake Chake , 5502: Mkoani

[4] Wardcode

Categories: 101021: Hondomairo , 101201: Itololo , 101131: Haubi , 102151: Chunyu , 102131: Mima , 102071: Luhundwa , 102101: Rudi , 103031: Hogoro , 103101: Iduo , 103221: Ng'humbi , 104011: Haneti , 104061: Msanga , 104131: Igandu , 104191: Makang'wa , 104241: Mpwayungu , 106201: Mttaa , 106073: Bahi , 106021: Lamaiti , 107081: Dalai , 107103: Mrijo , 107161: Farkwa , 101012: Konda Mjini , 102023: Ving'hawe , 103123: Kibaigwa , 105072: Msalato , 105402: Hombole Bwawani , 105022: Uhuru , 105122: Nzuguni , 105202: Kikuyu Kusini , 105222: Mkonze , 105312: Ntyuka , 105362: Mnadani , 105382: Nkuhungu , 105232: Mbabala , 201043: Engutoto , 201101: Esilalei , 202043: Maji ya Chai , 202111: Nkoaranga , 202061: Maroroni , 202133: Kisongo , 202213: Olmotonyi , 203091: Mundarara , 203121: Orbomba , 204103: Qurus , 204051: Kansay , 205061: Malambo , 205121: Kakesio , 202123: Poli , 202203: Oloirien , 204013: Karatu , 206122: Unga Ltd , 206192: Moshono , 206102: SokonI , 206182: Olasiti , 206222: Sakina , 301071: Kingachi , 301171: Makiidi , 302161: Chomvu , 302103: Lang'ata , 303113: Hedaru , 303061: Kalemawe , 304021: Kibosho Magharibi , 304091: Uru Shimbwere , 304271: Arusha Chini , 304251: Kahe Mashariki , 304191: Marangu Mashariki , 304243: Makuyuni , 305101: Weruweru , 305171: Romu , 306031: Donyomurwak , 303053: Maore , 304202: Bomambuzi , 304182: Njoro , 305163: Masama Kusini , 401301: Gare , 401251: Malibwi , 401121: Mtae , 401031: Shume , 401091: Manolo , 401011: Bumbuli , 401151: Funta , 403021: Pande Darajani , 403131: Kilulu , 403181: Bwembwera , 403251: Amani , 405101: Mikinguni , 406141: Kwamatuku , 406021: Ndolwa , 406191: Kabuku Ndani , 406211: Kitumbi , 406081: Kwankonje , 407151: Kisangasa , 407141: Msanja , 407071: Kilindi , 407041: Pagwi , 407211: Bokwa , 408081: Gombero , 408161: Mnyenzani , 403053: Lusanga , 404042: Chumbageni , 404092: Makorora , 404112: Msambweni , 404132: Tangasisi , 404192: Duga , 406012: Malezi , 406092: Vibaoni , 501043: Magubike , 501391: Mvumi , 501301: Kidete , 501341: Tindiga , 501251: Uleling'ombe , 502161: Kinole , 502211: Kibungo Juu , 502041: Selembala , 503021: Masagati , 503081: Ching'anda , 503151: Namwawala , 503083: Kisawasawa , 504171: Ketaketa , 504161: Iragua , 505071: Usangule , 506143: Mzumbe , 506013: Mvomero , 506261: Mkindo , 506083: Mtibwa , 507071: Rubeho , 507101: Chanjale , 501103: Chanzuru , 501152: Magomeni , 501353: Ruaha , 502042: Mji Mpya , 502112: Kichangani , 502182: Mzinga , 502242: Chamwino , 502282: Mafisa , 503113: Mchombe , 503114: Kibaoni , 503192: Viwanja Sitini , 507062: Gairo , 601043: Magomeni , 601083: Kiwangwa , 601011: Ubenazomozi , 602073: Mlandizi , 603131: Mzenga , 603091: Chole , 604033: Vikindu , 604193: Mwandege , 604141: Bupu , 605051: Mkongo , 605131: Mbwara , 607043: Bungu , 607111: Mbuchi , 60103: Kerege , 601044: Bwilingu , 602042: Picha ya Ndege , 602102: Visiga , 603153: Kiluvya , 604163: Vianzi , 605023: Mgomba , 701032: Magomeni , 701062: Kijitonyama , 701202: Makumbusho , 701092: Wazo , 701102: Mabwepande , 701132: Kunduchi , 701152: Mikocheni , 702062: Ilala , 702092: Kipawa , 702272: Segerea , 702302: Bonyokwa , 702022: Pugu , 702222: Chanika , 702242: Gongolamboto , 702252: Majohe , 702332: Buyuni , 703012: Miburani , 703042: Sandali , 703092: Mtoni , 703222: Yombo Vituka , 703102: Kijichi , 703122: Toangoma , 703142: Kibondemaji , 703152: Chamazi , 703172: Charambe , 704012: Kigamboni , 704082: Kibanda , 704042: Somangila , 705032: Manzese , 705062: Mabibo , 705082: Kimara , 705102: Msigani , 705132: Mbezi , 705142: Goba , 801183: Kivinje , 801051: Chumo , 801223: Somanga , 802101: Nachunyu , 802031: Mtumbaya , 802211: Rutamba , 802311: Mchinga , 803041: Mnero Miembeni , 803191: Stesheni , 803281: Kipara Mtua , 804183: Likongowele , 805071: Namichiga , 805041: Malolo , 802092: Nachingwea , 803012: Nambambo , 901251: Msimbati , 901161: Naumbu , 901071: Njengwa , 901321: Hinju , 902261: Nandwahi , 902231: Nakahako , 903071: Chigugu , 903323: Chikundi , 903041: Chiwale , 903223: Lulindi , 903131: Nanjota , 903113: Sululu , 904251: Miuta , 904261: Kwanyama , 904181: Chaume , 905031: Lumesule , 905051: Sengenya , 905091: Nandete , 901022: Chikongola , 901142: Rahaleo , 901132: Magengeni , 903032: Mkuti , 903132: Napupa , 905153: Michiga , 1001061: Nakapanya , 1001311: Sisi Kwa Sisi , 1001211: Nandembo , 1001121: Mtina , 1001181: Mbesa , 1002161: Litisha , 1002091: Mbginga Mhalule , 1003161: Mhongozi , 1003111: Kambarage , 1003141: Kipololo , 1003071: Kilimani , 1004103: Liuli , 1004131: Liwundi , 1005163: Hanga , 1005151: Mputa , 1002142: Seedfarm , 1002092: Ruvuma , 1003122: Mbambi , 1005113: Namtumbo , 1101091: Lumuli , 1101031: Nzihi , 1101221: Luhota , 1101211: Nyang'oro , 1101241: Mlenga , 1102141: Sadani , 1102181: Ikongosi , 1102011: Kiyowela , 1102061: Mtambula , 1102121: Ihownanza , 1103201: Ibumu , 1103091: Ukumbi , 1103161: Ihimbo , 1102042: Boma , 1102092: Wambi , 1201093: Chokaa , 1201041: Mtnana

