

# CGAP Smallholder Household Surveys



## User Guide to the Data Set for Tanzania

May 2016







## Contents

Background information.....	1
CGAP’s work with smallholder households.....	1
Definition and focus of the sample in the survey.....	3
Sample design.....	5
Sampling frame.....	5
Sample allocation and selection.....	5
Household listing.....	6
Sampling weights.....	6
Sampling errors.....	6
Questionnaire.....	7
Developing the instrument.....	7
Overview of the questionnaire and its three parts.....	8
Questionnaire framework.....	10
How to leverage the questionnaire framework.....	10
Fieldwork.....	11
Training.....	11
Dates.....	11
Deviations in the sample design.....	11
Response rates.....	11
Methods of data collection.....	12
Quality checks.....	12
Dataset.....	13
Location and access.....	13
References.....	14
<b>Annex 1. Listing Documents</b> .....	15
Introduction.....	16
Definition of Key Terms.....	16
Responsibilities of the Listing Staff.....	17
Responsibilities of the Supervisor.....	18
Responsibilities of the listing team.....	18
Steps in Mapping and Household Listing.....	19
Segmentation of Large Enumeration Areas.....	24
Household Selection.....	25
Mapping and Listing Forms.....	27
<b>Annex 2. Questionnaires</b> .....	35

Household Questionnaire.....	35
Multi-Respondent Questionnaire.....	40
Single Respondent Questionnaire .....	58
Annex 3. Sampling Documents.....	190
Sampling Frame .....	190
Sample Allocation and Selection .....	191
Sampling Weights .....	192
Sampling Errors.....	193



## Background Information

### CGAP's work with smallholder households

CGAP's client orientation naturally leads to a greater focus on the largest global segment of those living on less than US\$2 a day: smallholder families. With its direct poverty focus and link to the broader development goal of food security, innovative financial services for these families represent an important priority for CGAP to explore. Given that smallholder households are not only agricultural producers but also consumers with diverse financial needs and varied sources of income, CGAP's work with smallholder families would focus on ensuring that the least-served smallholder segments (particularly noncommercial smallholders) have access to and actively use financial services tailored to the full array of their financial needs. This includes finance for both agricultural activities and other financial needs, such as off-farm enterprising and household priorities like school fees.

Smallholder families are not only agricultural producers, they are also consumers who have diverse financial needs. Smallholder families are not only agricultural producers, they are also consumers who have diverse financial needs. Most smallholder families typically earn income from a variety of nonagricultural sources, including the sale of labor and off-farm enterprising. Consequently, as CGAP explores financial innovation for smallholder families, CGAP proposes to adopt a holistic approach to understanding the wide array of challenging financial services needs of these farming households. Consequently, as CGAP explores financial innovation for smallholder families, CGAP proposes to adopt a holistic approach to understanding the wide array of challenging financial services needs of these farming households.

**Finance for agricultural activities.** Meeting the financial needs of smallholder agricultural activities is challenging. Agriculture is by nature seasonal, with time passing between cash outflows and inflows. Farming depends on the quality of the resource base, it is vulnerable to pests and spoilage, and it is exposed to the volatility of weather and prices. Financial services providers face risk and liquidity management challenges because farmers in the same area generally borrow at the same time and often do the same activities, and therefore, they are often exposed to the same risks. Financial services providers need to understand both agriculture and finance—and they often require greater incentives to work in remote rural areas, where sparse populations and weak infrastructure result in higher transaction costs. As a result, traditional microfinance has not reached the vast majority of smallholder farmers, and recent advances based on supply chain finance have primarily benefitted the relatively small number of smallholder farmers in tight value chains with agribusinesses, marketing companies, or processors.

**Other financial needs.** The irregular cash flows and risks of agriculture activities further complicate an already complex system of household cash management where agriculture is not always the only or most important source of income. Consequently, CGAP will also focus on identifying and meeting those financial needs of smallholder families that are not directly related to agricultural production, including off-farm enterprising and other household priorities. While these needs are not unique to smallholder families, they often are uniquely impacted by family reliance on agricultural activities. For example, in smallholder communities in parts of western Kenya, school fees are due soon after the maize crop is harvested, forcing parents to sell their produce when the market is still flooded and prices are low. Ironically, the financial product these smallholder families may need most is not tied to agriculture at all, but instead to education: a financial mechanism that would allow them to store their harvest until market prices increase and pay for school fees.

**Segmentation.** Segmentation of smallholder families can help differentiate the demand for financial services among these households and can help develop tailored solutions. Drawing from a rich array of studies, CGAP proposed a segmentation based on the way smallholder families engage with markets (which is often a function of land size and whether staple or cash crops are grown) (Christen and Anderson

2013). Not all poor smallholder families fit clearly within only one of the three segments. But segmentation does allow a greater understanding of the fact that different segments have different financial needs, and that this variety in demand cannot be met by the same suite of financial products, terms of service, or service providers.

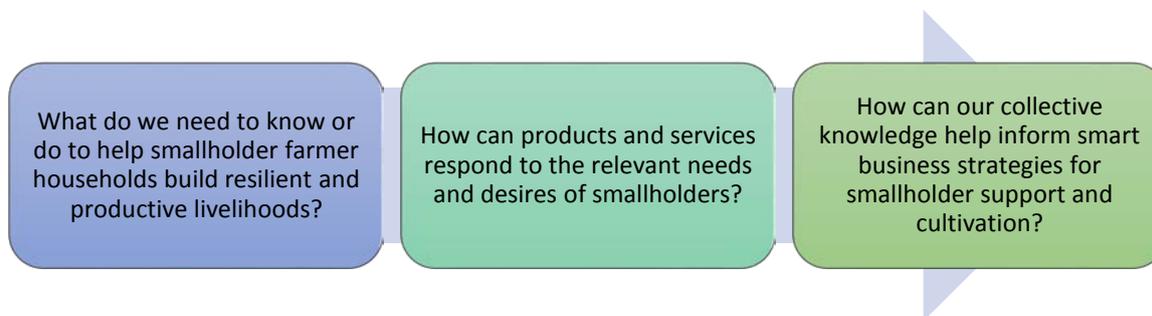
**Noncommercial smallholder families.** The approximately 300 million noncommercial smallholder families worldwide are generally considered subsistence farmers, and they are among the poorest households. They typically farm to contribute to their own sustenance and survival, not as a vocation or strategic business choice. Agricultural production is concentrated in staple crops (e.g., cereals, roots, and tubers) that are consumed by the household. Irregular, small amounts of surplus might be sold in an informal, local market, and there is limited or no connection to a structured value chain. Noncommercial smallholder families are generally net buyers of food (supplementing their own production) and sellers of labor, which limits their ability to produce. They have very few purchase inputs, little mechanization to use, and relatively low outputs. Access to land, technology, education, markets, and information about weather or agricultural production are very limited, leaving the household highly vulnerable to income and other shocks. These households use informal financial mechanisms (e.g., local savings and loan groups) for basic financial services, to the extent that they are using any financial tools at all.

**Commercial smallholder households in loose value chains.** The approximately 165 million commercial smallholder households in loose value chains have access to somewhat more land and generate some level of surplus to sell in a market. However, lack of storage often forces these families to sell when prices are low only to repurchase the same crop for consumption later when prices are higher. Their crop mix tends to focus on staples, which they sell through loosely structured markets and value chains, but it may also include some higher value cash crops (e.g., sugar, tea, coffee, oilseeds, fibers, energy crops). Commercial smallholder households in loose value chains have limited access to inputs, information about weather, markets, and prices, but because they have some access to more effective agricultural practices and financial services, they are in a relatively more resilient position than noncommercial smallholder households.

**Commercial smallholder households in tight value chains.** The approximately 35 million commercial smallholder households in tight value chains, broadly speaking, have access to at least two hectares of land and approach farming as a business—growing crops that generate a reliable output to sell in local or regional markets and/or through highly structured value chains. Because of their relationship with these relatively more organized value chains, farmers in this segment have access to improved seeds, inputs, agricultural and weather information, finance, and secure markets and prices. Their crop mix emphasizes higher value crops but is likely to also include staple crops. In terms of access to finance, they interact with a relatively wider range of financial services from both informal and formal financial service providers than do the other two segments.

CGAP is prioritizing targeted demand research on poor smallholder households, working to identify the full spectrum of their financial needs. After all, smallholder families are not only agricultural producers. They are also consumers who have diverse financial needs. Most smallholder families typically earn income from a variety of nonagricultural sources, including the sale of labor and off-farm enterprising, for example. It is in part this diversity that calls for a deeper understanding of what smallholder families experience—from their perspective.

The Consultative Group to Assist the Poor (CGAP) sought to explore the financial and agricultural lives of smallholder farmer households in Tanzania and, therefore, began a comprehensive attitudinal and behavioral research program in January 2015. The research project—consisting of qualitative research in the form of focus groups, a survey with an accompanying household listing, and a segmentation—sought to answer three key questions.



## Definition and focus of the sample in the survey

The objectives of the Smallholder Household Survey in Tanzania were to do the following:

- Generate a clear picture of the smallholder sector at the national level, including household demographics, agricultural profile, and poverty status and market relationships.
- Segment smallholder households in Tanzania according to the most compelling variables that emerge.
- Characterize the demand for financial services in each segment, focusing on customer needs, attitudes, and perceptions related to both agricultural and financial services.
- Detail how the financial needs of each segment are currently met, with both informal and formal services, and where there may be promising opportunities to add value.

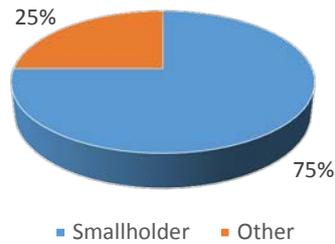
**Identifying target group of smallholder households.** Discussions with consultants and stakeholders in sub-Saharan Africa and extensive desk research concluded that there is no clear agreement on the characteristics that define a smallholder (Aidenvironment and Ecole Polytechnique Fédérale de Lausanne. 2013). As a result of both of these lines of investigation, a matrix was developed of each of the key criteria that could be used to distinguish smallholder households from other agricultural households.

**Table 1. Key criteria in defining smallholder households**

<i>Key Criteria</i>	<i>Considerations</i>
Market orientation	Subsistence vs. market-oriented vs. hybrid
Landholding size	Threshold
Labor input	Family vs. hired
Income	Shared income from farming, multiple sources
Farming system	Technology, irrigation
Farm management responsibility	Owner, influence over how to farm
Capacity	Storage, management, administration
Legal aspects	Formal vs. informal
Level of organization	Member of group—producer, supply chain, service provider

The desk research also found a range of definitions of relevant terms across countries, reflecting the variations in their agricultural sectors; some governments define smallholders solely by their landholding size. When landholding size was used to define a smallholder, the range differed greatly across Asian and African countries, from 2.5 hectares in India up to 46 hectares in Malaysia. In Tanzania, research shows that smallholder farmers dominate the agricultural sector. Average farm sizes in Tanzania are between 0.9 and 3.0 hectares, and smallholders cultivate 5.1 million hectares annually, of which 85 percent is food crops (Rugumamu 2014). Smallholder farmers contribute to over 75 percent of total agricultural outputs in Tanzania, producing mainly for home consumption and using traditional technologies (Figure 1) (Salami, Kamara, and Brixiova 2010).

Figure 1: Average smallholder contribution to Agricultural output



InterMedia proceeded to develop a high water mark for identifying the pool of smallholder households relevant to this research to be as inclusive as possible, without diluting or distorting the population representation. The identification measure used two key criteria—landholding size and livestock count—as the starting point for identifying the target group. There was also a desire to ensure that the essence of smallholder farmers was included, so a series of self-identifying perception questions were asked. This was done to ensure that each smallholder household selected in the study viewed agriculture as a significant part of its household’s livelihood, income, or consumption.

## Sample Design

The smallholder household survey in Tanzania is a nationally representative survey, with a target sample size of 3,000 smallholder households. The sample was designed to provide reliable survey estimates at the national level. The universe for the survey consists of smallholder households defined as households with the following criteria:

Household with up to 5 hectares	AND	Agriculture provides a meaningful contribution to the household livelihood, income, or consumption.
OR		
Farmers who have fewer than 50 heads of cattle; or 100 goats/sheep/pigs; or 1,000 chickens		

### Sampling frame

The sampling frame is the list of enumeration areas (EAs) containing agricultural households. These EAs were created in preparation for the 2012 population and housing census. The census questionnaire included a question on whether any household member operated any land for agricultural purposes during the 2011–2012 agricultural year. The information collected helped to identify agricultural households during the census.

### Sample allocation and selection

For the sample allocation, regions were combined into the following zones:

- Border: Ruvuma, Iringa, Mbeya, Rukwa, and Kigoma
- Coastal: Tanga, Pwani, Dar es Salaam, Lindi, and Mtwara
- Inland: Dodoma, Arusha, Kilimanjaro, Morogoro, Singida, Tabora, Manyara, Njombe, and Katavi
- Lake: Shinyanga, Kagera, Mwanza, Mara, Simiyu, and Geita
- Zanzibar: all regions

To take nonresponse into account, the target sample size was increased to 3,158 households assuming a nonresponse rate of 5 percent observed in similar national household surveys. The total sample size was first allocated to the zones in proportion to the number of agricultural households in the sampling frame. Within each zone, the resulting sample was then distributed to urban and rural areas in proportion to number of agricultural households.

Given that EAs were the primary sampling units and 15 households were selected in each EA, a total of 212 EAs were selected.

The sample for the smallholder survey is a stratified multistage sample. Stratification was achieved by separating each zone into urban and rural areas. The urban/rural classification is based on the 2012 population census. Therefore, 10 strata were created, and the sample was selected independently in each stratum.

In the first stage, EAs were selected as primary sampling units with probability proportional to size, the size being the number of agricultural households in the EAs. A household listing operation was conducted in all selected EAs to identify smallholder households and to provide a frame for selecting smallholder households to be included in the sample. In the second stage, 15 smallholders were sampled in each EA with equal probability.

In each sampled household, the household questionnaire was administered to the head of the household, the spouse, or any knowledgeable adult household member to collect information about household characteristics. The multiple respondent questionnaire was administered to all adult members in each sampled household to collect information on their agricultural activities, financial behaviors, and mobile money use. In addition, in each sampled household only one household member was selected using the Kish grid and was administered the single respondent questionnaire.

The full description of the sample design can be found in Annex C.

### Household listing

The household listing operation was conducted in all selected EAs between 7 December 2015 and 20 January 2016. For this purpose, Intermedia developed a manual describing the listing and mapping procedures. The manual included listing forms along with questions used to identify smallholder households according to the agreed definition for the survey. This manual was used to train 25 listing teams in Dar Es Salaam. Each listing team consisted of one supervisor, one lister, and one mapper recruited from Ipsos's pool of enumerators. The training involved both classroom sessions and field practice.

The household listing was done on smartphones, which required Ipsos to develop a script in Dooblo SurveyToGo software for the listing forms. The script was field tested and validated before it was used for the listing operation.

### Sampling weights

The sample for the smallholder household survey is not self-weighting; therefore, sampling weights were calculated. The first component of the weights is the design weight based on the probability of selection for each stage. The second component uses the response rate at both household and individual levels.

The design weights for households were adjusted for nonresponse at the household level to produce adjusted household weights. Sampling weights for the multiple respondent data file were derived from adjusted household weights by applying to them nonresponse rates at the individual level. For the single respondent data file, the same process was applied after taking into account the subsampling done within the household.

Finally, household and individual sampling weights were normalized separately at the national level so the weighted number of cases equals the total sample size. The normalized sampling weights were attached to the different data files and used during analysis.

### Sampling errors

The sample design for the smallholder household survey is complex and features clustering, stratification, and unequal probabilities of selection. For key survey estimates, sampling errors taking into account the design features will be produced using either the SPSS Complex Sample module or STATA based on the Taylor series approximation method.

# Questionnaire

## Developing the instrument

**Existing Research and Stakeholder Discussions.** Building on other household surveys in sub-Saharan Africa (e.g., agricultural censuses, Living Standards Measurement Study, FinScope, AgFiMS), as well as the 2013 CGAP global segmentation,<sup>1</sup> this methodology and survey instrument were designed to answer a number of questions about smallholder households in Tanzania<sup>2</sup>:

- **Understanding and segmenting smallholder households.** What are the key characteristics of the smallholder sector at the national level (e.g., demographics, poverty status, hectares, crops and livestock, level of intensification, market relationships)? And what segments of smallholder households emerge?
- **Attitudes and perceptions of smallholder households.** How do smallholder households perceive their agricultural activities (e.g., a subsistence activity, business), and do household members, especially youth, see a future in agriculture? On the financial side, what is the level of comfort with digital financial services and other channels and service providers?
- **Opportunities to improve financial inclusion for each segment of smallholder households.** Which financial mechanisms do each segment of smallholder households demand, through the lens of customer needs (store, transfer, build, secure, etc.) and products (e.g., credit, deposit, insurance)? What informal and formal suite of financial mechanisms do each segment currently use and where are there opportunities to add value with new services and/or delivery channels?

The first months of the project included a series of deep-dives into the existing research on smallholders to determine what questions had already been asked, what were the findings, and how do we proceed to complement and expand on these findings to meet our objectives. Several sources were consulted in the process, including IFC, Dalberg, Finmark Trust, AgFiMS, FinScope, FAO, GIZ, IFAD, and the World Bank. The secondary research brought a series of questions that informed discussions with stakeholders.

Financial Sector Deepening Tanzania (FSDT) plays a central role in advancing financial inclusion in Tanzania, and CGAP and FSDT collaborated closely in this research on smallholder households. This coordination was important to inform the research, and its results will contribute to FSDT's market research and developing strategy. Several additional stakeholders and organizations also contributed valuable insights and considerations into the design of the research project as key informants, and took part in an informal technical working group to review and guide the research. Some of these key organizations included the Agricultural Council of Tanzania, Bank of Tanzania, the Bill & Melinda Gates Foundation, CARE, IFAD, One Acre Fund, and Vodacom, as well as World Bank Group colleagues and the Living Standards Measurement Survey (LSMS) team.