, 1202081: Isuto , 1202113: Utengule/Usongwe , 1202033: Tembela , 1203031: Matema , 1203081: Ikolo , 1204241: Itagata , 1204141: Nkunga , 1204011: Kandete , 1205023: Madibira , 1205181: Miyombweni , 1205081: Ruiwa , 1201132: Matundasi , 1202072: Nsalaga , 1 202142: Ilomba , 1202202: Sinde , 1202272: Iyunga , 1202162: Ilemi , 1203283: Nkuyu , 1204163: Kiwira , 1301021: Mtekente , 130113 1: Kyengege , 1302011: Mudida , 1302043: Mwasaya , 1302171: Mrama , 1302183: Kisaki , 1303051: Makutupora , 1303131: Nkonko , 1303071: Ipande , 1304221: Mwaru , 1304151: Iglangoni , 1304101: Mang'onyi , 1304061: Lighwa , 1305131: Matongo , 1305161: Kina mpundu , 1301053: Shelui , 1302133: Mandewa , 1302152: Misuna , 1304033: Mungaa , 1401301: Ikindwa , 1401211: Shigamba , 14011 51: Isanzu , 1401081: Magengati , 1402083: Mbutu , 1402163: Chomachankola , 1402231: Igowecko , 1403041: Igalula , 1403213: Kigw a , 1403231: Nsimbo , 1403101: Ibiri , 1404111: Usisya , 1404091: Uyumbu , 1405143: Misheni , 1405201: Kilumbi , 1407011: Ukumbi S iganga , 1407031: Ushokola , 1407061: Usinge , 1407111: Uyowa , 1407201: Milambo , 1407211: Igombe Mkulu , 1401062: Nzega Mjini Mashariki , 1402013: Igunga , 1406062: Kiloleni , 1406032: Mbugani , 1406262: Mwinyi , 1501031: Msanzi , 1501211: Sundu , 1501131: Mnamba , 1501201: Kanyezi , 1502251: Zimba , 1502181: Kapenta , 1502161: Mnokola , 1502131: Kalambanzite , 1502091: Mollo , 1503 031: Mkwamba , 1503181: Itete , 1503081: Sintali , 1501043: Matai , 1502032: Izia , 1502142: Majengo , 1502182: Mafulala , 1502071 : Ntendo , 1601033: Kibondo Mjini , 1601091: Kizazi , 1601053: Busagara , 1601161: Nyaruyoba , 1602131: Titye , 1602181: Rusesa , 16 02071: Nyamnyusi , 1602011: Kitanga , 1602091: Kagera Nkanda , 1603151: Simbo , 1603041: Kalinzi , 1604011: Kalya , 1604151: Her embe , 1604061: Ilaga la , 1604091: Kazuramimba , 1604103: Uvinza , 1604141: Itebula , 1605031: Muyama , 1605181: Bukuba , 160513 1: Muhinda , 1606021: Nyamtukuzu , 1606041: Kasuga , 1606111: Mugunzu , 1602213: Makere , 1602072: Nyansha , 1602142: Kimob wa , 1603012: Gungu , 1603172: Bangwe , 1603062: Kagera , 1701081: Chambo , 1701101: Uyogo , 1701151: Nyankende , 1701071: C hela , 1701141: Mwalugulu , 1702201: Itilima , 1702271: Igaga , 1702291: Mwasubi , 1703111: Lyabukande , 1703011: Imesela , 170320 1: Bukene , 1703043: Ibadakuli , 1701112: Mhongolo , 1701142: Nyahanga , 1701172: Nyasubi , 1701202: Kahama Mjini , 1701032: Ka gongwa , 1701013: Bulyan'hulu , 1703073: Mwakitolyo , 1703082: Kitangili , 1703162: Masekelo , 1801203: Nyakahanga , 1801171: Kibo ndo , 1802041: Buhendangabo , 1802141: Ibwera , 1802191: Kikomero , 1803391: Ibuga , 1803091: Kagoma , 1803381: Buganguzi , 180 3201: Rulanda , 1803251: Mubunda , 1804071: Runazi , 1804011: Nyakahura , 1804171: Nyanza , 1805141: Ntobeye , 1805041: Keza , 1806041: Kibingo , 1806111: Nyakatuntu , 1806171: Songambele , 1807011: Kakunyu , 1807201: Mabale , 1801073: Bugene , 1802052: Kashai , 1802142: Rwamishenye , 1807043: Kassambya , 1901161: Kagunguli , 1901191: Ngoma , 1901131: Namilembe , 1902193: Bujo ra , 1902101: Mwamabanza , 1902163: Shishani , 1904281: Mwankulwe , 1904011: Walla , 1904091: Nyambiti , 1905131: Buzilasoga , 1 905051: Kasungamile , 1905111: Kagunga , 1905121: Nyehunge , 1905071: Nyakasasa , 1905171: Kazunzu , 1907041: Ukiriguru , 19072 51: Mondo , 1907231: Gulumungu , 1901032: Nakatunguru , 1903012: Mkuyuni , 1903032: Pamba , 1903072: Mbugani , 1903092: Igo ma , 1903102: Buhongwa , 1903122: Butimba , 1903142: Mabatini , 1903162: Kishili , 1903182: Luchelele , 1905232: Nyatukala , 190601 2: Buswelu , 1906032: Nyamanoro , 1906052: Kitangiri , 1906082: Bugogwa , 1906132: Kiseke , 1906152: Ibungilo , 1906182: Buzuruga , 1907033: Usagara , 2001043: Sirari , 2001123: Genyange , 2001181: Gorong'a , 2001261: Komaswa , 2002201: Nyambureti , 2003013 : Bukumi , 2003121: Bugoji , 2003211: Etaro , 2004131: Kisorya , 2005061: Mirwa , 2005161: Bukabwa , 2006041: Nyamagaro , 200610 1: Kitembe , 2006181: Kisumwa , 2001223: Matongo , 2001062: Kenyamanyori , 2002293: Uwanja wa Ndege , 2003082: Kigera , 200316 2: Kwangwa , 2004092: Nyamakokoto , 2005083: Butiama , 2101011: Magara , 2101183: Magugu , 2101061: Qash , 2101111: Arri , 21 01201: Nar , 2101071: Sigino , 2102061: Measkron , 2102261: Mogitu , 2102191: Laghanga , 2103081: Bashay , 2103021: Eshkesh , 21 03181: Labay , 2103091: Nahasey , 2104031: Loiborsiret , 2104141: Komolo , 2104091: Msitu wa Tembo , 2104023: Naberera , 2105071 : Kijungu , 2105101: Dongo , 2105233: Bwawani , 2105021: Partimbo , 2101033: Nangara , 2102332: Katesh , 2104082: Mirerani , 2105 133: Engusero , 2201091: Ikondo , 2201051: Ikuna , 2201092: Matola , 2201081: Utengule , 2202193: Ludewa , 2202101: Mundindi , 22 03201: Isapulano , 2203151: Mfumbi , 2204061: Usuka , 2204021: Kijombe , 2201083: Lupembe , 2201032: Ramadhani , 2201052: Mw embetogwa , 2301011: Kakese , 2301091: Itenga , 2301031: Litapunga , 2302011: Mishamo , 2302111: Bulamata , 2302141: Mnyagala , 2302061: Sibwesa , 2302161: Isengule , 2303051: Ilela , 2303081: Mamba , 2301032: Shanwe , 2301072: Kawajense , 2301142: Kazim a , 2301022: Misunkumilo , 2302073: Ikola , 2401041: Kilalo , 2401121: Matongo , 2401193: Nkololo , 2402051: Mwaswale , 2402111: L agangabilili , 2402173: Luguru , 2403013: Mwanhuzi , 2403121: Mwamalole , 2403061: Kisesa , 2403231: Mwakisandu , 2404331: Matab a , 2404311: Busangi , 2404051: Mwamanenge , 2405011: Shigala , 2405073: Kalemela , 2405131: Igalukilo , 2401032: Malambo , 2401 092: Bunamhala , 2404233: Malampaka , 2405153: Nyashimo , 2501031: Senga , 2501111: Lubanga , 2501221: Butobela , 2501271: B usanda , 2501311: Nyachiluluma , 2501073: Nyanguku , 2502031: Kakora , 2503123: Nyakafulu , 2503101: Nyasato , 2504111: Bugeleng a , 2504021: Runzewe Magharibi , 2505071: Kasenga , 2505103: Muungano , 2505191: Butengorumasa , 2505221: Bwera , 2501153: Ny awilimilwa , 2501283: Katoro , 2501012: Nyankumbu , 2501042: Mgusu , 2501062: Buhalahala , 2503033: Lulembela , 2504043: Uyovu , 2505153: Buziku , 2601023: Kamsamba , 2601081: Mkomba , 2601101: Ndalambo , 2602021: Ngwala , 2602101: Ifwenkenya , 2603141 : Msia , 2603101: Mlangali , 2603221: Hezya , 2603051: Itaka , 2603121: Igamba , 2603153: Mlowo , 2604161: Mbebe , 2601022: Kat ete , 2601112: Chipaka , 2603183: Vwawa , 5101121: Fukuchani , 5101101: Pitanzako , 5101431: Mbuyutende , 5101203: Gamba , 5101 281: Kandwi , 5101161: Kipange , 5102171: Donge Pwani , 5102251: Mbaleni , 5102221: Mgambo , 5102241: Kidanzini , 5101392: Band a Kuu , 5101013: Mkokotoni , 5201101: Mgeni Haji , 5201171: Mchangani Shamba , 5201093: Koani , 5201221: Marumbi , 5201391: Ndij ani Muembe Punda , 5201271: Binguni , 5201401: Tindini , 5202161: Jambiani Kibigija , 5202041: Kajengwa , 5202101: Muyuni A , 520125 2: Jumbi , 5202182: Kijini , 5302091: Dole , 5302121: Bumbwisudi , 5302303: Mtoni Chem Chem , 5303023: Maungani , 5301132: Kwam tipura , 5301562: Banko , 5301442: Meya , 5301372: Matarumbeta , 5301312: Mikunguni , 5302292: Kikaangoni , 5302232: Munduli , 53 03112: Mwanakwerekwe , 5303132: Kijitoupele , 5303332: Mnarani , 5303342: Mambosasa , 5303142: Tomondo , 5303232: Mbweni , 5 401131: Ukunjwi , 5401143: Pandani , 5401351: Mlindo , 5401231: Mpambani , 5401021: Mtambwe Kaskazini , 5402031: Shumba Mjini , 5402071: Maziwa Ng'ombe , 5402111: Wingwi Njuguni , 5402203: Msuka Mashariki , 5402241: Tumbe Mashariki , 5401302: Kizimbani , 5 401162: Bopwe , 5402193: Msuka Magharibi , 5501291: Ole , 5501191: Uwandani , 5501121: Kilindi , 5501181: Wesha , 5502311: Mga gadu , 5502271: Shamiani , 5502291: Kendwa , 5502321: Mkungu , 5502061: Michenzani , 5501202: Madungu , 5501022: Wawi , 550102 3: Vitongoji , 5502192: Uweleni

[5] EAcode

Categories: 1: Kilimani , 2: Shuleni , 3: Gayu , 4: Makulu , 5: Nyerere , 6: Galani "B" , 7: Mmadani , 8: Magungu , 9: Chinangali , 10: M adege , 11: Nyerere , 12: Sanzima , 13: Nyerere B na Ujamaa , 14: Bondeni , 15: Chitelechi , 16: Zambia , 17: Mission , 18: Mlungu , 19 : Kibaoni , 20: Manyata na Mombasa , 21: Msanga , 22: Maji ya Shamba 02 , 23: Mabalangu , 24: Karume , 25: Senje-14 , 26: Kolimba-03 , 27: Kipande-01 , 28: Nzuguni "A"-09 , 29: Maghorofani-02 , 30: Bwawani-09 , 31: Nyerere-05 , 32: Mbwanga-04 , 33: Salama-12 , 34 : Chikoa-01 , 35: Sinoni Kusini , 36: Kanisani , 37: Lerai Kati , 38: Ngorika , 39: Zaire , 40: Loovilukuny , 41: Emaoi , 42: Less Mundarara , 43: Noosikito (Loosikito) , 44: Qanghari , 45: Tloma Awaki , 46: Olchoro , 47: Ngairish , 48: Kilalanic (Kilalanic) , 49: Olosiva , 50: Mali Asili , 51: Tindiga-10 , 52: Tanganyika Packers-02 , 53: Muriet-16 , 54: Olkeriyan-02 , 55: Olmatejo "A"-07 , 56: Serikalini , 57: Mirimasha , 58: Msudu , 59: Kiwanja , 60: Mbwayuni B , 61: Kagongo , 62: Telengo , 63: Shimbwe Kati , 64: Kirungu , 65: Reli Kati , 66: Sembeti , 67 : Kiriche , 68: Mabatini , 69: Kisangari , 70: Elera , 71: Katoliki , 72: Relini-02 , 73: Sokoni-07 , 74: Majengo , 75: Kwemsaa , 76: Kidun dai , 77: Langoni , 78: Kwefivi , 79: Kitala , 80: Kigamba , 81: Mashalaka , 82: Mijohoroni , 83: Mapinduzi , 84: Misufini , 85: Makanya ,