Secondary research and discussions with stakeholders identified a gap in information about the actual needs, desires, and perceptions of smallholder households. There seemed to be significant amounts of data and insight into the habits of smallholder households in Tanzania that examined either their agricultural activities or that tracked their financial lives, but nothing to date had taken a more comprehensive view of the household. This research project also sought to connect the agricultural data to the financial data to dissect the interactions and intersections between the two.

After using secondary research on the smallholder sector and discussions with stakeholders, the design process for the survey instrument began. This process involved defining the end goal of the research by doing the following:

---

<sup>1</sup> See Christen and Anderson (2013).

<sup>2</sup> CGAP retained the services of InterMedia to manage the survey in partnership with Ipsos Mozambique. Additional national surveys and segmentations of the smallholder sector, led by CGAP, are also underway in Uganda, Tanzania, Côte d'Ivoire, and Bangladesh.

- Drawing from existing survey instruments
- Considering the objectives and needs of the project
- Accounting for stakeholder interests and feedback
- Learning from the ongoing financial diaries in country
- Building from a series of focus groups conducted early on in the study

### Overview of the questionnaire and its three parts

Using these building blocks, a framework for the survey instrument was developed to share with stakeholders and capture all the relevant elements of a smallholder household. The framework consisted of five main subject areas: demographics, household economics, agricultural practices, mobile phones, and financial services.

**Table 2. Framework for the smallholder questionnaire**

Section	Demographics	Household economics	Agricultural practices	Mobile phones	Financial services
Topics	Relationship	Income	Land ownership	Use	Formal institutions
	Marital status	Jobs	Crops grown	Types of phones	Less than formal institutions
	Age	Government payments	Livestock	Barriers	Informal financial service providers
	School attendance	Saving	Value chain	Habits	Importance
	Income	Investing	Market relationship	Products	Borrowing
	Decision-making	Emergency planning	Water		Products
	Financial situation	Risk mitigation	Labor		
	Progress out of Poverty Index (PPI)		Inputs		
			Storage		
			Coping		

To capture the complexity of smallholder households, the smallholder household survey was divided into three questionnaires: the Household questionnaire, the Multiple Respondent questionnaire, and the Single respondent questionnaire. It was designed in this way to capture the complete portrait of the smallholder household, as some members of the household may work on other agricultural activities independently and without the knowledge of others.

The household questionnaire collected information on the following:

- Basic household members' individual characteristics (age, gender, education attainment, schooling status, relationship with the household head).
- Whether each household member contributes to the household income or participates in the household's agricultural activities. This information was later used to identify all household members eligible for the other two questionnaires.
- Household assets and dwelling characteristics.

Both the Multiple and Single Respondent questionnaires collected different information on the following:

- Agricultural practices—farm information such as size, crop types, livestock, decision-making, farming association, and markets.
- Household economics—employment, income, expenses, shocks, borrowing and saving habits, and investments.

The Single respondent questionnaire collected the following information:

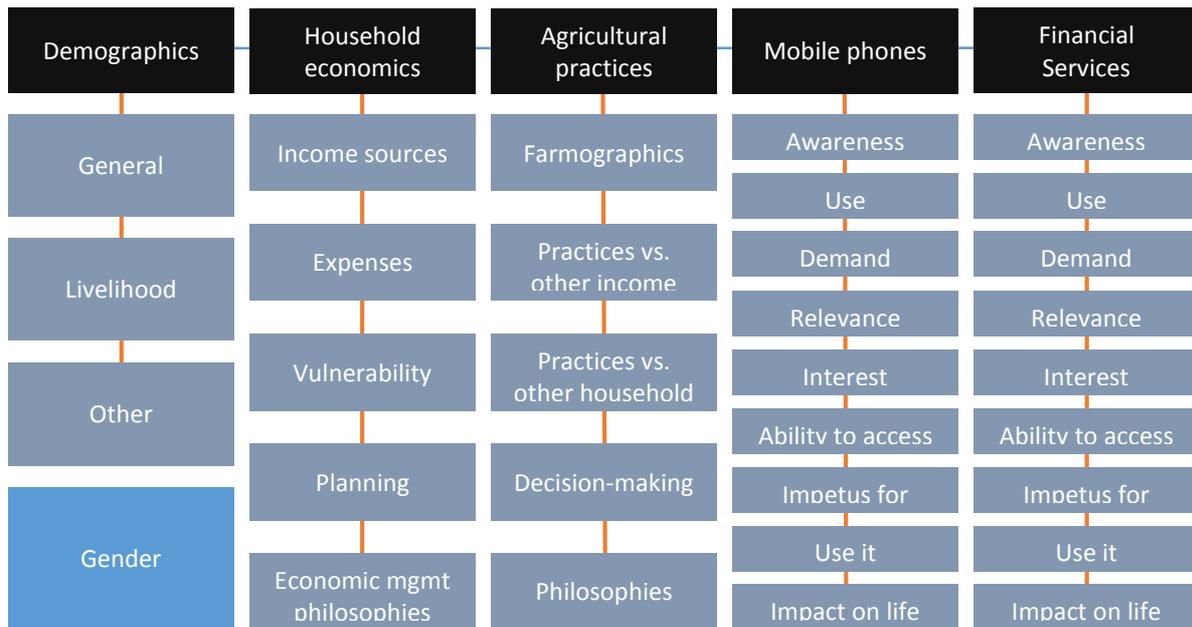
- Mobile phones—attitudes toward phones, use, access, ownership, desire, and importance.
- Financial services—attitudes toward financial products and services such as banking and mobile money, including ownership, usage, access and importance.

The questionnaires were translated into Kiswahili and then pretested. After the pretest, debriefing sessions were held with the pretest field staff and the questionnaires were modified based on the observations from the pretest. After the questionnaires were finalized, a script was developed to support data collection on mobile phones. The script was tested and validated before it was use in the field.

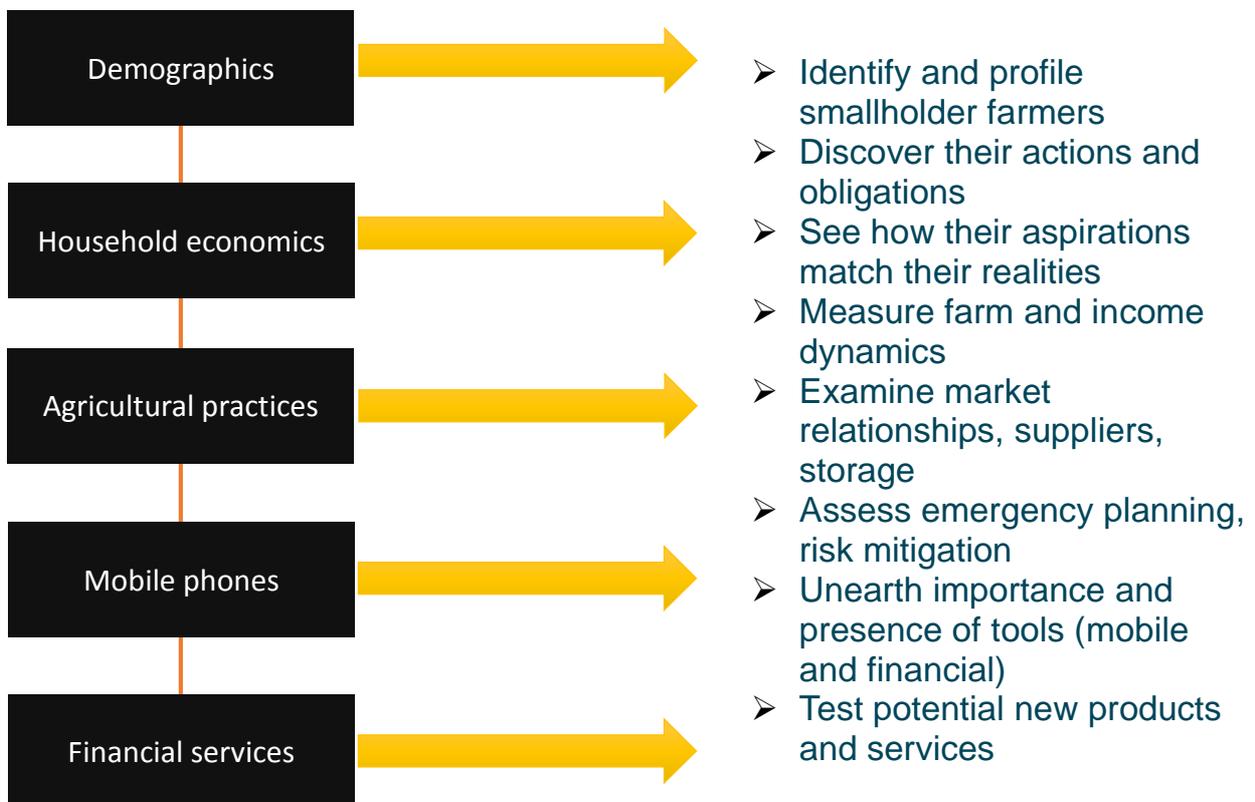
**Table 3. Design of smallholder questionnaires**

	Household survey questionnaire	Multiple-respondent survey questionnaire	Single-respondent survey questionnaire
<b>Target respondent (s)</b>	Head of the household, their spouse, or a knowledgeable adult	All household members over 15 years old who contributed to the household income or participated in its agricultural activities	One randomly selected adult in the household
<b>Topics covered</b>	<ul style="list-style-type: none"> <li>• Basic information on all household members</li> <li>• Information about household assets and dwelling characteristics</li> </ul>	<ul style="list-style-type: none"> <li>• Demographics</li> <li>• Agricultural activities</li> <li>• Household economics</li> </ul>	<ul style="list-style-type: none"> <li>• Agricultural activities</li> <li>• Household economics</li> <li>• Mobile phones</li> <li>• Formal and informal financial tools</li> </ul>

## Questionnaire framework



## How to leverage the questionnaire framework



## Fieldwork

### Training

Ipsos Tanzania, InterMedia's local field partner, recruited interviewers and supervisors for the main fieldwork, taking into account their language skills. Following the recruitment of field staff, a centralized training session was conducted in Dar es Salaam from 27 January to 2 February 2016. Five independent field quality control (QC) staff directly hired by InterMedia also attended the training. The training covered interview techniques and field procedures, a detailed review of the survey questionnaires, mock interviews between participants in the classroom, and field practice with actual respondents in the areas outside the sampled EAs.

### Dates

Data collection took place from 6 February to 8 March 2016, and the survey was implemented by Ipsos Tanzania.

### Deviations in the sample design

The smallholder survey in Tanzania is the third survey in the series, following the surveys in Mozambique and Uganda. Fieldwork in those two countries has experienced a lot of failed call backs where identified eligible households and household members could not be interviewed during the time allocated to fieldwork in each country. As a result, the final sample size fell slightly short of the target. For this reason, in Tanzania the number of households selected in each EA was increased from 15 to 17 following the household listing operation in all sampled EAs.

### Response rates

The tables below show household and household member response rates for the Tanzania smallholder household survey. A total of 3,503 households was selected for the survey, of which 3,020 were found to be occupied during data collection. Of these, 2,993 were successfully interviewed, yielding a household response rate of 99.1 percent.

**Table 4. Response rate for the household questionnaire**

	Border	Coastal	Inland	Lake	Zanzibar	Rural	Urban	Total
Households selected	659	857	1,098	816	73	2,364	1,139	3,503
Households occupied	601	680	960	710	69	2,092	928	3,020
Households interviewed	600	676	940	710	67	2,073	920	2,993
Household response rate	99.8%	99.4%	97.9%	100.0%	97.1%	99.1%	99.1%	99.1%

In the interviewed households 5,935 eligible household members were identified for the Multiple Respondent questionnaire. Interviews were completed with 5,034 eligible household members, yielding a response rate of 84.8 percent for the Multiple Respondent questionnaire.

**Table 5. Response rate for the Multiple Respondent questionnaire**

	Border	Coastal	Inland	Lake	Zanzibar	Rural	Urban	Total
Eligible household members	1,132	1,250	1,972	1,468	113	4,193	1,742	5,935
Eligible household members interviewed	1,020	1,039	1,622	1,261	92	3,588	1,446	5,034
Response rate	90.1%	83.1%	82.3%	85.9%	81.4%	85.6%	83.0%	84.8%

Among the 2,993 eligible household members selected for the Single Respondent questionnaire, 2,795 were successfully interviewed a response rate of 93.4 percent.

**Table 6. Response rate for the Single Respondent questionnaire**

	Border	Coastal	Inland	Lake	Zanzibar	Rural	Urban	Total
Eligible household members	600	676	940	710	67	2,073	920	2,993
Eligible household members interviewed	558	629	886	664	58	1,929	866	2,795
Response rate	93.0%	93.0%	94.3%	93.5%	86.6%	93.1%	94.1%	93.4%

### Methods of data collection

The interview teams collected data for the survey on mobile phones. Each team consisted of one supervisor and four to five interviewers.

### Quality checks

Ipsos Tanzania recruited field teams that included interviewers and supervisors. Four staff members from Intermedia's local field partner coordinated and supervised fieldwork activities along with the independent QC team hired by Intermedia to oversee the overall quality function of data collection. The QC team stayed with the survey teams during fieldwork to closely supervise and monitor them.

The final data files were checked for inconsistencies and errors by InterMedia, and corrections were made as necessary and where possible.

## Dataset

### Location and access

The data set and accompanying user guide are available for public download at the World Bank Group Microdata Library.

## References

Aidenvironment and Ecole Polytechnique Fédérale de Lausanne. 2013. "Defining Smallholders: Suggestions for a RSB Smallholder Definitions." Roundtable on Sustainable Biomaterials, October.

Christen, Robert Peck, and Jamie Anderson. 2013. "Segmentation of Smallholder Households: Meeting the Range of Financial Needs in Agricultural Families." Focus Note 85. Washington, D.C.: CGAP, April.

Rugumamu. 2014. "Empowering Smallholder Rice Farmers in Tanzania to Increase Productivity for Promoting Food Security in Eastern and Southern Africa. *Agriculture & Food Security*, 3:7.

Salami, Adeleke, Abdul B. Kamara, and Zuzana Brixiova. 2010. "Smallholder Agriculture in East Africa: Trends, Constraints and Opportunities." Working Papers Series N° 105. Tunis, Tunisia: African Development Bank.

**MANUAL FOR  
MAPPING AND HOUSEHOLD LISTING**

November 2015

## Introduction

This manual provides general guidelines for carrying out the household listing operation in the field along with the responsibilities of the listing staff, and the definition of terms used. It also describes the selection of households to be included in the survey./Muongozo huu unatoa utaratibu wa jumla wa kufanya shughuli za utafiti wa kuorodhesha wa kaya pamoja na majukumu ya waorodheshaji na maana ya misamiati iliyotumika .Pia inaelezea uchaguzi wa kaya zitakazojumuishwa kwenye utafiti.

## Definition of Key Terms

The definitions of key terms used in this manual are provided below/Maana ya misamiati muhimu kwenye muongozo huu imetolewa hapo chini.

An **Enumeration Area (EA)** is the smallest geographical statistical unit created for a housing and population census. For example, an EA can be a city block, a village or part of a village, or a group of small villages. The EA should have well-defined boundaries identified on a map. The number of households per EA is generally small enough to be covered by one enumerator during the census. The size of the EAs is fairly uniform, although there is some variability in the number of households by EA. In some countries, the average size of EAs is different for urban and rural areas./ENEOLA UTAFITI (EA) ni sehemu ndogo ya jiografia iliyotengwa kwa ajili ya nyumba na hesabu ya watu. Kwa mfano EA inaweza kuwa bloku mjini, kijiji au sehemu ya kijiji, au kundi la vijiji vidogo. EA lazima iwe na mipaka inayotambulika kwenye ramani. Idadi ya kaya kwenye EA kwa ujumla inapaswa kuwa ndogo itakayoweza kumalizwa na mhoji mmoja wakati wa sensa. EA zina ukubwa unaofanana kwa kiasi fulani japokuwa kuna utofauti kwenye idadi ya kaya. Kwenye baadhi ya nchi wastani wa ukubwa wa EA ni tofauti kwa mjini na vijijini.

A **cluster** in the survey is the smallest geographical area comprised of a number of adjacent households. A cluster may correspond to an EA or a segment of a large EA with well-defined boundaries. / Mkusanyiko ni eno dogo la kijiografia linalojumuisha idadi ya kaya zinazokaribiana. Mkusanyiko unaweza kufanana na EA au sehemu kubwa ya EA yenye mipaka inayoeleweka vizuri.

A **base map** is a reference map that describes the geographical location and boundaries of an EA. / Ramani ya msingi ni kumbukumbu ya ramani inayoelezea eneo la kijiografia na mipaka ya EA.

A **location map** is a map produced during the household listing operation that shows the location of the cluster along with its boundaries. It also includes instructions on how to get to the cluster and any information that can be used to find the cluster and its boundaries./Ramani ya eneo ni ramani iliyochorwa wakati wa shughuli za uorodheshaji wa kaya inayoonyesha eneo la mkusanyiko pamoja na mipaka yake. Pia inajumuisha maelekezo ya jinsi yakupata mkusanyiko huo na maelezo yoyote yatakayoweza kutumika kupata mkusanyiko huo na mipaka yake.

A **sketch map** is a map produced during the household listing operation that shows all of the structures found in the cluster during the listing operation. It also contains features such as landmarks (river, roads), public buildings (e.g. park, school, or temple) and streets or roads, which helps the interviewer to find the selected households. / Ramani ya upesi ni ramani iliyochorwa wakati wa shughuli za uorodheshaji wa kaya inayoonyesha miundo yote inayopatikana kwenye mkusanyiko kipindi cha shughuli za uorodheshaji. Pia inajumuisha vitu kama alama za ardhi (mto, barabara), majengo ya umma (m.f eneo la wazi, shuke au kanisa) na mitaa au barabara zitazomsaidia mhoji kutambua kaya iliyochoaguliwa.