86: Kwamkwayu , 87: Majumbai , 88: Kwediziwa , 89: Potwe , 90: Kwedilima , 91: Kigora , 92: Jungu , 93: Komnamba , 94: Komtindilo , 95: Miembeni , 96: Mheza , 97: Gombero , 98: Mazizini , 99: Msufini A , 100: Chumvini-05 , 101: Kombezi B-02 , 102: Msambweni C-09 , 103: Chungurira-06 , 104: Jaje-01 , 105: Kwediziwa-04 , 106: Kileleni-10 , 107: Shulen , 108: Makwambe , 109: Chila , 110: Mikwambe ni , 111: Lengewaha , 112: Tandai "A" , 113: Waga , 114: Ung'ambani , 115: Mfenesi , 116: Mkocheni , 117: Namwawala A , 118: Mpan ga , 119: Senga , 120: Ipera , 121: Ibal , 122: Mihubiro (Mihuburu) , 123: Mkocheni , 124: Kitega , 125: Kwa Sungura , 126: Manyegele , 127: Balama , 128: Gongoni , 129: Mkadage , 130: Nyamvisi Juu A , 131: Makaburi "C"-03 , 132: Mwande-02 , 133: Misasa , 134: Mwa nde-02 , 135: White House-08 , 136: Mchombe , 137: Milola , 138: Uwanja wa Taifa A-01 , 139: Mnazi Mmoja , 140: Malimbika , 141: Bo ng'wa , 142: Kwawema , 143: Kidunghwe , 144: Mlandizi Mjini , 145: Videte , 146: Kurui B , 147: Utunge , 148: Lugwadu Mashariki , 149: Mbezi , 150: Kiwili , 151: Nambunju Mashariki , 152: Ndungutu , 153: Mkirika , 154: Nyakahamba , 155: Bwilingu , 156: Lulanzi-13 , 157: Maili 35-06 , 158: Madukani , 159: Vianzi Mjini , 160: Jitegemee , 161: Makuti "A"-15 , 162: Nzasa-02 , 163: Minazini-02 , 164: Mivumoni-11 , 165: Mji Mpya-04 , 166: Tegeta-16 , 167: Regent Estate-17 , 168: Sharif Shamba-02 , 169: Kipunguni-19 , 170: Faru-40 , 171: Mgombani-22 , 172: Bonyokwa-12 , 173: Mustapha (Mustafa)-09 , 174: Vikongoro-33 , 175: Gongo La Mboto (Gongolamboto)-07 , 176: Viwege-29 , 177: Mgeule Juu-06 , 178: Keko Machungwa-31 , 179: Kisiwani-05 , 180: Sabasaba-14 , 181: Vituka-25 , 182: Butiama-32 , 183: Malela-08 , 184: Kibondemaji "A"-21 , 185: Dovya-31 , 186: Nzasa 'B'-14 , 187: Ferry-11 , 188: Kiziza-04 , 189: Mbwamaji-07 , 190: Mwembeni-11 , 191: Kanuni-09 , 192: Golani-43 , 193: Temboni-02 , 194: Mshikamano-31 , 195: Matosa-09 , 196: Lingaula , 197: Chumo B , 198: Msikitini , 199: Pembenyuma , 200: Lyemo , 201: Makangara , 202: Kiungani "A" , 203: Nangulyungu , 204: Chemchem , 205: Farm 17 , 206: Mpalam , 207: Amani , 208: Majengo , 209: Kinyonga , 210: Nachingwea (1)-05 , 211: Stendi Mpya , 212: Lukanga , 213: Mkwaju ni , 214: Shullen (Nang'awanga) , 215: Nambunga , 216: Ziarani , 217: Pachanne , 218: Rahaleochini , 219: Bondeni Road , 220: Matatizo A , 221: Mkoroshini , 222: Ghana , 223: Msikitini , 224: Pakstan , 225: Sinyangi , 226: Juhudi , 227: Muungano , 228: Amani , 229: Kaloleni , 230: Muungano-01 , 231: Pentekoste-01 , 232: Mkundi , 233: Robeni-05 , 234: Silabu-02 , 235: Pemba , 236: Msikitini , 237: Shuleni , 238: Undendeule , 239: Mapinduzi , 240: Nazareti , 241: Dodoma , 242: Lipokera kat (Lipokela kat) , 243: Kyera , 244: Bwehani , 245: Liwela , 246: Tugutu , 247: Nahola , 248: Lupatipati , 249: Njomlole , 250: Amani , 251: Unangwa-02 , 252: Ruvuma Chini-09 , 253: Kiwandani-02 , 254: Sokoine , 255: Kibugumo , 256: Ibogo , 257: Kitayawa , 258: Mawindi , 259: Mbugani , 260: Mpwapwa , 261: Mtii A , 262: Mihago , 263: Mjimwema , 264: Mtamba , 265: Kilala Kidewa 'A' , 266: Igangilonga , 267: Irangi (Ilangi) , 268: Malingumu , 269: Luganga , 270: Ikamasi , 271: Ikokotela , 272: Mwanjelwa A , 273: Mbalizi , 274: Stendi , 275: Ikunda , 276: Bunyongala "B" , 277: Itagata , 278: Matweli , 279: Bujingijila , 280: Mtibwa , 281: Mkindi "B" , 282: Mbugani , 283: Itumbi , 284: Majengo Mapya-05 , 285: Tonya-16 , 286: Kagwina-03 , 287: Ikuti-06 , 288: Masewe-03 , 289: Busikali , 290: Mpandapanda , 291: Kimbai A , 292: Itumba , 293: Azimio , 294: Sokoine , 295: Unyangii , 296: Kisaki 'A' , 297: Nkambala , 298: Idodoma , 299: Mkajenga , 300: Kauger , 301: Nkhoiree , 302: Mpande (Mpembee) , 303: Sanya , 304: Matongo "A" , 305: Majengo Mapya , 306: Pangani , 307: Mwaja-02 , 308: Kimpungua-08 , 309: Manguui , 310: Ibongoya , 311: Isalenge , 312: Uganda , 313: Kagera , 314: Ganyawa "A" , 315: Bulugalila , 316: Katobo , 317: Stesheni , 318: Mbuyuni , 319: Ukondamoyo , 320: Kinzinga , 321: Mabundulu Kaskazini , 322: Kantalantala , 323: Mazinge , 324: Mkola , 325: Masheriki , 326: Isanjanndugu Magharibi , 327: Majengo ya Kigoma , 328: Kangeme , 329: Barabara ya 12 , 330: Barabara ya 57 "A" , 331: Mwaisela-01 , 332: Mwahobela , 333: Mtakuja-04 , 334: Kijiweni-04 , 335: Kwiha-01 , 336: Malangali , 337: Kafombwa , 338: Wizanembo , 339: Chalatila , 340: Kikonko , 341: Mtundwe , 342: Mititi , 343: Kasamu , 344: Jangwani , 345: Kaose , 346: Kasapa , 347: Nguvukazi , 348: Kateka , 349: Zimamoto-01 , 350: Majengo "D"-02 , 351: Jola-01 , 352: Mkuyuni , 353: Kamilanzovu , 354: Nyamakoronko , 355: Magarama "A" , 356: Bitana , 357: Majengo , 358: Mazungwe , 359: Gwiru , 360: Nyamsagala , 361: Nyamalebe , 362: Mzizini "A" , 363: Bugugo , 364: Mnyamasi , 365: Mgogoro "A" , 366: Tambamaguru , 367: Songambele , 368: Lukaki , 369: Majengo , 370: Nyampemba Juu , 371: Mwanga A , 372: Majengo , 373: Nyamilangalile , 374: Kimanga , 375: Kanyamanza "A" , 376: Nyangwa , 377: Nyantare-07 , 378: Boma-05 , 379: Gezaulole-09 , 380: Buteko-03 , 381: Kanswa-01 , 382: Barabara ya Kasulu , 383: Isubalilo , 384: Usalama A , 385: Kagera "B" , 386: Magong'hwa , 387: Inyanja , 388: Kitongoji cha Zaire , 389: Itinje , 390: Mwanjige , 391: Mwakweji , 392: Kitunda , 393: Nduguti , 394: Mwagal 'A' , 395: Mbulu , 396: Shunu , 397: Sango , 398: Igaliimi , 399: Kagongwa , 400: Mkolani , 401: Nyaligongo , 402: Busulwa-03 , 403: Mwamala-02 , 404: Chamyaga , 405: Nyakaiga "A" , 406: Kashambya , 407: Rubumba , 408: Nyamabale , 409: Bubanda , 410: Nundu , 411: Kyaruhila , 412: Bunyambo , 413: Nyamiti , 414: Busoro , 415: Mangasini , 416: Kizota , 417: Shaka , 418: Murole , 419: Kibingo , 420: Nyakatuntu , 421: Chanyangabwa B , 422: Bwempunu , 423: Butulage , 424: Irundo , 425: Katatorwanso-07 , 426: Kamizilente-12 , 427: Kabwera , 428: Kigangoni , 429: Guguyu/Mulutuhwa , 430: Hamhama , 431: Mwabuki , 432: Ibisa , 433: Mwalinha , 434: Mwang'hubila , 435: Chabakima , 436: Igwata , 437: Nyambiti , 438: Charanoni , 439: Nyanzumula , 440: Mtakuja Maghribi , 441: Nyankwazu , 442: Bufule , 443: Ukiriguru "A" (Bukiriguru "A") , 444: Nyang'honge , 445: Ngekemo , 446: Sokoni , 447: Shede-01 , 448: Mission-02 , 449: Nyashana-03 , 450: Shamaliwa "A"-07 , 451: Nyamatala-07 , 452: Bohari-06 , 453: Nyerere "A"-04 , 454: Kishili "A"-02 , 455: Sweya-02 , 456: Nyatukala , 457: Buswelu "A"-08 , 458: Nyamanoro Mashariki-17 , 459: Mihamo-04 , 460: Kisundi-01 , 461: Isenga-05 , 462: Kiloleli "B"-03 , 463: Buzuruga Kusini-02 , 464: Idetemya , 465: Gwitanka , 466: Ntagacha , 467: Masurura , 468: Gabora , 469: Nyagatwa (Nyagwata) , 470: Mwisiba , 471: Wariku , 472: Nyantira , 473: Kagere , 474: Wakiliba , 475: Misisye , 476: Nyanabo , 477: Mauwe , 478: Isuti , 479: Lamboni , 480: Tagota "A"-04 , 481: Burunga , 482: Mwiyare "B"-05 , 483: Kwangwa "A"-05 , 484: Ukerewe Road-02 , 485: Butasya , 486: Njoro , 487: Msimbazi , 488: Endadosh , 489: Endasago , 490: Baryomot , 491: Singu , 492: Murgas , 493: Qaredan , 494: Dajameda , 495: Dawatlaami , 496: Lodge , 497: Dirim , 498: Har-ay , 499: Arkasupai , 500: Komolo , 501: Majengo , 502: Kosiki , 503: Lengoholai , 504: Lemande , 505: Bwawani , 506: Ilera , 507: Balowa , 508: Hombap , 509: Mirerani , 510: Engusero Shulen , 511: Uheni , 512: Manyunu , 513: Ilongo , 514: Kati , 515: Ngalaiale , 516: Mwembetogwa , 517: Mtukula , 518: Itamba , 519: Ikemedza , 520: Mbuyuni , 521: Balazani , 522: Ramadhani-11 , 523: Mwembetogwa-03 , 524: Ibani , 525: Mbugani "B" Ma sheriki , 526: Imilamate A , 527: Kambuzi Mashariki , 528: Kamnembala , 529: Mtapenda , 530: Mnyagala B , 531: Nkungwi , 532: Shukila , 533: Majengo , 534: Lusanga , 535: Shanwe-08 , 536: Kawajense-02 , 537: Rungwa-06 , 538: Jeremanga "E" , 539: Mzabwela , 540: Ng'wamanala , 541: Sekondari , 542: Mwabadiimu , 543: Chunguchantemi , 544: Matale , 545: Silago , 546: Malugala-Buhangija , 547: Mtakuja , 548: Ngeme , 549: Ng'hundi , 550: Nyashimba , 551: Busamuda , 552: Iwelimo , 553: Igoma , 554: Wala 'A' , 555: Sisa , 556: Sima juu 01 , 557: Isanzu 03 , 558: Ngokolo , 559: Nyashimo , 560: Kaseni "B" , 561: Mwatulole , 562: Bagaza , 563: Nyambale , 564: Nyakasenya "A" , 565: Isenga Senta , 566: Nyamkonze , 567: Lubeho "A" , 568: Bugilasho , 569: Lugunga 'A' , 570: Msasa 'B' , 571: Kisha , 572: Itale Kati , 573: Kakindu , 574: Babamba , 575: Majengo , 576: Mtakuja , 577: Ibolelo-19 , 578: Machinjioni-01 , 579: Mwatulole-12 , 580: Shinyanga "A" , 581: Lulembela "B" , 582: Tigo , 583: Mategemo , 584: Ntelwa (Telwa) , 585: Majengo , 586: Kasewa , 587: Kiseruka , 588: Ileya (Ileya Kati) , 589: Hankalagwa , 590: Inyala , 591: Shiota , 592: Majengo , 593: Igamba Chamani , 594: Izumu , 595: Ndendo , 596: Katete-05 , 597: Chipaka-02 , 598: Majengo , 599: Shule , 600: Fukuchani , 601: Mbalungini , 602: Kidikoni , 603: Funga , 604: Sokoni , 605: Eneani , 606: Kijito Nyama , 607: Nasari , 608: Mgambo Skuli , 609: Mwembe Mdema , 610: Skuli , 611: Mzambarau ni , 612: Bondeni B , 613: Pakachani , 614: Kwa Wacharawe Kibondeni , 615: Tangi la Maji , 616: Mkwaju Ngoma , 617: Mjonga , 618: Bondeni , 619: Kibigija Kati , 620: Binguni , 621: Mkunguni , 622: Kilimani Kanisani , 623: Kijini , 624: Mbuyuni , 625: Kwa Goa General , 626: Kisimani Kwa Bui , 627: Kwa Mohd Jinni , 628: Havimwagwi , 629: Mabanda ya Ng'ombe , 630: Mvinjeni , 631: Mtundani , 632: Bahari , 633: Chemchem , 634: Kwa Zungu , 635: Mapopo Maskan , 636: Kwa Kibata , 637: Kwa Sichana Mchezo Pira , 638: Angaza , 639: Kwa B i Mganga , 640: Masjid Shuraa , 641: Mtundani , 642: Mabandani , 643: Kipanga , 644: Mlindo , 645: Sokodomo , 646: Kidundo , 647: M