A **dwelling unit** is a room or a group of rooms normally intended as a place of residence for one household (e.g., a single house, an apartment, or a group of rooms in a house). However, a dwelling unit can also be

shared by more than one household./ Eneo la makazi ni chumba au kundi la vyumba ambalo kwa kawaida linakusudiwa kama sehemu ya makazi kwa kaya moja (mf nyumba moja, ghorofa au kundi la vyumba kwenye nyumba). Ingawa eneo la makazi linaweza kutumiwa na Zaidi ya kaya moja.

A **structure** is a free-standing building that can have one or more dwellings for residential or commercial use. Residential structures can have one or more dwelling units (e.g., a single house or an apartment building)./ Boma ni jengo huru ambalo linaweza kuwa na mkazi mmoja au Zaidi kwa ajili ya matumizi ya makazi au biashara. Boma la makazi linaweza kuwa eneo moja au Zaidi la makazi (mf nyumba moja au majengo ya ghorofa).

A **household** consists of a person or a group of related or unrelated persons, who live together in the same dwelling unit, who share common living arrangements, who acknowledge the same person as the household head, who eat together and are considered as one unit./Kaya inajumuisha mtu au kundi la watu wanaohusiana au wasiohusiana, wanaoishi pamoja kwenye eneo la makazi, wanaotumia mpangilio mmoja wa maisha, wanaomtambua mtu mmoja kama mkuu wa kaya, wanaokula pamoja na kujihesabu kama timu moja.

The **head of household** is defined as a usual resident member of the household who is acknowledged by the other members of the household as the household head./Mkuu wa kaya ametafsiriwa kama mwanakaya wa kawaida ambaye anatambulika na wanakaya wengine kama mkuu wa kaya.

Households are found in dwellings, dwellings in structures and structures in clusters / Kaya zinapatikana kwenye maeneo ya makazi, maeneo ya makazi kwenye Maboma na maboma kwenye mikusanyiko.

In some cases, one may find a group of people living together in the same dwelling, but each person has separate eating arrangements and incomes. In such cases, each person constitutes a one-person household. / Katika hali zingine, mtu anaweza kukuta kundi la watu wanaishi pamoja kwenye eneo moja la makazi lakini kila mtu ana mpangilio wake wa kula na kipato. Kwenye hali kama hizi, kila mmoja anahesabiwa kama kaya ya mtu mmoja.

Collective living arrangements (sometimes also called institutional households) such as messes, hotels, residential hotels, rescue homes, homes for the elderly, orphanages, jails, army camps, workers' hostels and boarding schools are not considered as households and therefore, are excluded from the survey / Mpangilio wa kuishi pamoja (wakati mwingine huitwa kaya za taasisi) kama sehemu za kula, hoteli, hoteli za makazi, nyumba za msaada, nyumba za wazee, yatima, jela, kambi za jeshi, hosteli za wafanyakazi na shule za bwani hazihesabiwi kama kaya na hivyo kutolewa kwenye utafiti.

Note, however, that domestic servants and other workers living and eating in the same household should be included as household members / Nukuu, hata hivyo wafanyakazi wa ndani na wafanyakazi wengine wanaoishi na kula kwenye nyumba moja watajumuishwa kama wanakaya.

Regardless, of precise definition and examples, there will be some difficult cases coming up and you should consult your supervisor / Bila kujali maana halisi na mifano, kutakuwa na hali ngumu zitakazojitokeza na utapaswa kushauriana na msimamizi wako.

### Responsibilities of the Listing Staff

The household listing operation will be carried out in each selected cluster by a household listing team prior to the main survey. Each team consists of two persons: one will work as the **mapper** while the other

will be the **lister**. Supervisors will be overseeing teams, while the overall household listing operation will be monitored by a listing coordinator / Kazi ya kuorodhesha kaya itafanyika kwenye makazi ya pamoja yaliyochaguliwa na timu ya kuorodhesha kaya kabla ya utafiti kamili. Kila timu itajumuisha watu wawili: Mmoja atafanyakazi kama mtu wa ramani wakati mwingine atakuwa anaorodhesha. Msimamizi atakuwa anasimamia timu, wakati kazi nzima ya kuorodhesha kaya itafuatiliwa na muandamizi wa kuorodhesha.

### Responsibilities of the Supervisor

- Obtain base maps for all clusters selected for the survey/Kupata ramani ya awali kwa maeneo yote yaliyochaguliwa kwa utafiti;
- Assign clusters to teams/Kuwapatia timu maeneo;
- Ensure that all listing materials (Manual for Mapping and Household Listing, mapping forms, and MDCs) are obtained before going to the field/Kuhakikisha vifaa vyakuorodhesha (Muongozo wa ramani na orodha ya kaya, fomu ya ramani na MDCs)vimepatikana kabla ya kwenda kazini ;
- Plan and organize fieldwork logistics (e.g. arranging for transport, identifying and contacting local officials and village elders in each cluster to inform them about the listing operation and to obtain their cooperation)Kupanga na kupangilia usafirishaji(mf kupanga usafiri, kutambua na kuwasiliana na viongozi na viongozi wa vijiji kwa kila eneo na kuwapatia taarifa za kazi za kuorodheshaji na kupata ushirikiano wao ;
- Receive and review duly completed maps and ensure that they are safely stored at the central office/kupokea na kupitia ramani zilizokamilika na kuhakikisha zinahifadhiwa vizuri ofisini.
- Ensure that each cluster has been fully covered and listedKuhakikisha kila eneo limefikwa na kuorodheshwa;
- Monitor and verify that the quality of work is acceptable/Kupitia nakuthibitisha ubora wa kazi unakubalika.

### Responsibilities of the Listing Team

- Identify the boundaries of the clusters/Kuainisha mipaka ya maeneo;
- Draw a detailed sketch map showing the location of the cluster and of all the structures it contains/Chora mchoro wa ramani kuonyesha eneo na kujumuisha miundombinu yote;
- List all the structures and households in the cluster in a systematic manner/Orodhesha miundombinu na kaya zote kwenye eneo kwa mpangilio/;
- Complete all listing forms including Segmentation Form if required/Hakikisha fomu zote za orodha zimejumuishwa kwenye fomu kama zitatakiwa ;
- Transfer all completed forms to the supervisor or to the central officeKuhamisha fomu zote zilizokamilika kwa msimamizi au ofisi kuu./;
- Communicate to the supervisor problems encountered in the field and follow his/her instructions/Kuwasiliana na msimamizi kuhusu matatizo yote yaliyojitokeza wakati wa kazi na kufuata maelekezo yake.

The mapper and the lister should work together at the same time in the same area. They will first identify the cluster boundaries together, and then the mapper prepares the location and sketch map while the lister does the household listing. The sketch map and the household listing form must be prepared in tandem./Mtu wa ramani na muorodheshaji wanatakiwa kufanya kazi kwa wakati mmoja

na eneo moja. Watatakiwa kutambua mipaka ya maeneo pamoja, kisha mtu wa ramani ataandaa maeneo na mchoro wa ramani wakati muoredheshaji atakuwa anaorodhesha kaya. Mchoro wa ramani na fomu ya orodha za kaya ni lazima zitengenezwe kwa pamoja.

## Steps in Mapping and Household Listing

The household listing operation involves three main steps: locating each cluster, preparing the sketch map of each cluster, and the listing of all households found in each cluster. In some cases, segmentation is required and will be described later in this manual/Kazi ya uorodheshaji inajumuisha hatua tatu muhimu: Kuainisha kila eneo, Kuandaa mchoro wa ramani kwa kila eneo na orodha ya kaya zote zinazopatikana kwenye kila eneo. Kwa baadhi ya hali, vipengele vinahitajika na itaelezewa baadaye kwenye mwongozo..

### **Step 1: Locating the Cluster**

The supervisor will provide the listing team with a base map containing the cluster assigned to the team. Upon arrival in a cluster, the team should first tour the cluster to identify its boundaries. This should be done with the assistance of the local authorities where the cluster is located. During this first tour of the cluster, the listing team should determine an efficient route of travel for listing all structures in the cluster./Msimamizi atatoa ramani ya msingi kwa timu ya uorodheshaji ikihusisha eneo walilopewa timu. Wanapofika kwenye eneo timu watapaswa kutambua mipaka ya eneo lao. Hili litafanywa kwa msaada wa mamalaka ya eneo linapopatikana. Wakati wa ziara ya kwanza kwa eneo timu ya uorodheshaji itapaswa kujua njia za usafiri kwa ajili ya kuorodhesha majengo yote kwenye eneo.

In most cases, the cluster boundaries are recognizable natural features such as streams or rivers, or features such as roads or railroads. However, in some cases such as in rural areas where the cluster boundaries may not be marked with visible features, particular attention should be paid to the information provided on the base map. In such cases, assistance from local authorities will be particularly helpful./Mara nyingi, mipaka ya mikusanyiko inatambulika kuwa alama halisi kama kijito au mto au kama barabara au reli. Ila kwa baadhi kama maeneo ya vijijini ambapo huenda mipaka ya mikusanyiko isitiwe alama kwa alama zinazoonekana kwa hiyo umakini uwepo katika maelezo yaliyotolewa kwenye ramani ya msingi. N kwa hali kama hizi, msaada kutoka kwa serikali za mtaa utakuwa ni msaada mkubwa kwetu.

Following the identification of the cluster boundaries, the listing team will tour the cluster a second time to create the listing and draw the sketch map of the cluster. A sketch map is a detailed map of the cluster showing all its structures and features such as roads/Baada ya kutambua mipaka ya eneo, timu ya uorodheshaji itafanya ziara ya pili kwa ajili ya kutengeneza orodha na kuchora mchoro wa ramani ya eneo. Mchoro wa ramani ni kwa ajili ni ramani inayoonyesha majengo na vitu vingine vinavyopatikana kama barabara.

### **Step 2: Preparing Sketch Maps**

The mapping of the cluster and the listing of the households should be done in a systematic manner so that there are no omissions or duplications. The cluster should be divided into parts if possible, and a part can be a block of structures. The team should finish each block before going to the adjacent one. Within each block, start at one corner of the block and move clockwise around the block. In rural areas

where structures are found in small groups, the team should work in one group at a time. In each group, start from the center and move clockwise around it/Uchoraji wa ramani na uorodheshaji wa kaya utapaswa kufanywa kwa mpangilio ili kusitokee kurudia au mapungufu. Eneo ligawanywe katika sehemu ikiwezekana na sehemu hizo zinawezakuwa majengo bloku. Timu imalize kila bloku kabala ya kwenda inayotazamana. Kijijini ambapo majengo hupatikana kwenye makundi madogo, timu itafanya kazi kwa kundi moja kwa wakati mmoja kuanzia katikati na kulizungulika eneo hilo.

During the second tour of the cluster, using the Sketch Map Form, the mapper will draw a sketch map of all structures found in the cluster as follows/Wakati wa ziara ya pili katika eneo, kwa kutumia fomu ya mchoro wa ramani, mctu wa ramani atachora mchoro wa ramani kwa majengo yote yanayopatikana kwenye eneo kama ifuatavyo:

1. Marking the starting point with a large 'X', identify on the map each structure by a small square at the spot where it is located in the cluster. Non-residential structures should be identified by their use (e.g. school, shop, or factory)/Kuweka alama kubwa ya X, kutambua kila jengo kwenye ramani kwa alama ya duara katika linalopatikana kwenye eneo. Majengo ambayo siyo ya makazi yatatambuliwa kwa matumizi yake (mf shule, duka au kiwanda).
2. Number all structures in sequential order beginning with "1". Whenever there is a break in the numbering of structures (e.g. when moving from one block to another), use an arrow to indicate how the numbers proceed from one set of structures to another. Although it may be difficult to pinpoint the exact location of the structure on the map, even an approximate location is useful for finding the structure in the future/Hesabu majengo yote katika utaratibu kwa kuanza na "1" pale kunapokuwa na mapumziko kwenye kuhesabu majengo (mf unapohama kutoka bloku moja kwenda nyingine) tumia mshale kuonyesha uhesabu unaendelea kutoka jozi ya majengo kwenda nyingine. Japokuwa inaweza kuwa vigumu kutambua eneo maalum yanayopatikana majengo kwenye ramani, hata eneo la kufikiria zinawezakutumika kupata jengo siku za baadaye..
3. Add to the sketch map landmarks, public buildings (e.g. park, school, or temple) and streets or roads. Sometimes it is useful to add to the sketch map landmarks that are found outside the cluster boundaries, if they are helpful in identifying other structures inside the cluster/Ongeza kwenye mchoro wa ramani alama za ardhini, majengo ya umma (mf shule au kanisa) mitaa au barabara. Wakati mwingine ni muhimu kuongeza alama za ardhini kwenye mchoro wa ramani zinazopatikana nje ya mipaka ya eneo. Kama itasaidia kutambua mipaka mingine ndani ya eneo.
4. Ensure that all of the structures within the cluster boundaries are covered/Kuhakikisha majengo yote yanayopatikana ndani ya mipaka ya eneo yamefikwa.
5. An example of a sketch map can be found in the Examples section at the end of the document/Mfano wa mchoro wa ramani unaweza kupatikana katika sehemu ya mwisho wa nyaraka hizi.

The listing team should be careful to locate hidden structures. In some areas, structures have been built so haphazardly that they can easily be missed. If there is a pathway leading from the listed structure, check to see if the pathway goes to another structure. People living in the area may help in identifying any hidden structures/Timu ya uorodheshaji iwe makini kuonyesha majengo yaliyojificha. Kwenye baadhi ya maeneo, majengo yamejengwa katika hali ya hatari kiasi kwamba ni rahisi kusahauliwa. Kama kuna njia inayopatikana kutoka kwenye jingo liliorodheshwa tazama kama kuna njia inayoelekea jingo lingine. Watu wanaoshi kwenye eneo wanaweza kukusaidia kutambua majengo yaliyojificha.

### **Step 3: Listing of Households**

Using the Household Listing Form, the Lister will record all structures and households found in the

cluster as follows/Tumia fomu ya kuorodhesha kaya ,muoredheshaji ataorodhesha kaya na majengo yote yanayopatikana kwenye eneo kama ifuatavyo:

First page

1. Begin by entering the district name, village/cell name, and cluster number/Anza kwa kuingiza jina la wilaya,kijiji/namba ya simu ya mkononi/Kitongoji, na namba ya eneo.
2. On the next row, enter the Mapper's name and ID number, Lister's name and ID number, and the Page number and total page count./Kwenye mstari unaofuata ,ingiza namba ya mtu wa ramani na namba ya kitambulisho,jina la muorodheshaji na namba ya muorodheshaji,pamoja na namba ya ukurasa na idadi ya kurasa zote.
3. Leave blank the first two columns, which are reserved for office use/Acha safu mbili wazi,ambazo zinahifadhiwa kwa ajili ya matumizi ya ofisi.
4. **Column (1) [Serial number of structure]:** Record for each structure the same structure serial number that the Mapper enters on the Sketch Map Form/Safu (1)[Namba ya jengo kwa mpangilio]:Rekodi kwa kila jengo namba ile ile ya mpangilio ambayo mtu wa ramani ameingiza kwenye fomu ya mchoro wa ramani .
5. **Column (2) [Address/description of structure]:** Provide the street address of the structure or any description of the structure that helps to locate it./SAFU(2)[Anuani/maelezo ya jengo]:Toa namba ya jengo kwenye mtaa au maelezo ya jengo ambayo yanaweza kusaidia kulionyesha
6. **Column (3) [Residence (Yes/No)]:** Indicate whether the structure is used for residential purposes (eating and sleeping) by circling **Y** for "**Yes**". In cases where a structure is used for commercial or other purposes, circle **N** for "**No**". Structures used for both residential and commercial purposes (for example a combination of store and home), should be classified as residential (i.e. circle **Y** in Column 3). Make sure to list any dwelling unit found in a non-residential structure (for example, a guard living inside a factory or in a church). All structures must be listed, including vacant structures and structures under construction, as well as structures where the household members refuse to co-operate, or are not at home at the time of listing. /SAFU (3)[Makazi(Ndio/Hapana)]:Ainisha kama jengo linatumika kwa ajili ya makazi (kulala na kula)kwa kuzungushia N kwa Ndio.Ikiwa kama jengo linatumika kwa ajili ya biashara au matumizi mengine,zungusha H kwa "Hapana".Jengo linalotumika kwa ajili ya makazi na biashara(kwa mfano muunganiko wa nyumba na stoo),itatambuliwa kama makazi(yaani zungusha N kwenye safu ya 3)Hakikisha unaorodhesha makazi yanayopatikana kwenye jengo lisilo la makazi(kwa mfano mlinzi ambaye anayeishi ndani ya kiwanda au kanisa.Majengo yote lazima yaorodheshwe ,ikijumuisha majengo yaliyohamwa au yaliyo katika ujenzi kama jengo zuri ambalo wanakaya wake wamekataa kushirikiana au hawakuwepo wakati wa uorodheshaji.
7. **Column (4) [Serial number of household in the structure]:** This is the serial number assigned to each household found in the structure. There can be more than one household in a structure. The first household in the structure will always have number "01". If there is a second household in the structure, then this household should be recorded on the next line, and "02" is recorded in Column 4. If the structure is an apartment building, assign one serial number to the entire structure (only one square with one number appears on the Sketch Map Form), but complete Columns 4 through 7 for each apartment in the building individually/Safu (4)[Namba za wanakaya kwa mpangilio katika jengo]:Hizi ni namba za mpangilio zilizopatiwa kaya zinazopatikana kwenye jengo. Kunaweza kuwa na Zaidi ya kaya moja kwenye jengo.Kaya ya kwanza kwenye jengo kwa kawaida itakuwa na namba "01".Kama kuna kaya nyingine kwenye jengo basi kaya hiyo inukuliwe kwenye mstari unaofuata na

“02” inukuliwe kwenye safu ya 4. Kama jengo ni apatimenti, toa namba moja ya mpangilio kwa jengo zima (Mzungusho mmoja pekee kwa namba moja inayoonekana kwenye fomu ya mchoro wa ramani) ila maliza safu ya 4 kupitia 7 kwa kila apatimenti kwenye jengo yenyewe.