kunguni , 648: Jilinde , 649: Mikinduni Halimashauri , 650: Mtakao , 651: Mjini Tumbe , 652: Bahani Kati , 653: Kibokoni , 654: Mtongwe P ingwe , 655: Muhogoni Kifungwe , 656: Kimbuni , 657: Utaani , 658: Tondooni , 659: Kwa Mkoba , 660: Mgongeni , 661: Nanguji , 662: Mkungu , 663: Mjini , 664: Maskani , 665: Maabara , 666: Kwa Mbinya , 667: Mapinduzi

[6] Team

Categories: 1: Team1 , 2: Team2 , 3: Team3 , 4: Team4 , 5: Team5 , 6: Team6 , 7: Team7 , 8: Team8 , 9: Team9 , 10: Team10 , 11: Team11 , 12: Team12 , 13: Team13 , 14: Team14 , 15: Team15 , 16: Team16 , 17: Team17 , 18: Team18 , 19: Team19 , 20: Team20 , 21: Team21 , 22: Team22

[7] Super1

Categories: 1: Elizabeth Mzava , 2: Aikande Marco , 3: Mariam Edmund , 4: Humphrey Herikana Mwakajila , 5: Salim Kimaro , 6: Kalisto L ugome , 7: Devotha Mdete , 8: Ritha Maxwell , 9: Eva Shoo , 10: Ndimbwelu Mwakibinga , 11: Emmanuel Mahemba , 12: Herman Kashilili ka , 13: Donata Tenesi , 14: Evarist Tairo , 15: Edger Mdemu , 16: Benson Batalingala , 17: Johnia Kakiziba , 18: James Mallya , 19: Melki sedeck Kalinga , 20: Noela John , 21: Abubakar Hamad Musa , 22: Nachia Ally Salum

[8] Interv1

Categories: 1: Abdallah Fundikira , 2: Aisha Mohamed , 3: Alex Bera , 4: Almanatha Ndele , 5: Aman Mussa , 6: Anna Kihedu , 7: Anna T emu , 8: Anthony Christopher Kaseko , 9: Azla Abdul Isondo , 10: Belinda Peter , 11: Bernad Muniko , 12: Bethsheba Kanuda , 13: Brian Jo akim , 14: Charles Emmanuel Kisima , 15: Christina Ndondole , 16: Debora Andrea , 17: Derick Derick , 18: Dotto Luguga , 19: Edwin Kiba bi , 20: Edwin Solo Ntowisangu , 21: Elia Kabwogi , 22: Elieneza Jones , 23: Ester W.Matee , 24: Esther Milinga , 25: Eutropia Stephan , 26 : Fabian Massay , 27: Francis Tilby , 28: Frank Estomih , 29: Geoffrey Mwambope , 30: Glory Conference , 31: Glory John , 32: Hafeez M barouk , 33: Hafidh Soud , 34: Hellen Sarungi , 35: Hones Minde , 36: Humphrey Herikana , 37: Hussein Sululu , 38: Irene P Bartholome , 39: Jackline Ferdinand , 40: Jacob Lucas , 41: Jamali Omar , 42: Japhet Fabian Fundi , 43: Jesse Honory Mkelemi , 44: John Bosco , 45: Joh n Idd , 46: John Siara , 47: Joseph George , 48: Julitha Serv Kessy , 49: Jumanne Mramba , 50: Justine Alfred , 51: Kelvin Frank Mbekenga , 52: Laura Mushi , 53: Leonila Focus Ngowi , 54: Levina Blass , 55: Lilian Dominick , 56: Lilian Elias , 57: Lilian Godbless , 58: Lucia Albert o , 59: Luisa Athanas Kirenga , 60: Maganga Rashid , 61: Marion Rugemalira , 62: Martina Sebastian Shemahonge , 63: Mashenene Georg e Ntigiti , 64: Mbora Israel , 65: Michael Raphael , 66: Mohamed Shoo , 67: Monica Mathew , 68: Moses Iman Mwalubandu , 69: Mussa S .Mchomvu , 70: Mwanahamis Msuya , 71: Mwanahamisi Mamboleo , 72: Mwasamu Shomari , 73: Neema Nkumbulwa , 74: Nkwabi Thobi as , 75: Omary Ramadhani Omary , 76: Ortensia Urasa , 77: Oscar Miambi , 78: Ostina Damasi , 79: Othman Maulid , 80: Pendo Efespar , 81: Peter Idana , 82: Peter Mushi , 83: Protase Semuhonyi , 84: Raymond Sway , 85: Rehema Kondo , 86: Riziki Stephen Maganda , 87: S afia Karimu , 88: Saida Idrisa , 89: Saimon Ambrose , 90: Salum Rashid , 91: Shabani Ahmed , 92: Sheila Abdallah , 93: Shomari Mjenge , 94: Shweikha Suleyman , 95: Sophia Charles , 96: Stella Jigge , 97: Suzana Nicodemo , 98: Tizra Nanai , 99: Upendo Iyan , 100: Venanc e Eustace Woiso , 101: Veronica Malunde , 102: Veronica Titus , 103: Victor Mushi , 104: Yahaya Mashini , 105: Yasinta Stanley , 106: Yus uph Ugazi , 107: Nifat Ali Kombo , 108: Abdulshakur Haroub Hassan , 109: Rayyan Maalim Kassim , 110: Mwanaenzi Mussa Mahfudh , 111 : Suleiman Jabir Mohammed , 112: Ramadhan Haji Ame , 113: Fatma Khamis Juma , 114: Asia Khamis Nyange , 115: Amour Ismail Amour , 116: Rukia Moh'd Mwalim , 117: Mohammed Omar Mbwana , 118: Melkisedek Kalinga , 119: Evarist , 120: Devotha Mdete , 121: Eva S hoo , 122: Kalisto Lugome , 123: Mariam Kinabo , 124: Emmanuel Mahemba , 125: Noela John , 126: Ndimbwelu Mwakibinga , 127: Her man Kashilili ka , 128: Johnia Kakiziba , 129: Rita Maxwell , 130: Benson Batalingala , 131: James Mallya , 132: Aikande Marco , 133: Abub akar Hamadi Mussa , 134: Nachia Ali Salim , 135: Evarist Tairo , 136: Khatib Muhammad Rashid