8. **Column (5) [Name of the Head of Household]:** Write the name of the head of the household. There can only be one head per household./Safu (5)[Jina la mkuu wa kaya]: Andika jina la mkuu wa kaya. kutakuwa na mkuu wa kaya mmoja kwa kila kaya. wa kaya pekee kwa kila kaya.
9. **Column (6) [Status of dwelling] /Safu(6)[Hali ya wakazi]**
10. **Column (7) [Notes]:** Record any special information about the household or structure (e.g. non-residential structure, under construction, or household refusal). Then go to the second page/Safu (7)[Rekodi]: Rekodi taarifa zote muhimu kuhusu kaya au jengo (mf jengo lisilo la makazi, lililo katika ujenzi au wanakaya wamekataa) Kisha elekea ukurasa unaofuata.

#### Second page

11. **Column (1) [Serial number of structure]:** Copy this information from the first page. This is the same structure serial number that the Mapper enters on the Sketch Map Form/Safu(1)[Namba ya mpangilio ya jengo]: Hamisha taarifa hizi kutoka ukurasa wa kwanza. Hii ni namba ile ile ambayo mtu wa ramani ameingiza kwenye fomu ya mchoro wa ramani.
12. **Column (4) [Serial number of household in the structure]:** Copy this information from the first page. This is the serial number assigned to each household found in the structure/Safu (4)[Namba ya mpangilio wa jengo] Hamisha taarifa hizi kutoka ukurasa wa kwanza. Hii ni namba ya mpangilio iliyopatiwa kila kaya zinazopatikana kwenye jengo
13. **Column (QQ1) [Does any member of this household operate any land that can be used for agriculture?]:** Ask this question to find out if any portion of the household’s land is used for farming and circle **Y** for “**Yes**” or **N** for “**No**”. The land operated by the household can either be owned or rented. If the respondent says “**No**” then go to QQ3/Safu (QQ1)[Je mwanakaya yeyote anafanya kazi kwenye ardhi yeyote inayoweza kutumiwa kwa ajili ya kilimo?]: Uliza swali hili kujua kama sehemu yeyote ya kaya inatumika kwa ajili ya kilimo na zungushia N kwa “Ndio” au H kwa “Hapana”. Ardhi inayofanyiwa kazi inaweza ikawa inamilikiwa au imekodiwa. Kama mhojiwa atasema “Hapana nenda SS3
14. **Column (QQ2) [How much agricultural land do members of this household operate?]:** Ask this question to find out the land size and record the number. The land operated by the household can either be owned or rented. If the land size is less than 1 hectare, record “**00**” in the space provided. If the land size is unknown, try to estimate and record that number or record “**DK**” for “**Don’t Know/Safu (QQ2)[Ni kiasi gani cha ardhi ya kilimo ambayo mwanakaya anafanyia kazi]: Uliza kujua ukubwa wa ardhi na rekodi namba.**”. Ardhi inayofanyiwa kazi inaweza kuwa inamilikiwa au imekodiwa. Kama ukubwa wa ardhi ni chini ya hekali moja rekodi “00” kwenye nafasi iliyotolewa. Kama ukubwa wa ardhi haujulikani jaribu kukadiri na rekodi namba au rekodi “DK” kwa sijui
15. **Column (QQ3) [Does this household have any livestock, herds, other farm animals, or poultry?]:** Ask this question to find out if any animals are raised on the land and circle **Y** for “**Yes**” or **N** for “**No**”. If the respondent says “**No**” or “**N**”, then go to QQ5/SAFU(QQ3)[Je kaya hii ina mifugo yeyote ,ng’ombe ,mifugo wengine wa shambani au kuku wa mayai?]: Uliza swali kujua kama kuna mifugo wanaofugwa na zungushia N kwa “Ndio” au H. kwa “Hapana” kama mhojiwa atasema Hapana au H elekea kaya inayofuata.
16. **Column (QQ4) [How many of the following animals does this household have?]:** Ask this question to find out how many animals are raised on the land and record the number for each of the animal

types listed in Columns QQ4A through QQ4E. If the answer is “None”, then record “00” in the space provided. If the number of animals is unknown, try to estimate and record that number or record “DK” for “Don’t Know”/Safu (QQ4)[Je,kaya ina mifugo wangapi kati ya wafuatao?]:Uliza swali kujua idadi ya mifugo wanaofugwa na rekodi idadi ya kila ya mifugo inayofugwa rekodi idadi ya mifugo iliyoorodheshwa kwenye safu QQ4A kupitia QQ4E.Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.kama idadi ya mifugo haijulikani jaribu kukadiria na rekodi idadi yake au rekodi “DK”kwa Sijui .

17. **Column (QQ4A)** [How many of the following animals does this household have – cattle, milk cows, or bulls?]: Ask this question and record the number of cattle, milk cows, or bulls in Column A. If the answer is “None”, then record “00” in the space provided. If the number of cattle, milk cows, or bulls is unknown, try to estimate and record that number or record “DK” for “Don’t Know”/Safu(QQ4A)[Je kaya ina mifugo mingapi kati yaifuatayo-ng’ombe,ng’ombe wa maziwa au ng’ombe waliohasiwa?]:Uliza swali na rekodi idadi ya ng’ombe ,ng’ombe wa maziwa au ng’ombe wa walio hasiwa kwenye safu A.Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.Kama idadi ya ng’ombe,ng’ombe wa maziwa haijulikani jaribu kukadiria na rekodi “DK”kwa Sijui”
18. **Column (QQ4B)** [How many of the following animals does this household have – goats?]: Ask this question and record the number of goats in Column B. If the answer is “None”, then record “00” in the space provided. If the number of goats is unknown, try to estimate and record that number or record “DK” for “Don’t Know”/SAFU (QQ4AB) ][Je kaya ina mifugo mingapi kati yaifuatayo-mbuzi?]:Uliza swali na rekodi idadi ya mbuzi kwenye safu B .Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.Kama idadi ya mbuzi haijulikani jaribu kukadiria na rekodi “DK”kwa Sijui”
19. **Column (QQ4C)** [How many of the following animals does this household have – sheep?]: Ask this question and record the number of sheep in Column C. If the answer is “None”, then record “00” in the space provided. If the number of sheep is unknown, try to estimate and record that number or record “DK” for “Don’t Know” . )/Safu (QQ4C)[Je kaya ina mifugo mingapi kati yaifuatayo-kondoo?]:Uliza swali na rekodi idadi ya kondoo kwenye safu C.Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.Kama idadi ya kondoo haijulikani jaribu kukadiria na rekodi “DK”kwa Sijui”
20. **Column (QQ4D)** [How many of the following animals does this household have – pigs?]: Ask this question and record the number of pigs in Column D. If the answer is “None”, then record “00” in the space provided. If the number of pigs is unknown, try to estimate and record that number or record “DK” for “Don’t Know” . ) Safu(QQ4D)[Je kaya ina mifugo mingapi kati yaifuatayo-nguruwe?]:Uliza swali na rekodi idadi ya nguruwe kwenye safu D .Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.Kama idadi ya nguruwe haijulikani jaribu kukadiria na rekodi “DK”kwa Sijui”
21. **Column (QQ4E)** [How many of the following animals does this household have – chickens?]: Ask this question and record the number of chickens in Column E. If the answer is “None”, then record “00” in the space provided. If the number of chickens is unknown, try to estimate and record that number or record “DK” for “Don’t Know”. Then continue to the third page. )Safu(QQ4E)[Je kaya ina mifugo mingapi kati yaifuatayo-kuku?]:Uliza swali na rekodi idadi ya kuku kwenye safu E .Kama jibu ni hakuna basi rekodi “00”kwenye nafasi iliyotolewa.Kama idadi ya kuku haijulikani jaribu kukadiria na rekodi “DK”kwa Sijui”Kisha endelea kwenye ukurasa wa tatu)

### Third page

22. **Column (1)** [*Serial number of structure*]: Copy this information from the first page. This is the same structure serial number that the Mapper enters on the Sketch Map Form/Safu(1)[Namba ya mpangilio wa jengo]:Hamisha taarifa hii kutoka ukurasa wa kwanza.Hii ni namba ya mpangilio wa jengo ambayo mtu wa ramani ameingiza kutoka fomu ya mchoro wa ramani.
23. **Column (4)** [*Serial number of household in the structure*]: Copy this information from the first page. This is the serial number assigned to each household found in the structure/Safu (4)[Namba ya mpangilio wa jengo]:Hamisha taarifa hii kutoka kwenye ukurasa wa kwanza.Namba ya mpangilio wa jengo ilitolewa kwa kila kaya kwenye jengo..
24. **Column (QQ5)** [*Does agriculture represent an important contribution to your household livelihood – yes or no?*]: Ask this question to find out if agriculture is important to the household's lives and circle **Y** for “**Yes**” or **N** for “**No**”. /Safu(QQ5)[Je kilimo kinawakilisha mchango muhimu kwa maisha ya kaya yako-Ndio au Hapana]:Uliza swali kujua kama kilimo ni muhimu kwa maisha ya kaya na zungushia N kwa Ndio au H kwa Hapana.
25. **Column (QQ6)** [*Does agriculture represent an important contribution to your household income – yes or no?*]: Ask this question to find out if agriculture is important to the household's total income and circle **Y** for “**Yes**” or **N** for “**No**”/Safu(QQ6)[Je kilimo kinawakilisha mchango muhimu wa mapato ya kaya yako-Ndio au hapana?]:Uliza swali kujua kama kilimo ni muhimu kwa jumla ya mapato ya kaya na zungushia N kwa Ndio au H kwa Hapana”.
26. **Column (QQ7)** [*Does agriculture represent an important contribution to your household consumption – yes or no?*]: Ask this question to find out if agriculture is important to the household's food consumption and circle **Y** for “**Yes**” or **N** for “**No**”/Safu(QQ7)[Je kilimo kinawakilisha mchango muhimu wa matumizi ya kaya yako-Ndio au hapana?]:Uliza swali kujua kama kilimo ni muhimu kwa matumizi ya chakula cha kayana zungushia N kwa Ndio na H kwa Hapana.
27. **Column (8)** [*Comments about agricultural activity*]: Record here any comments about the household's agricultural and livestock activities, such as the land of the household is rented off or operated by someone else/Safu (8)[Toa maoni kuhusu shughuli za kilimo]:Rekodi hapa maoni kuhusu shughuli za kilimo na ufugaji za kaya,kama ardhi ya familia imekodiwa au inatumiwa na mtu mwingine..

### Segmentation of Large Enumeration Areas

The complete listing of large EAs is not cost effective. For that reason, large EAs should be subdivided into smaller segments of which only one will be selected and listed. Upon arrival in a large EA that needs segmentation, the listing team should first tour the EA and do a quick count of dwellings in the EA. Each EA with more than 200 households will be subdivided into an appropriate number of segments. It is critical to adopt segment boundaries that are easily identifiable/kumalizika kuorodheshwa kwa EA sio gharama .Kwa sababu hiyo, EA itagawanywa kwenye sehemu ndogo ambapo moja ndiyo itachaguliwa na kuorodheshwa.Unapowasili kwenye EA inayohitaji mgawanyo wa sehemu,timu ya kuorodhesha itafanya ziara na kuhesabu makazi katika EA kwa haraka.Kila EA yenye Zaidi ya kaya 200 itagawanywa kwenye sehemu sahihi zenye namba.Ni muhimu kuasili sehemu za mipaka ambazo zitatambulika kwa urahisi.

Each team should carry a number of Segmentation Forms to the field each with a random number printed in the appropriate space on the Form./Kila timu inapaswa kubeba fomu zenye vipengele kazini kila moja ikiwa na namba iliyochapishwa kwenye sehemu sahihi katika fomu

Segmentation and selection of a sample segment will be carried out as follows/Vipengele na uchaguzi wa sampuli ya vipengele utafanyika kama ifuatavyo:

1. Using the Location Map Form, the mapper will then prepare a location map of the cluster. This involves drawing a map that shows the location of the cluster along with its boundaries and the boundaries of the parts that comprise the cluster. This location map should include all instructions on how to get to the cluster and any information that can be used to find the cluster and its boundaries./Tumia fomu ya ramani ya sehemu,mtu wa ramani ataandaa ramani ya sehemu ya eneo .Hii itajumuisha uchoraji wa ramani inayoonyesha eneo na mipaka ya sehemu zinzotengeneza eneo.Ramani ya sehemu itajumuisha maelekezo yote ya jinsi ya kufika kwenye eneo na taarifa za kufikia eneo na mipaka yake ;
2. Using clear boundaries such as roads or rivers, divide the EA into segments /Tumia mipaka halisi kama barabara au mito,kugawanya vipengele vya EA ;
3. Show on the location map of the EA the boundaries of the newly created segments/Onyesha vipengele vya sehemu ya mipaka iliyotengenezwa kwenye ramani ;
4. Number the segments sequentially/Namba ya vipengele kwa mpangilio;
5. For each segment, do a quick count of the number of dwellings/Kwa kila kipengele hesabu kwa haraka idadi ya wakazi;
6. Using the Segmentation Form, record the identification information of the EA, the segment number, and the size of each segment in the appropriate columns (number of dwellings, percentage and cumulative percentage)/Tumia fomu ya vipengele ,rekodi taarifa za utambulisho wa EA,namba ya kipengele,ukubwa wa kipengele kwenye safu sahihi(namba ya wakazi,asilimia na asilimia kwa ujumla);
7. Compare the cumulative percentage with the random number provided on the Segmentation Form/Linganisha asilimia kwa ujumla kwa namba zilizotolewa bila mpangilio kwenye fomu za vipengele;
8. Select the first segment for which the cumulative percentage is greater than or equal to the random number/Chagua kipengele cha kwanza ambapo asilimia kwa ujumla ni kubwa kuliko jumla ya namba zilizotolewa bila mpangilio;
9. Draw a sketch map of the selected segment and list all the households found in the selected segment. The selected segment corresponds to the cluster for the CGAP survey/Chora mchoro wa ramani kwenye kipengele kilichochaguliwa na orodhesha kaya zote zinazopatikana kwenye kipengele.Kipengele kilichochaguliwa kinaenandana na eneo tafiti ya CGAP.

## Household Selection

The household selection will be done at the central office once all the listing forms are completed for all EAs. To obtain the sample of smallholder households to be interviewed for the CGAP survey, the following steps are required/Uchaguzi wa kaya utafanyika kwenye ofisi kuu pale ambapo fomu zote za uorodheshaji zitakapokamilika kwa upande wa EAs.Kupata sampuli ya kaya za wamiliki wadogo kufanyiwa utafiti CGAP,hatua zifuatazo zitahitajika.

**Step 1:** In Column “Eligible”, mark with an X all households listed in the EA that meet the definition of a smallholder household. A smallholder household is a/Hatua ya 1:Kwenye safu “hakiki”weka alama ya X kaya zote zilizoorodheshwa ambazo zimekidhi maana ya kaya za wamiliki wadogo.

Household with up to 5 hectares/Kaya yenye hadi hekali 5	AND/NA	Agriculture provides a meaningful contribution to the household livelihood, income, or Consumption/Kilimo kinatoa mchango muhimu kwenye maisha,kipato au chakula.
OR/AU		
Farmers who have less than/: 50 heads of cattle; or  100 goats/sheep/pigs; or 1,000 chickens/ Wakulima wenye chini ya ng'ombe 50;au mbuzi 100/kondoo/nguruwe au kuku 1,000		

**Step 2:** In Column "Household number", starting with "1", assign sequentially a number to all households marked with an X in step 1 that also meet one of the following 3 additional criteria:/Hatua ya 2:Kwenye safu ya "namba za kaya" kuanza na "1" toa namba kwa mpangilio kwa kaya zote zilizowekwa alama X kwenye hatua ya kwanza ambazo pia zinakidhi vigezo 3 vya ziada

- Occupied residential dwellings/Makazi yanayomilikiwa na wakazi
- Households that refused to cooperate during household listing;/Kaya zilizokataa kutoa ushirikiano wakati wa uorodheshwaji wa kaya
- Households whose occupants were temporarily absent during household listing/Kaya ambazo wamiliki walikuwa hawapo wakati wa uorodheshwaji wa kaya.

Leave the cell blank if the dwelling unit is not occupied (Column 6 = 2) or the structure is not a residential structure (Column 3= N). The total number of smallholder households for each EA is the number assigned to the last household listed in that EA that meets the definition of the smallholder household and one the above 3 additional criteria / Kiache chumba wazi kama eneo la makazi halina anaiyeishi (Safu 6=2) au boma sio boma la makazi (Safu 3=N). Idadi ya mmiliki mdogo wa kaya kwa kila EA ni ile namba iliyopewa kwa kaya ya mwisho kwenye EA iliyokidhi maelezo ya mmiliki mdogo wa kaya na moja wapo wa njia 3 zilizopo hapo juu.

**Step 3:** After sequentially numbering of all smallholder households listed in each EA, record the total number of smallholder households in the Excel spreadsheet Template used for household selection (CGAP Household Selection Template provided separately). For each EA, record also in the Template the percentage that the selected segment represents in the EA that was segmented in the Column

"Proportion of the selected segment". The percentage to record is in the selected segment row of the "Percent of total" Column on the Segmentation Form of the EA. If no segmentation was carried out, leave the value of "1" in the Column in the Template (Proportion of the selected segment). / Hatua ya 3: Baada ya kuorodhesha kwa kuzipa namba kuwampangilio kaya zote zenye umiliki mdogo kwa kila EA, andika idadi yake kwenye Excel spreadsheet Template inayotumika kwa uchaguzi wa kaya (Mfano wa uchaguzi wa kaya wa CGAP uliyotolewa tofauti). Kwa kila EA kwenye mfano huu pia andika asilimia inayohusishwa na migawanyiko iliyochaguliwa katika EA iliyogawanyishwa kwenye safu "sehemu ya migawanyiko iliyochaguliwa". Asilimia ya kuchaguliwa ipo kwenye safu ya mgawanyiko uliyochaguliwa wa "jumla wa asilimia" kwenye fomu ya mgawanyiko wa EA. Kama hakuna mkawanyiko uliyofanyika, acha thamani ya "1" kwenye safu katika mfano wa "sehemu ya migawanyiko iliyochaguliwa"

**Step 4:** The Excel spreadsheet Template used for household selection will automatically generate the household numbers for households to be interviewed in the survey. The selected households should be indicated on the Household Listing Form by circling the corresponding number in the Household Number Column./Hatua ya 4:Jedwali la Excel litajitengenezea moja kwa moja idadi ya kaya zitakazofanyiwa mahojiano kwa ajili ya utafiti.Kaya zilizochaguliwa Kaya zilizochaguliwa zitaonyeshwa kwenye fomu ya







<b>IDENTIFICATION</b>							
District name: Jina la wilaya _____		Village/Cell name: kijiji/kitongoji _____			CGAP Cluster number: Namba ya mkusanyiko ya CGAP _____		
Mapper's name: Jina la mchora ramani _____		Mapper's ID: Namba ya kitambulisho ya mchora ramani _____	Lister's name: Jina la mhorodheshaji _____		Lister's ID: Namba ya kitambulisho ya mhoreodheshaji _____	Page #: Namba ya ukurasa _____ of _____	

Leave blank		Serial number of Structure/ Namba ya mchoro	Address or Description of Structure	Residence? Y / N		Serial number of household in structure	Name of head of household <i>Record the name at the time of listing</i>	Status of dwelling 1a: Occupied, person present 1b: Occupied but no one present 1c: Occupied but not cooperative/refused  2 Vacant/Abandoned 3 Temporarily absent 6 Other (Specify)	Notes
Eligible (mark with X)	Household / Namba ya ka number ya			If no, record observations or proceed to next structure					
		1	2	3	4	5	6	7	
				Y	N				
				Y	N				
				Y	N				
				Y	N				
				Y	N				
				Y	N				
				Y	N				
				Y	N				

**HOUSEHOLD LISTING FORM (CONTINUED): Tanzania**

<b>IDENTIFICATION</b>											
District name: Jina la wilaya _____				Village/Cell name: Kijiji/Kitongoji _____				CGAP Cluster number: Namba ya mkusanyiko ya CGAP _____			
Mapper's name: Jina la mchora ramani _____				Mapper's ID: Namba ya kitambulisho ya mchora ramani _____		Lister's name: Jina la mhorodheshaji _____		Lister's ID: Namba ya mhorodheshaji _____		Page #: Nambaya kurasa _____ of _____	

Serial number of structure	Serial number of household in structure	QQ1. Does any member of this household operate any land that can be used for agriculture?		QQ2. How much agricultural land do members of this household operate?		QQ3. Does this household have any livestock, herds, other farm animals, or poultry?		QQ4. How many of the following animals does this household have?				
<i>From previous page</i>	<i>From previous page</i>	<i>If no, go to QQ3.</i>		<i>If unknown, try to estimate or record "DK".</i>		<i>If no, go to QQ5.</i>		<i>If none, record "00". If unknown, try to estimate or record "DK".</i>				
1	4	QQ1		QQ2		QQ3		QQ4A	QQ4B	QQ4C	QQ4D	QQ4E
		Y	N	Size	Units (ha, acre, square feet, square mile, decimals)	Y	N	Cattle, milk cows, or bulls?	Goats?	Sheep?	Pigs?	Chickens?
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					
		Y	N			Y	N					



## SEGMENTATION FORM

*Tanzania*

IDENTIFICATION	
Enumeration Area number:/Namba ya eneo la utafiti _____	District name:Namba ya wilaya _____
/Namba ya mkusanyik CGAP Cluster number: o CGAP _____	Village/Cell Kijiji/Kitongoji _____
Mapper's name and ID number:/Jina la mchora ramani na namba ya kitambulisho  Name: _____ ID: _____	Lister's name and ID number:Jina la mhorodheshaji na namba ya kitambulisho  Name: _____ ID: _____

Number of segments to be created: _____	Random number between 1 and 100: _____
---	--

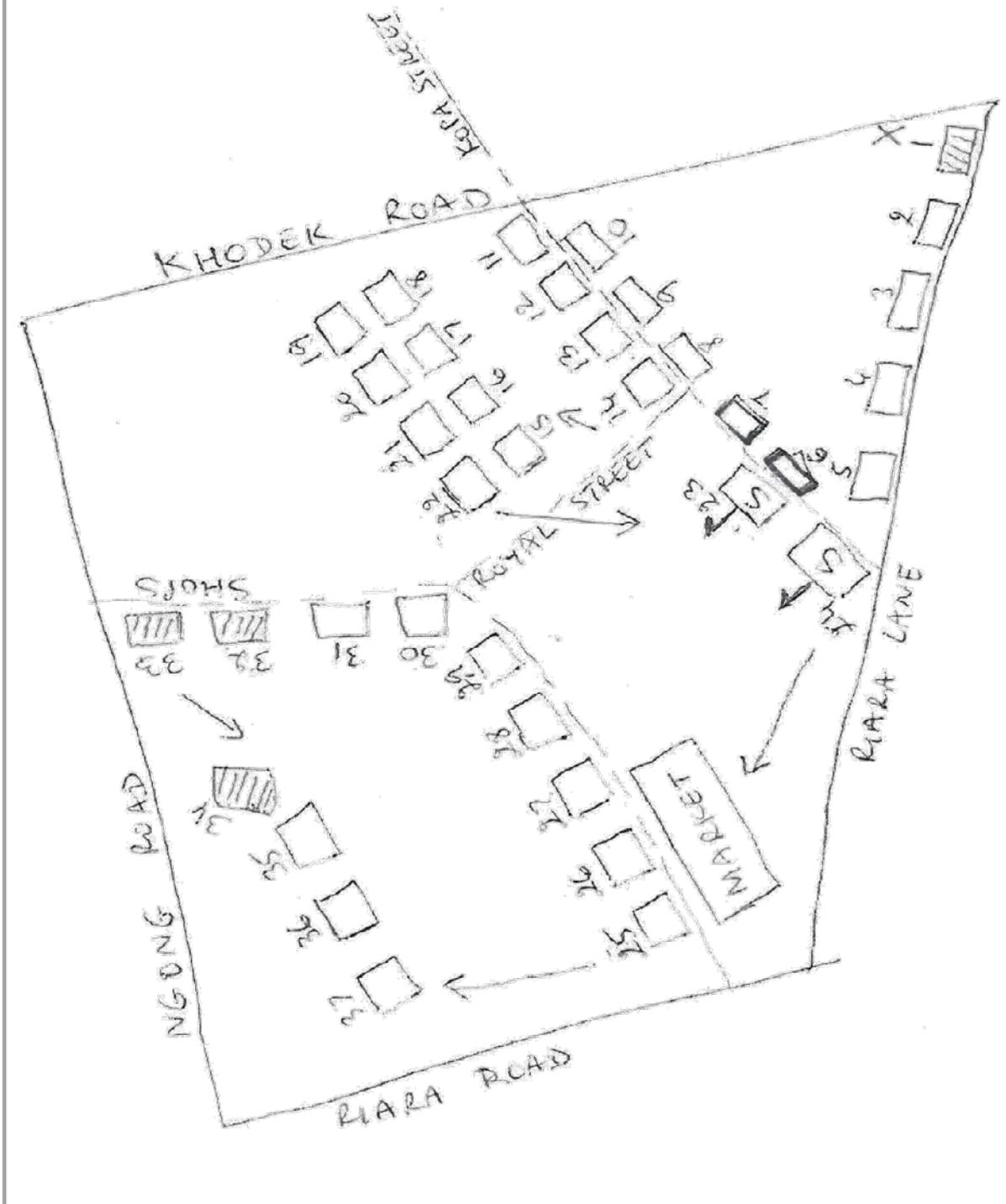
Segment number	Number of dwellings	Percent of total	Cumulative percent of total
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
Total	_____		1 0 0

Segment selected:	_____
-------------------	-------

EXAMPLES  
LOCATION AND SKETCH MAP FORMS

SKETCH MAP FORM EXA

CGAP Cluster Number 060





# HOUSEHOLD QUESTIONNAIRE

This questionnaire should be administered to the head of household or, his/her spouse, or any knowledgeable adult household member (15 and over). Use an additional questionnaire if all rows in the List of Household Members have been used.

First, please tell me the name of each person who usually lives here (excluding visitors), starting with the head of the household.

D0 Household member's Line Number	D1 Name	D2 What is (name)'s relationship to the head of household	D3 Is (name) 1=Male 2=Female	D4 What is (name)'s marital status	D5 Age (in years)	D6 Has (name) ever attended school?	D7 Is (name) currently attending school?	D8 What is the highest grade (name) has attended?	D9 Did (name) complete (grade from D8)?	Household member 15 and over		
										D10 Does (name) contribute to the household income?	D11 Does (name) participate in the household's agricultural activities?	D12 Eligible for individual household member questionnaire
01		<b>01</b>										
02												
03												
04												
05												
06												
07												
09												
10												
11												

**Codes for D2 – Relationship to head of household:** 1=Head 2=Spouse 3 =Son or daughter 4=Step son / Step daughter 5=Grandchild 6=Father/Mother 7=Parent-in-law 8=Brother/sister 9=Other relative 10=Not related 98=Don't know

**Codes for D4 – Marital Status:** 1=Single/Never married 2=Married 3=Divorced/separated 4=Widowed 5=Living together/cohabiting 98=Don't know

**Codes for D8 – Highest grade:** 0=No formal schooling 1=Informal schooling only (including Koranic schooling) 2=Some primary schooling 3=Primary school completed 4=Some secondary school / high school 5=Secondary school / high school completed 6=Post-secondary qualifications, other than university e.g. a diploma or degree from a polytechnic or college 7=Some university 8=University completed 9=Post-graduate 99=Don't know [Do not read]

D14. What is the main language spoken in the household?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

D15. What is your household's smallest source of income?

READ OUT. SINGLE ANSWER.	
Earning wages or salary from regular job	1
Earning wages from occasional job	2
Running own business in retail or manufacturing (selling or making goods)	3
Running own business by providing services	4
Getting a grant, pension, stipend/allowances or subsidy of some sort	5
Getting money from family or friends / remittance from abroad	6
Growing something and selling it, such as crops, fruits, or vegetables	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	8
Other (specify) _____	9
Don't know	98

D17. What is your household's largest source of income?

READ OUT. SINGLE ANSWER.	
Earning wages or salary from regular job	1
Earning wages from occasional job	2
Running own business in retail or manufacturing (selling or making goods)	3
Running own business by providing services	4
Getting a grant, pension, stipend/allowances or subsidy of some sort	5
Getting money from family or friends / remittance from abroad	6
Growing something and selling it, such as crops, fruits, or vegetables	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	8
Other (specify) _____	9
Don't know	98

D19. What is the minimum amount your household needs to survive per month (for personal expenses)? I am talking about the amount that will cover just your basic needs for food, transport, cooking fuel, and clothes.

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

D20. Please look at this card and tell me which answer best reflects your household's current financial situation.

READ OUT. SINGLE ANSWER.	
We don't have enough money for food	1
We have enough money for food and clothes only	3
We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator	4
We can afford to buy certain expensive goods such as a TV set or a refrigerator	5
Don't know	98

D21. What is your household's average monthly income across all sources of money that your household receives? We recognize this may vary from month to month, so please just provide an average.

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

D22. Generally, who makes decisions on the following agricultural activities?

	1=Husband / boyfriend 2=Wife / girlfriend 3=Both husband and wife 4=Another family member 5=Not applicable 98=Don't know
Planting time	
Purchase of farm inputs	
When to harvest	
Quantity of crops to sell	
When and where to sell crops	
Where to borrow money to support agricultural production	
When to sell livestock	
Quantity of livestock to sell	
What to plant	

D23. Regardless of what you have, how important is it to your household to have the following – very important, somewhat important, or not important?

READ OUT. SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know
Bank account (non-savings)	
Mobile phone	
Mobile money account	
Insurance	
Savings account	
Loan	
Credit	

D24. How many mobile phones do members of your household own?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

D25. What is the main building material of the floor of the main dwelling?

SINGLE ANSWER.	
Earth	1
Concrete, cement, tiles, timber or other	2

D26. What is the main building material of the roof of the main dwelling?

SINGLE ANSWER.	
Mud and grass	1
Grass, leaves, and bamboo	2
Concrete, cement, metal sheets (GCI), asbestos sheets, tiles, or other	3

D27. How many bicycles, mopeds, motorcycles, tractors, or motor vehicles does your household own?

SINGLE ANSWER.	
None	1
One	2
Two or more	3

D28. Does your household own any radios or radio cassettes?

SINGLE ANSWER.	
No	2
Yes	1

D29. Does your household own any lanterns?

SINGLE ANSWER.	
No	2
Yes	1

D30. Does your household own any irons (charcoal or electric)?

SINGLE ANSWER.	
No	2
Yes	1

D31. How many tables does your household own?

SINGLE ANSWER.	
None	1
One	2
Two	3
Three or more	4

D32. Can the (oldest) female head/spouse read and write with understanding in any language?

SINGLE ANSWER.	
Yes, in English	1
Yes, only in Kiswahili	2
No female head or spouse	3
Yes, but not in Kiswahili or English	4
No	5

## Smallholder Household Survey in Tanzania

### Questionnaire for Individual Household Members

This questionnaire will be administered to **ALL** individual household members who contribute to the household income or participate in the household's agricultural activities, that is, the head of household and spouse and other household members aged 15 and over who contribute to the household income or participate in the household's agricultural activities. These household members will be identified from the household questionnaire.



# **MODULE ON AGRICULTURAL PRACTICES**

A0. MATCH TO D11. Do you participate in the household's agricultural activities?

SINGLE ANSWER.		
No	2	SKIP TO H1
Yes	1	

I would like to ask you some questions about your agricultural practices.

A1. What is the form of ownership of your land?

READ OUT. SINGLE ANSWER.	
Individual ownership with lease or certificate	1
Individual ownership under customary law	2
Communal (resources are shared)	3
State ownership	4
Other (specify) _____	5
Don't know	98

A2. How many hectares of agricultural land do you own?

SINGLE ANSWER. RECORD EXACT RESPONSE AND PROBE FOR UNIT TYPE			
Size		Unit (hectare, acre, square feet, square mile, decimals)	

98 for Don't know. Record zero if do not rent or borrow any agricultural land

A3. How many hectares of agricultural land do you rent, borrow or have the right to use?

SINGLE ANSWER. RECORD EXACT RESPONSE AND PROBE FOR UNIT TYPE			
Size		Unit (hectare, acre, square feet, square mile, decimals)	

98 for Don't know. Record zero if do not rent or borrow any agricultural land

A4. Do you consider your farm to be a business?

SINGLE ANSWER.	
Yes	1
No	2
Don't know	98

A5. Which of the following crops do you grow?

A6. ASK ONLY FOR CROPS MENTIONED IN A5, IF ANSWERED 'NONE' IN A5, SKIP TO A7. Which of the following crops that you grow is the most important to you and your family?

READ OUT.	A5. ALLOW FOR MULTIPLE ANSWERS.	A6. SINGLE ANSWER.
	<i>Grow</i>	<i>Most important</i>
Maize	1	1
Paddy	2	2
Sorghum	3	3
Bulrush millet	4	4
Finger millet	5	5
Cassava	6	6
Sweet potatoes	7	7
Irish potatoes	8	8
Beans	9	9
Cowpeas	10	10
Pigeon peas	11	11
Sunflower	12	12
Simsim	13	13
Groundnuts	14	14
Tomatoes	15	15
Cabbage	16	16
Onions	17	17
Amaranth	18	18
Cashew nut	19	19
Banana	20	20
Cotton	21	21
Tobacco	22	22
Pyrethrum	23	23
Coffee	24	24
Coconut	25	25
Orange	26	26
Sugar cane	27	27
Palm oil	28	28
Other 1 (specify) _____	29	29
Other 2 (specify) _____	30	30
Other 3 (specify) _____	31	31
None	32 -> SKIP TO A7	32

A7. Which of the following crops do you grow that you consume at home? LIST ONLY CROPS SELECTED IN A5.

A8. ASK ONLY FOR CROPS MENTIONED IN A7, IF ANSWERED 'NONE' IN A7, SKIP TO A9. Which of these crops that you grow do you consume the most?

READ OUT.	A7. ALLOW FOR MULTIPLE ANSWERS.	A8. SINGLE ANSWER.
	<i>Grow for consumption</i>	<i>Most consume</i>
Maize	1	1
Paddy	2	2
Sorghum	3	3
Bulrush millet	4	4
Finger millet	5	5
Cassava	6	6
Sweet potatoes	7	7
Irish potatoes	8	8
Beans	9	9
Cowpeas	10	10
Pigeon peas	11	11
Sunflower	12	12
Simsim	13	13
Groundnuts	14	14
Tomatoes	15	15
Cabbage	16	16
Onions	17	17
Amaranth	18	18
Cashew nut	19	19
Banana	20	20
Cotton	21	21
Tobacco	22	22
Pyrethrum	23	23
Coffee	24	24
Coconut	25	25
Orange	26	26
Sugar cane	27	27
Palm oil	28	28
Other 1 (specify) _____	29	29
Other 2 (specify) _____	30	30
Other 3 (specify) _____	31	31
None	32 -> SKIP TO A9	32

A9. Do you buy any of the following crops?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.			
Maize	1	Onions	17
Paddy	2	Amaranth	18
Sorghum	3	Cashew nut	19
Bulrush millet	4	Banana	20
Finger millet	5	Cotton	21
Cassava	6	Tobacco	22
Sweet potatoes	7	Pyrethrum	23

Irish potatoes	8	Coffee	24
Beans	9	Coconut	25
Cowpeas	10	Orange	26
Pigeon peas	11	Sugar cane	27
Sunflower	12	Palm oil	28
Simsim	13	Other 1 (specify) _____	29
Groundnuts	14	Other 2 (specify) _____	30
Tomatoes	15	Other 3 (specify) _____	31
Cabbage	16	None	32

A10. Do you have any livestock, herds, other farm animals, fish, or poultry?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO A15

A11. How many of each of the following do you rear?

READ OUT. ALLOW FOR MULTIPLE ANSWERS. RECORD '0' IF DO NOT REAR ANY	Count
Indigenous cattle	
Cattle - dairy	
Cattle - beef	
Indigenous goat	
Goat - dairy	
Goat - meat	
Sheep	
Pigs	
Chicken - layers	
Chicken - broilers	
Fish (number of ponds)	
Bees (number of hives)	
Other (specify) _____	

A12. Which of the following do you rear AND get an income from? USE LIVESTOCK SELECTED IN A11 > 0

A13. ASK ONLY FOR LIVESTOCK MENTIONED IN A12, IF ANSWERED 'NONE' IN A12, SKIP TO A14. Which of these generates the most income for you?