[9] S5_9: B8:What is the highest grade completed by %rostertitle%?

Categories: 0: Pre-Primary , 1: Nursery , 2: Adult Education , 11: Primary - Year 1 , 12: Primary - Year 2 , 13: Primary - Year 3 , 14: Primary - Year 4 , 15: Primary - Year 5 , 16: Primary - Year 6 , 17: Primary - Year 7 , 18: Primary - Year 8 , 19: Training After Primary , 21: Form I , 22: Form II , 23: Form III , 24: Form IV , 25: Training After Secondary , 31: Form V , 32: Form VI , 33: Training After Form VI , 34: Diploma , 35: Other Course , 41: University - Year 1 , 42: University - Year 2 , 43: University - Year 3 , 44: University - Year 4 , 45: University - Year 5+ , 46: Masters , 47: PHD

[10] S3_1: B10:Where was %rostertitle% delivered?

Categories: 1: Public National / National/Zonal/Specialized Hospital/Teaching Hospital , 2: Public Regional Referral Hospital , 3: Public Regional Hospital , 4: Public District Hospital , 5: Public Health Centre , 6: Public Dispensary , 7: Public Clinic , 8: Private Referral/Specialized Hospital , 9: Private Health Centre , 10: Private Dispensary , 11: Private Clinic , 12: Religious Referral/Specialized Hospital , 13: Religious Health Centre , 14: Religious Dispensary , 15: Religious Referral Hospital , 16: Traditional Healer , 17: Home , 18: Other , 98: Don't Know

[11] B1_11: B.11. What is the main source of drinking water for your household in the dry season?

Categories: 1: PIPED INTO DWELLING , 2: PIPED TO YARD/PLOT , 3: PIPED TO NEIGHBOR , 4: PUBLIC TAP/STANDPIPE , 5: TUBE WELL OR BOREHOLE , 6: PROTECTED WELL , 7: UNPROTECTED WELL , 8: PROTECTED SPRING , 9: UNPROTECTED SPRING , 10: RAINWATER , 11: TANKER TRUCK , 12: CART WITH SMALL TANK , 13: SURFACE WATER (RIVER/DAM/LAKE/pond/STREAM/CANAL/IRRIGATION CHANNEL) , 14: BOTTLED WATER , 15: SACHET WATER , 16: WATER KIOSK/DOMESTIC POINTS , 17: OTHER

[12] B2_1: B2.1. Does any member of this household own any of the following?

Categories: 1: DIESEL CAR , 2: PETROLEUM CAR , 3: MOTORCYCLES , 4: MOTORBIKES, SCOOTERS, MOPED , 5: BAJAJI , 6: CAMPER VANS, TRAILER , 7: BICYCLE , 8: BOAT , 9: TELEPHONE LANDLINE , 10: MOBILE PHONE , 11: PERSONAL COMPUTER/LAPTOP , 12: TELEVISION , 13: VIDEO RECORDER/DVD PLAYER , 14: RADIO , 15: HI-FI SYSTEM , 16: CASSETTE/TAPE RECORDER , 17: BOOKS (NOT FOR SCHOOL) , 18 : SUB-WOOFER , 19: COOKING POTS (LARGE) , 20: ELECTRIC FAN , 21: FOOD PROCESSOR/GIRNDER(ELECTRIC) , 22: IRON , 23: LANTERN , 24: MOSQUITO NET , 25: TORCHES , 26: FARM , 27: LAND PLOT/PARCEL , 28: CATTLE , 29: GOAT , 30: SHEEP , 31: PIG , 32: CHICKEN , 33: OTHERS,(SPECIFY)

[13] c27: C27. Which of the following documents do you currently have in your name?

Categories: 1: National identification(NIDA) card , 2: National identification (NIDA)number , 3: Zanzibar resident ID , 4: Voter's identification card , 5: TASAF identification card , 6: Driver's licence , 7: Passport , 8: Electricity/water bill , 9: Telephone bill/mobile phone bill , 10: Bank/MFI statement , 11: Lease or rental agreement (e.g. vehicle or house) , 12: Subscription (e.g. satellite TV) , 13: Tax identification number , 14: Insurance policy , 15: Pay slip from employer , 16: Title deed , 18: Certificate of customary rights of occupancy (CCRO) , 19: Insurance

card (NHIF or private) , 20: Machinga ID , 17: None of the above

- [14] D_1: D1.Apart from food and clothing, what is your most important expense you prioritise paying for first? Don't read out; Single mention
Categories: 1: Rent , 2: Electricity bills , 3: Water bills , 4: Telephone bill/air time , 5: Medical expenses , 6: School/tuition fees , 7: Fuel for the household- Charcoal Wood / Paraffin, LPG , 8: Transport/Fuel for transport such as Petrol/Diesel , 9: Save/savings contributions , 10: Pay back money I borrowed/loan repayment , 11: Building materials , 12: Livestock , 13: Farming or business expenses , 14: Household goods , 15: Investment contributions , 16: Funeral/wedding contributions , 17: Other, specify , 18: I don't have ANY expenses