A14. Which of the following livestock or byproducts do you rear to consume at home? USE LIVESTOCK SELECTED IN A11 > 0

READ OUT.	A12. ALLOW FOR MULTIPLE ANSWERS.	A13. SINGLE ANSWER.	A14. ALLOW FOR MULTIPLE ANSWERS.
	<i>Get income from</i>	<i>Most income</i>	<i>Consumption</i>
Indigenous cattle	1	1	1

Cattle - dairy	2	2	2
Cattle - beef	3	3	3
Indigenous goat	4	4	4
Goat - dairy	5	5	5
Goat - meat	6	6	6
Sheep	7	7	7
Pigs	8	8	8
Chicken - layers	9	9	9
Chicken - broilers	10	10	10
Fish (number of ponds)	11	11	11
Bees (number of hives)	12	12	12
Other (specify) _____	13	13	13
None	14 -> SKIP TO A14	14	14

A15. Who do you normally purchase your main agricultural and livestock inputs (such as seeds, fertilizer, or pesticide) from?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Co-operative	1
Wholesaler	2
Processor	3
Retailer	4
Government agency	5
Middleman / Trading company	6
Other (specify) _____	7
I do not purchase any agricultural or livestock inputs	8 -> SKIP TO A22
Don't know	98

A17. How do you usually pay your suppliers?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Cash	1
Cheque	2
Pay cash into bank	3
Electronic funds transfer	4
Mobile banking	5
Payment in-kind (crops, labor, etc.)	6
Prepaid debit card	7
Other (specify) _____	8
I do not buy supplies	9 -> SKIP TO A22

A18. Do your suppliers give you the option to pay them later (with credit) or do you have to pay them immediately?

SINGLE ANSWER.	
Pay later	1
Pay immediately	2

A22. Which of the following statements best describe your water situation?

READ OUT. SINGLE ANSWER.	
I always have enough water available, but if I had more water I would be able to grow my agricultural activities faster	1
I always have water available, and it is enough for the needs of my agricultural activities	2
I have intermittent water supply, but this does not affect my agricultural activities	3
I have intermittent water supply, which does affect my agricultural activities	4

A23. For managing the land and livestock, what types of external labor do you use?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.		
Friends or neighbors labor, on a reciprocity basis	1	
Hired labor for extended period	2	
Family labor	3	
Daily rate for agricultural labor	4	
Other (specify) _____	5	
None	6	SKIP TO A25

A24. What do you use the labor for?

READ OUT. MULTIPLE ANSWERS	
Land ploughing and preparation	1
Planting	2
Weeding	3
Harvesting	4
Selling crops	5
Livestock care	6
Livestock sale	7
Other (specify) _____	8

A25. Which of the following crops that you grow do you sell? LIST ONLY CROPS SELECTED IN A5

A26. ASK ONLY FOR CROPS MENTIONED IN A25, IF ANSWERED 'NONE' IN A25, SKIP TO A36. Which of these crops that you grow do you get the most money from selling?

READ OUT.	A25. ALLOW FOR MULTIPLE ANSWERS.	A26. SINGLE ANSWER.
	<i>Grow for selling</i>	<i>Most money from</i>
Maize	1	1
Paddy	2	2
Sorghum	3	3
Bulrush millet	4	4
Finger millet	5	5
Cassava	6	6
Sweet potatoes	7	7
Irish potatoes	8	8
Beans	9	9
Cowpeas	10	10
Pigeon peas	11	11
Sunflower	12	12
Simsim	13	13
Groundnuts	14	14
Tomatoes	15	15
Cabbage	16	16
Onions	17	17
Amaranth	18	18
Cashew nut	19	19
Banana	20	20
Cotton	21	21
Tobacco	22	22
Pyrethrum	23	23
Coffee	24	24
Coconut	25	25
Orange	26	26
Sugar cane	27	27
Palm oil	28	28
Other 1 (specify) _____	29	29
Other 2 (specify) _____	30	30
Other 3 (specify) _____	31	31
None	32 -> SKIP TO A36	32
Don't know	-	98

A27. Who do you sell your crops and livestock to?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Co-operative	1
Wholesaler	2
Processor	3
Retailer	4
Direct to the public	5
Direct to a government agency	6
Middleman / Trading company	7
Other (specify) _____	8
Don't know	98

A28. Where do you normally sell your crops and livestock?

READ OUT. MULTIPLE ANSWERS.		
At farm to neighbor or traveling merchant	1	
In village	2	
Local market	3	
Regional market	4	
Other (specify) _____	5	
Don't know	98	SKIP TO A30

A29. Why do you sell your crops and livestock at this location?

READ OUT. MULTIPLE ANSWERS.	
I get the best price at this market	1
I do not have access to transport to other markets	2
Poor road conditions to other markets	3
I am not aware of prices at other markets	4
I don't produce enough to transport to a bigger market	5
Other (specify) _____	6
Don't know	98

A30. When you sell your crops and livestock, do you get the current market price?

SINGLE ANSWER.		
No	2	
Yes	1	SKIP TO A32
Don't know	98	SKIP TO A32

A31. Why do you not get the current market price?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER.	
Too few customers	1
My customers take advantage of me	2
I have to pay high commission rates to middlemen	3
Corruption	4
No access to transport to other markets	5
Poor crop quality	6
Other (specify) _____	7
Don't know	98

A32. Do you have a contract to sell any of your crops or livestock?

SINGLE ANSWER.	
Yes	1
No	2
Don't know	98

A33. How do you usually get paid for what you sell?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Cash	1
Cheque	2
Electronic funds transfer	3
Mobile banking	4
Payment in-kind (crops, labor, etc.)	5
Prepaid debit card	6
Other (specify) _____	7

A35. What challenges do you face in terms of getting your crops and livestock to your customers?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Distance to the market	1
Transportation	2
Goods or products get damaged in transit	3
Lack of storage facilities	4
Lack of refrigeration facilities	5
Unreliable middlemen	6
I don't face any challenges	7
Other (specify) _____	8

A36. Which of the following crops that you grow do you barter trade? LIST ONLY CROPS SELECTED IN A5

A37. ASK ONLY FOR CROPS MENTIONED IN A36, IF ANSWERED 'NONE' IN A36, SKIP TO H1. Which of these crops that you grow do you trade the most?

READ OUT.	A36. ALLOW FOR MULTIPLE ANSWERS.	A37. SINGLE ANSWER.
	<i>Grow for trading</i>	<i>Most trade</i>
Maize	1	1
Paddy	2	2
Sorghum	3	3
Bulrush millet	4	4
Finger millet	5	5
Cassava	6	6
Sweet potatoes	7	7
Irish potatoes	8	8
Beans	9	9
Cowpeas	10	10
Pigeon peas	11	11
Sunflower	12	12
Simsim	13	13
Groundnuts	14	14
Tomatoes	15	15
Cabbage	16	16
Onions	17	17
Amaranth	18	18
Cashew nut	19	19
Banana	20	20
Cotton	21	21
Tobacco	22	22
Pyrethrum	23	23
Coffee	24	24
Coconut	25	25
Orange	26	26
Sugar cane	27	27
Palm oil	28	28
Other 1 (specify) _____	29	29
Other 2 (specify) _____	30	30
Other 3 (specify) _____	31	31
None	32 -> SKIP TO H1	32
Don't know	-	98

# MODULE ON HOUSEHOLD ECONOMICS

Now I would like to ask you some questions about your personal income.

H1. Do you generate income from the following sources?

READ OUT. ACCEPT MULTIPLE ANSWERS.	
Earning wages or salary from regular job	1
Earning wages from occasional job	2
Running own business in retail or manufacturing (selling or making goods)	3
Running own business by providing services	4
Getting a grant, pension, stipend/allowances, or subsidy of some sort	5
Getting money from family or friends / remittance from abroad	6
Growing something and selling it, such as crops, fruits, or vegetables	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	8
Other (specify) _____	9

H2. Which of these has been your main source of income in the last <INSERT TIME>?

READ OUT CATEGORIES FROM H1. SINGLE ANSWER.	<i>H2A. Month</i>	<i>H2B. 12 months</i>
Earning wages or salary from regular job	1	1
Earning wages from occasional job	2	2
Running own business in retail or manufacturing (selling or making goods)	3	3
Running own business by providing services	4	4
Getting a grant, pension, stipend/allowances, or subsidy of some sort	5	5
Getting money from family or friends / remittance from abroad	6	6
Growing something and selling it, such as crops, fruits, or vegetables	7	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	8	8
Other (specify) _____	9	9
Don't know	98	98

H3. Which of the following income sources is most important to you?

H4. Which of the following income sources do you like getting the most?

H5. Which of the following income sources is most reliable for you?

READ OUT CATEGORIES FROM H1. SINGLE ANSWER.	H9. <i>Most important</i>	H10. <i>Like getting the most</i>	H11. <i>Most reliable</i>
Earning wages or salary from regular job	1	1	1
Earning wages from occasional job	2	2	2
Running own business in retail or manufacturing (selling or making goods)	3	3	3
Running own business by providing services	4	4	4

Getting a grant, pension, stipend/allowances, or subsidy of some sort	5	5	5
Getting money from family or friends / remittance from abroad	6	6	6
Growing something and selling it, such as crops, fruits, or vegetables	7	7	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	8	8	8
Other (specify) _____	9	9	9
Don't know	98	98	98

H6. What is your primary job (i.e., the job where you spend most of your time)?

READ OUT AND PROBE. CHOOSE CODE FROM THE LIST. SINGLE ANSWER.	
Farmer	1
Professional, i.e., doctor, teacher, nurse	2
Shop owner	3
Business owner	4
Laborer	5
Other (specify) _____	6

H7. What are your secondary or side jobs?

READ OUT AND PROBE. CHOOSE CODE FROM THE LIST. PROBE FOR MULTIPLE ANSWERS.	
Farmer	1
Professional, i.e., doctor, teacher, nurse	2
Shop owner	3
Business owner	4
Laborer	5
Other (specify) _____	6
None	7

H8. How frequently do you receive your main source of income – daily, weekly, monthly, annually, after a certain period of time, or according to the harvest?

READ OUT. SINGLE ANSWER.	1=Daily 2=Weekly 3=Monthly 4=Annually 5=After a certain period of time 6=According to the harvest 98=Don't know
Earning wages or salary from regular job	
Earning wages from occasional job	
Running own business in retail or manufacturing (selling or making goods)	
Running own business by providing services	
Getting a grant, pension, stipend/allowances, or subsidy of some sort	
Getting money from family or friends / remittance from abroad	
Growing something and selling it, such as crops, fruits, or vegetables	
Rearing livestock, poultry, fish, or bees and selling it or its byproducts	
Other (specify) _____	

H9. Are there any other ways that you get income?

READ OUT. PROBE FOR MULTIPLE ANSWERS.	
Buy/get agricultural products from farmers and process it/change it to another form (e.g., maize to flour)	1
Buy/get agricultural products from farmers/processors and sell it	2
Provide a service to farmers or processors of farming products (e.g., renting ploughs, tractors, other equipment)	3
Rent land to farmers for farming purposes	4
Other (specify) _____	5
No other way	6

H10. Do you receive income from any of the following?

READ OUT. ACCEPT MULTIPLE ANSWERS. SINGLE ANSWER PER ROW.		
Government benefits (pension, disability, welfare, etc.)	1	SKIP TO H14
Remittances/monetary or other help from family or friends	2	
Other donor/NGO benefits	3	
Occasional paid assignments, labor for hire	4	
Occasionally sell my belongings	5	
Other (specify) _____	6	

H11. You said you receive a payment from the government (benefits, welfare, stipend, grant or another payment). How do you usually get this payment?

READ OUT. MULTIPLE ANSWERS.	
Direct deposit to a bank account	1
Personal pick-up in cash	2
Personal pick-up in cheque	3
Courier delivery	4
Deposit to your m-money account	5
Deposit to an agent's m-money account	6
Deposit to another person's m-money account	7
Digital card (pre-paid card, credit card)	8
Western Union/ Money Gram	9
Other (specify) _____	10
Don't know	98

H14. How often do you make each of the following expenses?

READ OUT. SINGLE ANSWER.	1=At least once a week 2=At least once a month 3=A few times a year 4=Once a year 5=According to the harvest 6=Never 98=Don't know
Grocery purchases	
Transportation	
Medicine, medical payments, hospital charges	
Educational expenses, school fees	
Bills: utility bills, mobile phone and airtime, rent, taxes, etc.	
Emergency expenses (specify) _____	
Investment in business, farm or future, e.g., buying livestock, land, seeds, equipment and machinery, etc.	
Make a large purchase, such as TV, car or bicycle, house, etc.	
Home repairs	
Other (specify) _____	

F62. MATCH TO D8. ASK ONLY IF D8 IS BETWEEN 0 AND 3 INCLUSIVE OR 99. SHOW SENTENCES ON SCREEN. Can you read any part of these sentences to me?

DO NOT READ. SINGLE ANSWER	
Cannot read at all	1
Able to read only parts of sentences	2
Able to read whole sentences	3
No card with required language	4
Blind / visually impaired.	5
Refused	6

1. Parents love their children.

2. Farming is hard work.

3. The child is reading a book.

4. Children work hard at school.

F63. Do you have any of the following types of an official identification?

READ OUT. ACCEPT MULTIPLE ANSWERS	1=Yes	2=No
Government-issued ID/National ID		
East African Passport		
International Passport		
Driver's license		
School-issued ID		
Voters card		
Ration card		
Employee ID (For Government / Civil Servants)		
Military ID		
Birth Certificate		
Village/LC ID		
Other (Specify) _____		

## Smallholder Household Survey in Tanzania

### Questionnaire for Individual Household Member

This questionnaire will be administered to **ONLY ONE** household member who contributes to the household income or participates in the household's agricultural activities that is, the head of household, his/her spouse or another household member aged 15 and over who contributes to the household income or participates in the household's agricultural activities. This household member will be randomly selected from the list of eligible household members identified in the household questionnaire.

This questionnaire will be administered to **ONLY ONE** household member who contributes to the household income or participates in the household's agricultural activities that is, the head of household, his/her spouse or another household member aged 15 and over who contributes to the household income or participates in the household's agricultural activities. This household member will be randomly selected from the list of eligible household members identified in the household questionnaire.

Individual questionnaire													
<b>I1.</b> CGAP cluster number:      ___ ___ ___	<b>I2.</b> Household number:                   ___ ___												
<b>I3.</b> Household member's name: Name _____	<b>I4.</b> Household member's line number: ___ ___												
<b>I5.</b> Interviewer's name and number: Name _____	<b>I6.</b> Supervisor's name and number: Name _____												
<b>I7.</b> Day / Month / Year of interview: ___ ___ / ___ ___ / 2016	<b>I8.</b> REGION Name _____												
<b>I9.</b> DISTRICT Name _____													
<p>Repeat greeting if not already read to this household member:</p> <p>We are from <b>Ipsos</b>. We are conducting a survey about smallholder households. I would like to talk to you about their household activities and financial behaviors. The interview will take about 45 minutes. All the information we obtain will remain strictly confidential and anonymous. May I start now?</p> <p style="margin-left: 40px;"> <input type="checkbox"/> <i>Yes, permission is given</i> ⇒ Go to A99 to begin the interview.  <input type="checkbox"/> <i>No, permission is not given</i> ⇒ Circle 03 in I10. Discuss this result with your supervisor.         </p>													
<b>I10.</b> Result of household member 's interview: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">Completed .....</td> <td style="text-align: right; vertical-align: bottom;">01</td> </tr> <tr> <td style="padding-left: 20px;">Not at home at time .....</td> <td style="text-align: right; vertical-align: bottom;">02</td> </tr> <tr> <td style="padding-left: 20px;">Refused .....</td> <td style="text-align: right; vertical-align: bottom;">03</td> </tr> <tr> <td style="padding-left: 20px;">Partly completed.....</td> <td style="text-align: right; vertical-align: bottom;">04</td> </tr> <tr> <td style="padding-left: 20px;">Incapacitated .....</td> <td style="text-align: right; vertical-align: bottom;">05</td> </tr> <tr> <td style="padding-left: 20px;">Other (<i>specify</i>) _____</td> <td style="text-align: right; vertical-align: bottom;">96</td> </tr> </table>		Completed .....	01	Not at home at time .....	02	Refused .....	03	Partly completed.....	04	Incapacitated .....	05	Other ( <i>specify</i> ) _____	96
Completed .....	01												
Not at home at time .....	02												
Refused .....	03												
Partly completed.....	04												
Incapacitated .....	05												
Other ( <i>specify</i> ) _____	96												

# **MODULE ON AGRICULTURAL PRACTICES**

A99. MATCH TO D11. Do you participate in the household's agricultural activities?

SINGLE ANSWER.		
No	2	SKIP TO H16
Yes	1	

I would like to ask you some questions about your agricultural practices.

A38. How many years have you been farming?

READ OUT. SINGLE ANSWER.	
Less than 2 years	1
2 to 5 years	2
6 to 10 years	3
More than 10 years	4
Don't know	98

A39. Do you intend to keep working in agriculture?

SINGLE ANSWER.		
No	2	
Yes	1	SKIP TO A41
Don't know	98	SKIP TO A41

A40. What would make you less likely to stay in agriculture?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

A41. Do you agree or disagree with the following statements?

READ OUT. SINGLE ANSWER.	1=Agree 2=Disagree 98=Don't know
I enjoy agriculture	
I would not want to do any other kind of work	
I want to expand my agricultural activities by looking at new products and/or markets	
I would take full time employment if I were offered a job	
I am satisfied with what my agricultural activities have achieved	
I regard my agricultural activities as the legacy I want to leave for my family	
I just work to make ends meet	
I want my children to continue in agriculture	

A42. Are you a member of any of the following groups or associations?

READ OUT. MULTIPLE ANSWERS.		
A planting, weeding, and harvesting group	1	IF NO TO ALL OR REFUSED, SKIP TO A44
An exporting group or association	2	
Trade union	3	
Merry go round / Informal savings network	4	
Women's group or association	5	
Processors group	6	
Cooperative/Producers' group	7	
Farm implement group	8	
SACCO	9	
Other (specify) _____	10	

A43. What types of services do you get from these groups or associations?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Business advice	1
Farming advice	2
The group markets our products	3
Access to farm implements	4
Buying products and services on credit	5
Start-up livestock, seeds, etc.	6
Financial advice	7
Access to inputs, fertilizer, seeds, labor, fuel, etc.	8
Storage facilities	9
Access to loans	10
Share in the profit	11
Savings account	12
Insurance	13
Other (specify) _____	14
None	15
Don't know	98

A44. How often do you use each of the following sources of information for agricultural activities?

READ OUT. SINGLE ANSWER PER ROW.	1=Daily 2=Weekly 3=Monthly 4=More than monthly 5=Never 98=Don't know
Cell phone / SMS	
Radio	
Television	
Internet or social media	
Newspapers / magazines	
Friends or family members	
Religious leaders	
Community members	
Rural development agents / NGOs	
School teachers	
Government officials / Agricultural extension officer	
Input (such as seeds, fertilizer, or pesticides) suppliers	
Merchants	
Government extension workers	
Intermediaries / Middlemen	
Other (specify) _____	

A47. How important is it to keep money aside for the following agricultural needs – very, somewhat, or not important?

A48. Do you currently keep money aside for any of the following agricultural needs? ASK ONLY IF A47 IS 1 OR 2

A49. Do you want to keep money aside for any of the following agricultural needs?

READ OUT.	A47. <i>Importance</i>	A48. <i>Currently keep</i>	A49. <i>Want</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes >> NEXT ITEM 2=No 98=Don't know	1=Yes 2=No 98=Don't know
Fertilizer			
Seeds			
Pesticides			
Equipment			
Fuel			
Hiring staff / workers			
Security			
For future investment opportunities			
Crop storage after harvest			
Irrigation			

Transportation			
Agriculture machinery (e.g. tractor, thresher, etc.)			
Other (specify) _____			

A52. Do you currently store any of your crops after the harvest?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO A57

A53. Which crops do you normally store? USE ONLY CROPS LISTED IN A5

READ OUT. ACCEPT MULTIPLE ANSWERS.	
Maize	1
Paddy	2
Sorghum	3
Bulrush millet	4
Finger millet	5
Cassava	6
Sweet potatoes	7
Irish potatoes	8
Beans	9
Cowpeas	10
Pigeon peas	11
Sunflower	12
Simsim	13
Groundnuts	14
Tomatoes	15
Cabbage	16
Onions	17
Amaranth	18
Cashew nut	19
Banana	20
Cotton	21
Tobacco	22
Pyrethrum	23
Coffee	24
Coconut	25
Orange	26
Sugar cane	27
Palm oil	28
Other 1 (specify) _____	29
Other 2 (specify) _____	30
Other 3 (specify) _____	31
None	32

A55. Where do you store your crops?  
 SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

A56. Why do you store your crops?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS.		
I am waiting for the price to get better	1	SKIP TO A58
Storage is good way to minimize hazards or risks	2	
So my family can have extra money after harvest season	3	
I store so I can pay for school fees	4	
I store for another major expense	5	
I store it so we can consume it later	6	
Other (specify) _____	7	
Don't know	98	

A57. Why do you not currently store any of your crops?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS.	
There is no available storage place nearby	1
Storage is too expensive	2
There are no leftover crops to store	3
It is not a good idea to store crops	4
I need to use the money after the harvest	5
Other (specify) _____	6
Don't know	98

A58. Have you ever purchased livestock as an investment?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO A60

A59. Do you currently have livestock that are investments?

SINGLE ANSWER.	
Yes	1
No	2

A60. Which of the following factors pose the most significant risk to your agricultural activities?

READ OUT. SINGLE ANSWER.	
Weather-related event (drought, floods, late rains)	1
Power failure/shortage	2
Market prices	3
Input (such as seeds, fertilizer, or pesticides) prices or availability	4
Pests / diseases	5
Contracts not being honored	6
Crops or livestock not being sold	7
Perils and accidents (e.g. fire) or theft	8
Health (your own, your family's, or your workers')	9
Land being taken away from them, due to informal ownership	10
Breakdown of equipment	11
Input quality	12
Fuel prices or availability	13
Other (specify) _____	14
Don't know	98

A61. Have your agricultural activities been seriously affected by any of the following events in the past three years?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No		
Weather-related event (drought, floods, late rains)			
Pests / diseases			
Accident (e.g. fire) or theft			
Unexpected price fluctuation in the market			
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)			
Contracts not being honored			
Market downturn / crops or livestock not able to be sold			
Breakdown of equipment			
Health (your own, your family's, or your workers')-related event			
Death in the family			
Political unrest or war			
Don't know			SKIP TO H16

A62. How did you mainly cope when this happened?

READ OUT ANSWERS FROM A61. SINGLE ANSWER PER ROW.	1=Temporary job 2=Took a loan 3=Borrowed 4=Sold livestock/crops 5=Sold asset 6=Used savings 7=Was covered by insurance 8=Stopped farming 9=Did not need to do anything special 10=Did not do anything 98=Don't know
Weather-related event (drought, floods, late rains)	
Pests / diseases	
Accident (e.g. fire) or theft	
Unexpected price fluctuation in the market	
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)	
Contracts not being honored	
Market downturn / crops or livestock not able to be sold	
Breakdown of equipment	
Health (your own, your family's, or your workers')-related event	
Death in the family	
Political unrest or war	

# MODULE ON HOUSEHOLD ECONOMICS

Now I would like to ask you some questions about how you manage money.

H16. When it comes to financial or income-related advice, who do you regularly talk to?

READ OUT. PROBE FOR MULTIPLE ANSWERS.			
Chief or Village leader	1	Savings and credit group	9
Local Councilor or LC	2	Other community group	10
Lead farmer	3	Friends and family	11
Other community leader	4	Spouse	12
Farmers' association or co-op	5	Don't know who to go to	13
Extension agents	6	Don't have anyone to go to	14
Financial institution like a bank or microfinance	7	Don't ask for advice	15
Middle men	8		

H17. In your opinion, how important is it for your household to save for each of the following?

H18. Which of the following do you feel your household needs to save for **the most**?

READ OUT. SINGLE ANSWER.	H17. <i>Save for</i>	H18. <i>Do the most</i>
	1=Very important 2=Somewhat important 3=Not important 98=Don't know	
Save money for a future purchase		1
Save money for an unexpected event		2
Save money for regular purchases		3
Save money for school fees		4
Save money for marriage ceremony/dowry		5
Save money for health care		6
Save money for death in the family		7
Save money for future loss of income		8
Don't know		98

H19. In your opinion, how important is it for your household to save at each of the following?

H20. Which of the following do you feel your household needs to save at **the most**?

	H19. <i>Save at</i>	H20. <i>Do the most</i>
READ OUT. SINGLE ANSWER PER ROW.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	
Save money at a financial institution		1
Save money with an informal group like a merry go round		2
Save money at home		3
Save money on a mobile phone		4
Don't know		98

H21. In your opinion, how important is it for your household to invest in each of the following?

H22. Which of the following do you feel your household needs to do **the most**?

	H21. <i>Invest in</i>	H22. <i>Do the most</i>
READ OUT. SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	
Invest money in a farm or buying land		1
Invest money in a home/home improvement		2
Invest money in a future educational opportunity		3
Invest money in a business (non-farm)		4
Invest money in health care		5
Don't know		98

H23. In the past 12 months, have you saved money with any of the following?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No 98=Don't know
Bank or other formal financial institution	
Microfinance institution	
SACCO	
Cooperative	
Merry go round / informal savings network	
VSLAs	
Friends and family	
At home	
On a mobile phone	
Other (specify)_____	

H24. What would make you **most likely** to save money with a bank or formal financial institution?

READ OUT. SINGLE ANSWER.	
Having a bank account that you could access through your mobile phone	1
Having a bank that was close to your home	2
Having a bank account that met your needs	3
Having a bank agent that was close to your home	4
Knowing more about how to get a bank account	5
If fees or minimum deposit requirements were not an issue	6
Knowing that others in your community also used the bank	7
Knowing that people at the bank would be there to help you	8
Having bank staff that had a positive attitude / made you feel welcome	9
Another reason (specify) _____	10
I do not want to save with a bank	11
Don't know	98

H25. Now I would like to ask you a few questions about how you manage your money.

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No 98=Don't know
A. In the event of an emergency, could you get extra money through relatives sending money or by selling assets?	
B. In the past 4 weeks, has anyone in your household skipped a meal to save money?	
C. In the past 4 weeks, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?	
D. In the past 12 months, has the household head missed any work because he/she was too sick to work?	
E. Does your family receive income (upkeep money or regular support) from a person outside your community or city?	

H26. I am going to read you a few statements and for each, please tell me if you agree or disagree.

READ OUT. SINGLE ANSWER PER ROW.	1=Agree 2=Disagree 98=Don't know
When my money is in an account, it is constantly working for me	
I like to store money somewhere for a specific purpose	
I like to save my money in case of an emergency	
I like to store my money somewhere I trust	
I like to save my money in an account because it is safer	
Storing my money somewhere is easier than saving in an account	
I need to be able to access my money immediately	

H27. Imagine that you have an emergency and you need to pay 100,000 shillings. How possible is it that you could come up with 100,000 shillings within the next month – very possible, somewhat possible, or not possible?

DO NOT READ OUT. SINGLE ANSWER.		
Very possible	1	
Somewhat possible	2	
Not possible	3	SKIP TO H30
Don't know	98	SKIP TO H30

H28. What would be the main source of money that you would use to come up with the 100,000 shillings within the next month?

READ OUT. SINGLE ANSWER.	
Savings	1
Family, relatives, or friends	2
Money from working	3
Loan from employer	4
Credit card	5
Borrowing from a financial institution	6
Borrowing from a savings and credit group	7
Borrowing from an informal money lender	8
Borrowing from mobile credit	9
Other source (specify) _____	10
Don't know	98

H30. I will read several statements. Please, tell me how often does the following apply to you?

READ OUT. SINGLE ANSWER PER ROW.	1=Always or most of the time 2=Sometimes 3=Rarely 4=Never 98=Don't know
I spend less money than I make each month	
I have an emergency fund to cover for unplanned expenses	
I pay my bills on time	
My savings are larger than my debts	

H31. Do you have any of the following?

READ OUT. ALLOW FOR MULTIPLE RESPONSES.		
An insurance plan	1	
A living will; I know what will happen to my money if I die unexpectedly	2	SKIP TO H33
A retirement plan (employer provided or personal) that will help me live comfortably after I stop working	3	
A savings plan	4	
An investment	5	

H32. Which of the following types of insurance do you have?

READ OUT. MULTIPLE ANSWERS.	
Medical	1
Life	2
Car	3
Agriculture	4
House/property	5
Unemployment/income protection	6
Livestock	7
Funeral	8
Other (specify) _____	9
None	10
Don't know	98

H33. Which of the following types of insurance do you feel your household needs the most?

READ OUT. SINGLE ANSWER.	
Medical	1
Life	2
Car	3
Agriculture	4
House/property	5
Unemployment/income protection	6
Livestock	7
Funeral	8
Other (specify) _____	9
Don't know	98

H43. Do you have access to credit?

SINGLE ANSWER.	
Yes	1
No	2

H34. Does your family have a plan to manage the unexpected expenses, which might result from the following?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No 98=Don't know
Loss of a house due to fire, flood or another natural disaster	
Major medical emergency, including illness, injury and childbirth	
Bankruptcy/loss of a job or a business	
Loss of harvest or livestock due to weather conditions or a disease	
Loss of property due to theft or burglary	
Death in the family	
An extended period of time without your own food supply	
Crop failure	

H35. In the past 12 months, have you experienced any of the following events?

READ OUT. ACCEPT MULTIPLE ANSWERS.			
Medical emergencies	1	Housing repair or construction	7
Death of a family member	2	Relocation	8
Income lost due to theft	3	Birth of a family member	9
Loss of job	4	Crop failure	10
Loss of wage labor	5	None	11
Wedding or marriage	6	Don't know	98

H37. Do you agree or disagree with the following statements?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW.	1=Agree 2=Disagree 98=Don't know
My life is determined by my own actions.	
I can mostly determine what will happen in my life.	
I only focus on the short-term.	
I live more for the present day than for tomorrow.	
The future will take care of itself.	
When I get what I want, it is usually because I worked hard for it.	
My experience in my life has been that what is going to happen will happen.	
I feel like what happens in my life is mostly determined by powerful peoples.	

H38. Do you agree or disagree with the following statements?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW.	1=Agree 2=Disagree 98=Don't know
I always work hard to be among the best at what I do.	
I do things after giving them much thought.	
It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune.	
I am impulsive.	
I say things before I think them through.	
I always look for opportunities for improving my situation.	
I have many aspirations.	

H42. When it comes to household expenses, which statement best matches the role that you play?

READ OUT. SINGLE ANSWER.	
I do not take any decisions regarding daily expenses (decisions are all made by someone else in my household)	1
I make decisions regarding daily expenses together with someone else in my household	2
I make decisions regarding daily expenses on my own (without any help from anyone else in my household)	3
Don't know	98

H39. Now, I would like to ask you just a few questions about your financial habits and preferences. In the past 30 days (1 month), how many times did you do the following...?

H40. Now, how many times did you do the following activities in the past 90 days (3 months)?

READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER. SINGLE ANSWER PER ROW.	H39. <i>In the past 30 days</i>	H40. <i>In the past 90 days</i>
Deposit money		
Withdraw money		
Buy airtime top-ups		
Pay a school fee		
Pay utility bills (electricity, solar lantern, water, TV, cable)		
Send money to family members or friends		
Receive money from family members or friends		
Take a loan		
Other (specify)_____		

H41. ASK NEXT QUESTION ONLY FOR ACTIVITIES THAT THE RESPONDENT CODED IN H40. IF NO ACTIVITIES REPORTED, THEN SKIP TO M1 IN NEXT SECTION. Which delivery method did you use most frequently for this activity (READ THE ACTIVITY MARKED IN H40, THEN READ OUT THE LIST OF METHODS)?

READ OUT THE LIST OF ACTIVITIES. SINGLE ANSWER PER ROW.	H41.
	1=Direct deposit to a bank 2=Personal delivery by self 3=Courier delivery 4=Post office transfer 5=Bank and other Informal Services 6=Own m-money account 7=Agent's m-money account 8=Other person's m-money account 9=Digital card 10=Western Union/ Money Gram 11=Door-to-door agents 12=Delivery through friend/relative 13=Other, specify
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Take a loan	
Other (specify)_____	

# MODULE ON MOBILE PHONES

Now I would like to ask you some questions about mobile phones.

M1. Have you ever used a mobile phone?

SINGLE ANSWER.		
Yes	1	SKIP TO M3
No	2	

M2. How interested would you be in using a mobile phone – very, somewhat, or not interested?

READ OUT. SINGLE ANSWER.		
Very interested	1	SKIP TO M19
Somewhat interested	2	
Not interested	3	
Don't know	98	

M3. What type of phone have you used?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Basic phone (no internet capability)	1
Feature phone (basic phone with internet capability)	2
Smartphone (touch screen)	3
Don't know	98

M4. Do you currently own a personal mobile phone?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO M7

M5. How many mobile phones do you own?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know, IF NONE, SKIP TO M7)

M6. What type of phone(s) do you own?

READ OUT. SINGLE ANSWER PER ROW.	<i>First phone</i>	<i>Second phone</i>	<i>Third phone</i>	
Basic phone (no internet capability)	1	1	1	SKIP TO M10
Feature phone (basic phone with internet capability)	2	2	2	
Smartphone (touch screen)	3	3	3	
Don't know	98	98	98	

M7. You said you don't own a personal mobile phone. Do you borrow or pay to use a mobile phone elsewhere?

SINGLE ANSWER.	
Yes	1
No	2

M8. What is the main reason you do not have a mobile phone?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER.	
I am not allowed to use a phone by my spouse or family	1
Using a phone is against my culture/religion	2
I don't have money to buy phone	3
I don't have money to pay for airtime	4
There is no network where I live/work	5
I worry about what people in my community would think	6
I don't have a need to use a phone	7
There is no place to charge a phone	8
I don't know how to use a phone	9
I worry that the phone will get stolen	10
No specific reason	11
Other (specify) _____	12
Don't know	98

M9. How likely are you to purchase a mobile phone in the next twelve months – very likely, somewhat likely, or not likely?

SINGLE ANSWER.	
Very likely	1
Somewhat likely	2
Not likely	3
Don't know	98

M10. Do you personally have an active/working SIM card registered in your name?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO M12

M11. How many active / working SIM cards do you have with the following providers?

READ OUT. ACCEPT MULTIPLE ANSWERS.		
Vodacom		SKIP TO M14
Airtel		
Tigo		
ZANTEL		
TTCL		
Smart		
Benson Infomatics		
Sasatel		
Other (specify) _____		

M12. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else?

SINGLE ANSWER.	
Yes	1
No	2

M13. How likely are you to purchase your own SIM card in the twelve months?

SINGLE ANSWER.	
Very likely	1
Somewhat likely	2
Not likely	3
Don't know	98

M14. What are the benefits to having your own mobile phone or SIM card?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. MULTIPLE RESPONSES.	
Talking to friends and family	1
Running your business	2
Conducting financial transactions	3
Downloading / Watching / Listening to music, games, videos, ringtones	4
Browsing social media (Facebook, Twitter, Instagram, WhatsApp)	5
Getting information related to crop production and market price	6
Other (specify) _____	7
Don't know	98

M15. Is having a mobile phone important to you?

SINGLE ANSWER.	
Yes	1
No	2
Don't know	98

M16. DO NOT ASK IF 'NO' IN M7. Apart from today, when was the last time you performed the following activities on the mobile phone you use?