- [15] g_8_1: G.8.1. Thinking about the money you borrowed from %g_5_3%. What was this money for?
Categories: 1: Medical expenses/medical emergencies , 2: An emergency other than medical , 3: Living expenses when you did not have money , 4: Paying off other debt/bills , 5: Savings group contribution , 6: A wedding or other social ceremonies/celebrations , 7: Funeral expenses , 8: Education or school fees (self or others) , 9: Business expenses such as stock, stationery, packaging , 10: Farming expenses such as seeds, fertilizer or land preparation , 11: To buy household goods such as fridge, stove, etc. , 12: Buying land to live on , 13: Buying land for farming purposes , 14: Buying or building a house for you to live in , 15: Buying a house or land to rent out , 16: Improving or renovating your house , 17: Buying livestock , 18: Buying farming equipment or implements/fishing equipment such as nets or boats , 19: Buying a bicycle, motorcycle, car, truck or other transport , 20: Starting or expanding your business , 21: T-Bills, T-Bonds or shares purchase , 22: Other, specify

- [16] g_12_2: G.12.2. What was the main reason for you missing a payment?
Categories: 1: The provider of the loan did not contact me to receive payment, so I decided not to pay , 2: I had unexpected expenses and could not pay , 3: I did not think I needed to pay the loan back at this time , 4: I forgot to pay , 5: I thought I would try and see if the provider of the loan would forget , 6: I could not get transport , 7: My employer did not give me my salary , 8: People/institution I supply goods to did not pay me , 9: I lost my job , 10: I lost my crop/harvest/livestock , 11: I did not get a good price for my crop/harvest , 12: My business was not doing well/failed , 13: I was looking after a family member who was sick , 14: I was sick , 17: Didn't earn enough , 15: Other specify , 16: Refused

- [17] ins3_1: 3.1.1. Please tell me which of the following you have?
Categories: 1: Motor vehicle insurance , 2: Households contents insurance , 3: Private health insurance , 4: National health insurance fund (NHIF) , 5: Community health insurance (CHF) , 6: TIKA (Tiba Kwa Kadi) , 7: Social Health Insurance Benefit (SHIB) , 8: Personal accident insurance , 9: Life insurance , 10: Loan insurance in case of death , 11: Building insurance , 12: Education policy , 13: Funeral cover , 14: Agricultural insurance , 15: Ushirika afya , 16: Motorcycle insurance , 17: Livestock insurance , 18: Any other insurance product not mentioned here?

- [18] mob3: 3.What is the main reason why do you not use mobile money?
Categories: 1: I do not know what it is/never heard of it before , 2: I do not know how to get it , 3: I do not have the required documents , 4: There is no point-of-service/agent close to where I live , 5: I do not need it, I do not make any transactions , 6: Registration is too complicated , 7: Registration fee is too high , 8: Using it is difficult , 9: Fees for using this service are too high , 10: No one among my friends or family use this service , 11: I do not understand this service; I do not know what I can use it for , 12: I do not have a smartphone , 13: I do not trust that my money is safe on a mobile money account , 14: My spouse, family, in-laws do not approve of me having a mobile money account , 15: It is against my religion , 16: Mobile money does not provide anything better/any advantage over the financial services I currently use , 17: Other, specify

- [19] mob5: 5.What is the main reason you started using mobile money?
Categories: 1: I had to send money to another person , 2: I had to receive money from another person , 3: To borrow money , 4: Somebody /a person requested I opened an account , 5: I had to send money to an organization/government agency: e.g., had to pay a bill , 6: I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits , 7: An agent or sales person convinced me , 8: I saw posters/billboards/radio/TV advertising that convinced me , 9: A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use , 10: I saw other people using it and wanted to try by myself , 12 : I wanted to start saving money with an m-money account , 13: I wanted a safe place to store my money , 14: I got a discount on airtime , 15 : Most my friends/family members are already using it , 16: I had to pay merchants/service from business , 17: My congregation convinced me --Pay for 'ZAKA' – church contributions , 18: Easy and speedy to use , 19: Other, specify

APPENDIX D — VARIABLES

[1] calc_age:

```
/* This calculate the age from the given date of birth. Since both month can be 98, we have to account for htat FullYearsBetween finds the  
number of years between two given dates This uses the following questions: Form1_StartTime - date of interview S1_3_1 - month in DOB S1_3_2  
- year in DOB */ S1_3_1 == 98 && S1_3_2.InRange(1900,2023) ? (Form1_StartTime.Value.Year - S1_3_2) : S1_3_1.InRange(1,12) &&  
S1_3_2.InRange(1900,2023) ? FullYearsBetween( new DateTime((int) S1_3_2, (int) S1_3_1, (int) 15), Form1_StartTime ) : Age
```

[2] calc_age1:

```
/* This calculate the age from the given date of birth. Since both month can be 98, we have to account for htat FullYearsBetween finds the  
number of years between two given dates This uses the following questions: Form1_StartTime - date of interview S1_3_1 - month in DOB S1_3_2  
- year in DOB */ C8a == 98 && C8b.InRange(1900,2023) ? (Form1_StartTime.Value.Year - C8b) : C8a.InRange(1,12) && C8b.InRange(1900,2023)  
? FullYearsBetween( new DateTime((int) C8b, (int) C8a, (int) 15), Form1_StartTime ) : c8c
```

LEGEND

Legend and structure of information in this file

Name of section	Enabling condition for this section	Type of question, scope	Variable name
Question title		Answer options	
SECTION 5: OTHER INCOME SOURCES	E s4_other_sources_which.Contains(98)		
Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur?	I This refers to family relations E s3_time_other > 0 V1 s4_rel_leaders_which.Contains(98) M1 Can not be itself V2 (s3_time_other_breeding_advice <= (50 - s3_time_art_in- sem_advice)) s3_time_other_breeding_advice == 0 M2 This person is not in the list F optioncode != s5_ignored_option_code	MULTI-SELECT SCOPE: PREFILLED	s4_rel_leaders_other
Additional information:			Link to full set in appendix
"I" – Question instruction "E" – Enabling condition "V1" – Validation condition №1 "M1" – Message for validation №1 "F" – Filter in Categorical questions			

Breadcrumbs
Type or roster
Roster Title
CHAPTER 3 IDENTIFICATION /
Roster: LEADER RELATION DETAILS
generated by fixed list:
01 Ward Livestock Officer 02 Village Livestock Officer 99 Other (specify)
List items