READ OUT. SINGLE ANSWER.	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Never 98= Don't know
Made/received calls	
Sent/received text messages or photos	
Used/browsed the internet	
Downloaded music, video, games, or mobile phone application	
Made a financial transaction such as send/receive money, pay debt, or banking transaction	
Used "Call Tunes" or other audio/video on-demand-from operator services	
Used Facebook, WhatsApp, Twitter, Instagram or another social networking site	
Took a color picture	
Retrieved information related to agricultural activities	

M19. How important is each of the following abilities to your household's agricultural activities – very important, somewhat important, or not important?

M20. Do you currently have any of the following abilities for your agricultural activities?

M21. ASK NEXT QUESTION ONLY FOR PRODUCTS THAT THE RESPONDENT DOES NOT HAVE IN M20. IF THE RESPONDENT HAS ALL ABILITIES CODED IN M20, THEN GO TO NEXT QUESTION. Do you want to have any of the following abilities for your agricultural activities?

READ OUT.	M19. <i>Importance</i>	M20. <i>Currently have</i>	M21. <i>Want</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes 2=No >> NEXT QUESTION	1=Yes 2=No 98=Don't know
Ability to access weather information on a mobile phone			
Ability to access market pricing information on a mobile phone			
Ability to access farming information on a mobile phone			
Ability to track the transportation of inputs and crops on a mobile phone			
Ability to buy and sell on a mobile phone			
Ability to charge my phone at a central location			
Ability to access financial services on a mobile phone			
Other (specify)_____			

M22. Have you heard of the following agricultural information services that are accessible on a mobile phone?

M23. ASK IF AT LEAST ONE SERVICE MARKED IN M22. IF "NO" FOR ALL IN M22, SKIP TO F1. Do you have access to any of the following agricultural information services?

READ OUT.	M22. <i>Heard</i>	M23. <i>Have</i>
SINGLE ANSWER.	1=Yes 2=No	1=Yes 2=No
Tigo Kilimo		
Voda mFarmer / Farmers Club		
Connected Farmer Alliance		

# MODULE ON FINANCIAL SERVICES

I would like to ask you some questions about financial services.

F1. How important is it to your agricultural activities to have the following – very important, somewhat important, or not important?

READ OUT. SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know
Bank account (non-savings)	
Mobile phone	
Mobile money account	
Insurance	
Savings account	
Loan	
Credit	

For the next few questions, I am going to ask you about banks and formal financial institutions, such as FBME Bank, CRDB Bank, National Bank of Commerce, Standard Chartered Bank, and National Microfinance Bank.

F2. Have you ever been inside a bank?

SINGLE ANSWER.	
Yes	1
No	2

F3. What are the benefits to having an account at a formal financial institution?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
Avoid lengthy wait times for bill payments	1
Ability to save money	2
Saving money in a secure location	3
Ability to do more business	4
Ability to send or receive money to/from family members or friends	5
Ability to send or receive payments	6
Ability to get a loan	7
My employer / buyers / others require it	8
Other (specify) _____	9
Don't know	98

F4. Do you personally have an account that is registered in your name?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F5

F80. At which institution(s) do you have an account?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.				
AccessBank Tanzania	1	First National Bank of Tanzania	19	SKIP TO F8
Advans Bank Tanzania	2	FBME Bank	20	
Akiba Commercial Bank	3	Habib African Bank	21	
Amana Bank	4	I&M Bank	22	
Azania Bank	5	International Commercial Bank	23	
BancABC	6	Kenya Commercial Bank	24	
Bank M	7	Mkombozi Commercial Bank	25	
Bank of Africa	8	National Bank of Commerce	26	
Bank of Baroda	9	National Microfinance Bank	27	
Barclays Bank Tanzania	10	NIC Bank Tanzania	28	
Citibank	11	People's Bank of Zanzibar	29	
Commercial Bank of Africa	12	Stanbic Bank	30	
CRDB Bank	13	Standard Chartered Bank	31	
DCB Commercial Bank	14	United Bank for Africa	32	
Diamond Trust Bank Tanzania	15	UBL Bank Tanzania Limited	33	
Ecobank	16	Other (specify) _____	33	
Equity Bank	17	Don't know	98	
Exim Bank	18			

F5. What is the main reason you do not have an account?

DO NOT READ OUT. SINGLE ANSWER.	
I do not know what it is	1
I do not know how to open one	2
I never thought about using one	3
There are none close to where I live	4
I do not have money/ I do not have enough money to make any transactions with such account	5
I do not need one, I do not make any transactions	6
Registration fee is too high/ Fees for using an account are too high	7
They do not offer the services I need	8
I am not allowed to do so by my spouse or other family member	9
I had one before, but I closed it	10
I do not have the proper ID or paperwork	11
I do not feel comfortable in a bank	12
I prefer to use other types of institutions	13

F6. Do you use an account that belongs to somebody else if you need to?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F17

F7. Whose account are you most likely to use if you need to?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER.	
Spouse	1
Parent	2
Child	3
Other relative (specify) _____	4
Not related	5
Don't know	98

F8. Who else has access to your account or the account you use that belongs to someone else?

READ OUT. CODE INTO THE FOLLOWING CATEGORIES. MULTIPLE ANSWERS.	
Spouse	1
Parent	2
Child	3
Other relative (specify) _____	4
Not related	5
None	6
Don't know	98

F9. Which of the following services does the institution you use offer? It does not matter if you don't use those services, I just want to know if they are available to you.

READ OUT. ALLOW FOR MULTIPLE ANSWERS.		
At least one of the following – savings, money transfers, insurance, investments	1	
Only loans	2	SKIP TO F17
None of the above	3	SKIP TO F17
Don't know	98	SKIP TO F17

F11. Apart from today, when was the last time you made a deposit or withdrawal using an account or used an account for any other financial activity?

READ OUT. SINGLE ANSWER.		
Yesterday	1	
In the past 7 days	2	
In the past 30 days	3	
In the past 90 days	4	
More than 90 days ago	5	
Never	6	SKIP TO F17
Don't know	98	SKIP TO F17

F12. When you use an account for any financial activity, do you use any of the following?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.		
Over the counter in a branch of the institution	1	
ATM	2	
Over the counter at a retail store / agent	3	
Institution's website	4	
Mobile app from the bank	5	
A door-to-door agent or another person who is associated with this institution	6	
Through a mobile wallet by transferring money from my account to my phone	7	
Other (specify) _____	8	
Don't know	98	SKIP TO F14

F13. Of the different ways you use a bank for financial activities, which is your preferred way?

READ OUT ANSWERS FROM F12. SINGLE ANSWER.	
Over the counter in a branch of the institution	1
ATM	2
Over the counter at a retail store / agent	3
Institution's website	4
Mobile app from the bank	5
A door-to-door agent or another person who is associated with this institution	6
Through a mobile wallet by transferring money from my account to my phone	7
Other (specify) _____	8
Don't know	98

F14. Which of the following have you ever done using an account?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F15. Do you use an account for the following payments or purchases?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	
Pay employees		SKIP TO F17
Pay suppliers		
Receive payments from customers		
Receive payments from suppliers		
Make investment, e.g. buy new equipment or expand the office or business building		
Pay business associated expenses, including rent, taxes, utility and transportation bills		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)		
Other (specify) _____		
I do not use my bank account to make business transactions		

F16. You said you do not use an account for any payments or purchases. Please tell me why.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
I do not have a business	1
I will have to pay extra taxes	2
I will have to pay bribes to government officials to avoid taxation / licensing / paper work	3
My business is not registered, it is not formal	4
To pay account fees I will have to raise prices and people won't buy from me	5
My business is too small to need a bank account	6
I use other methods of payment	7
Other (specify) _____	8
Don't know	98

For the next few questions, I will ask you about microfinance institutions, SACCOs, and cooperatives, which are financial service providers that are less formal than banks, such as Tanzania VICOBA Microfinance, Mufindi Community Bank, WAT SACCOs, Kagera Cooperative Union, and Nyanza Cooperative Union.

F17. Have you ever used any of the following?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	
Microfinance institution		IF NO TO ALL, SKIP TO F24
SACCO		
Cooperative		
VSLAs		
Post office bank		

F19. ASK ONLY FOR OPTIONS MARKED “YES” IN F17. Do you have an account/membership in your name with any of the following?

F20. ASK ONLY FOR OPTIONS MARKED “YES” IN F19. OTHERS GO TO F24. Apart from today, when was the last time you used the account/membership in your name?

READ OUT.	F19. <i>Have account</i>	F20. <i>Last used</i>
SINGLE ANSWER PER ROW.	1=Yes 2=No	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether 98=Don't know
Microfinance institution		
SACCO		
Cooperative		
VSLAs		
Post office bank		

F21. ASK ONLY IF ANSWERED ‘YES’ IN F17 OR F19, OTHERS SKIP TO F24. Which of the following services does your <INSERT F19 INSTITUTION> offer? It does not matter if you use those services, I just want to know if they are available to you.

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
At least one of the following – savings, money transfers, insurance, investments	1
Only loans	2
None of the above	3
Don't know	98

F81. ASK ONLY IF ANSWERED ‘YES’ IN F17 OR F19, OTHERS SKIP TO F24. At which microfinance institutions, SACCOs, or cooperatives do you have an account?

ALLOW FOR MULTIPLE ANSWERS. \_\_\_\_\_ (98 for Don't know)

F22. ASK ONLY IF ANSWERED ‘YES’ IN F19, OTHERS SKIP TO F24. Which of the following have you ever done using a <INSERT F19 INSTITUTION> account?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F23. ASK ONLY IF ANSWERED 'YES' IN F19, OTHERS SKIP TO F24. Do you use a <INSERT F19 INSTITUTION> account for the following payments or purchases?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
Pay employees	
Pay suppliers	
Receive payments from customers	
Receive payments from suppliers	
Make investment, e.g. buy new equipment or expand the office or business building	
Pay business associated expenses, including rent, taxes, utility and transportation bills	
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)	
Other (specify) _____	
I do not use my account to make these transactions	

F24. The next few questions are about mobile money. Have you ever heard of something called mobile money?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F46

F25. Are there benefits to having a mobile money account?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F27

F26. What are the benefits to having a mobile money account?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
Avoid lengthy wait times for bill payments	1
Ability to save money	2
Saving money in a secure location	3
Ability to do more business	4
Ability to send or receive money to/from family members or friends	5
Ability to send or receive payments	6
Ability to see balance	7
Ability to get a loan	8
Ability to transact anytime / anywhere / Convenience	9
I can always find an agent	10
Other (specify) _____	11
Don't know	98

F27. To the best of your knowledge, for what types of financial activities can you use mobile money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Deposit and/or withdrawal	1
Person-to-person money transfers	2
Bill pay	3
Save or store money for a long term purpose	4
Make business transactions	5
Buy airtime	6
Can connect bank account to mobile wallet	7
Split payments between people	8
Earn interest	9
Get or repay a loan	10
Send or receive international remittances	11
Other (specify) _____	12
Don't know	98

F28. Please tell me the names of any mobile money providers that you are aware of?

F29. ASK ONLY ABOUT PROVIDERS NOT MENTIONED IN F28. Have you ever heard about the following mobile money providers?

F30. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. IF "NO" FOR ALL IN F29, SKIP TO F46. From which source of information did you first learn about this mobile money provider?

	<i>Unaided recall</i>	<i>Prompted recall</i>	<i>Information source</i>
	F28. DO NOT READ OUT. SINGLE ANSWER.	F29. READ OUT. SINGLE ANSWER.	F30. READ OUT. SINGLE ANSWER.
	1=Yes 2=No	1=Yes 2=No	1=Radio 2=TV 3=Billboards/posters 4=Newspapers / Magazines 5=Relatives 6= Non-relatives 7=Other (specify) _____
Vodacom M-PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)			

F31. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. OTHERS SKIP TO F46. Have you ever used this mobile money provider for any financial activity?

F32. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. Apart from today, when was the last time you conducted any financial activity with this mobile money provider?

F33. ASK IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F36. Do you have a registered account (account registered in your name) with this mobile money provider?

	F31. <i>Used</i>	F32. <i>When used</i>	F33. <i>Have account</i>
READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago	1=Yes 2=No
Vodacom M-PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)			

F34. ASK IF AT LEAST ONE PROVIDER MARKED IN F33. IF NO PROVIDERS MARKED IN F33, SKIP TO F36. Do you usually make transactions with your mobile money account yourself or does somebody else do them on your behalf?

SINGLE ANSWER.	
I make the transactions myself	1
Somebody does them on my behalf	2
Don't know	98

F35. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. How do you usually access this mobile money provider?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	1=Over the counter or by using an agent's account 2=Account of a family member in this household 3=Account of a family member in another household, other relative, friend or a neighbor 4=Account of a workmate or a business partner 5=My own account 6=Other (specify) _____
Vodacom M-PESA	
Tigo Pesa	
Airtel Money	
Zantel Ezy-pesa	
SMART- B Pesa	
Halotel / Viettel	
Other (specify)	

F36. ASK ONLY IF “NO” FOR ALL IN F31. OTHERS SKIP TO F37. What is the main reason you have never used mobile money services?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER.		
I do not know what it is	1	SKIP TO F46
I do not know how to open one	2	
I do not have a state ID or other required documents	3	
There is no point-of-service/agent close to where I live	4	
I do not need one, I do not make any transactions	5	
Using such account is difficult	6	
I never have money to make transactions with this service	7	
I do not trust that my money is safe on a mobile money account	8	
It is too expensive	9	
I do not have the permission of my spouse or other family member	10	
Poor network connectivity	11	
Unreliable services	12	
I don't have a mobile phone	13	
Other (specify) _____	14	

F37. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. What is the main reason you started using mobile money?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER.		
I had to send money to another person	1	
I had to receive money from another person	2	
Somebody/a person requested I opened an account	3	
I had to send money to an organization/government agency: e.g., had to pay a bill	4	
I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits	5	
An agent or sales person convinced me	6	
I saw posters/billboards/radio/TV advertising that convinced me	7	
A friend or family member recommended it	8	
I saw other people using it and wanted to try by myself	9	
I wanted to start saving money with an m-money account	10	
I wanted a safe place to store my money	11	
I got a discount on airtime	12	
I got a promotional amount of money to spend if I start using m-money	13	
Other (specify) _____	14	

F38. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Have you ever used a mobile money account to do the following...?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills(electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F39. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Do you use a mobile money account to make the following payments or purchases?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	
Pay employees		SKIP TO F41
Pay suppliers		
Receive payments from customers		
Receive payments from suppliers		
Make investment, e.g. buy new equipment or expand the office or business building		
Pay business associated expenses, including rent, taxes, utility and transportation bills		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)		
Other (specify) _____		
I do not use my mobile money account to make these transactions		

F40. You said you do not use a mobile money account for any payments or purchases. Please tell me why.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
I do not have a business	1
I will have to pay extra taxes	2
The agent fees/charges are high	3
I will have to pay bribes to government officials to avoid taxation / licensing / paper work	4
My business is not registered, it is not formal	5
To pay account fees I will have to raise prices and people won't buy from me	6
My business is too small to need a mobile money account	7
I use other methods of payment	8
It is too expensive	9
It takes too much time	10
Other (specify) _____	11
Don't know	98

F41. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Which of the following mobile money agents are the closest to where you live, regardless of what service you use?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Vodacom M-PESA	1
Tigo Pesa	2
Airtel Money	3
Zantel Ezy-pesa	4
SMART- B Pesa	5
Halotel / Viettel	6
Other (specify)	7

F42. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. How do you usually get to a mobile money agent? Do you...?

READ OUT. SINGLE ANSWER.	
Walk	1
Use a motorcycle taxi or a mini-bus taxi	2
Use a regular bus	3
Have to take a train	4
The agent comes to me	5
Ride a bicycle	6
Ride in my own car or motorbike	7
Get a car/motorbike ride for free with a friend, relative or neighbor	8
Other (specify) _____	9
Don't know	98

F43. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Do you usually go to a mobile money agent at or near the following places?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Your home	1
Your work	2
Where you shop for food	3
Near your children's school/childcare facility	4
Near a public transportation hub, for example, a bus stop or station	5
Near a shop where you go to charge your mobile phone	6
Near/at the shop where you buy airtime	7
Other (specify) _____	8
Don't know	98

F46. The next few questions are about informal financial services and service providers such as Merry go round, money guards, or savings collectors. Have you ever used any of the following?

F47. ASK ONLY FOR OPTIONS MARKED “YES” IN F46. OTHERS GO TO F51. Apart from today when was the last time you used these services or service providers for any financial activity?

READ OUT.	F46. <i>Used</i>	F47. <i>Last used</i>
SINGLE ANSWER PER ROW.	1=Yes 2=No >> IF NO TO ALL, SKIP TO F51	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether 98=Don't know
Merry go round / informal savings network		
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis		
Savings collectors		
Shop keepers		
A digital card, a recharge card that is not attached to a bank or MFI account		
Other group (specify) _____		

F49. Which of the following services do these groups provide?

READ OUT. ACCEPT MULTIPLE ANSWERS.	
Give one member all the monies collected in one round (merry go round)	1
Lend money out to non-members who borrow and repay with interest added	2
Lend money out to members who borrow and repay with little or no interest added	3
Buy household goods, groceries, or food for members	4
Act as a guarantor or security for members	5
Invest the money in shares, company shares, or a business	6
Contribute money to purchase working tools	7
Purchase fixed assets like land or houses as a group or for members	8
Raise the money needed for funerals or emergencies (part or all)	9
Help members save money	10
Other (specify) _____	11
Don't know	98

F50. Which of these service providers or services is the most important to you?

READ OUT. SINGLE ANSWER.		
Merry go round / informal savings network	1	SKIP TO F52
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis	2	
Savings collectors	3	
Shop keepers	4	
A digital card, a recharge card that is not attached to a bank or MFI account	5	
Other group (specify) _____	6	

F51. Why do you not have a membership with any of these groups?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ACCEPT MULTIPLE ANSWERS.	
You have an account in a bank or other formal institution	1
You don't have any money	2
People steal your money	3
You don't know about them	4
You don't need any service from them	5
You don't trust them	6
Groups require too much time in meetings	7
Another reason (specify) _____	8

F52. On a scale from 1 to 5, where 1 means "fully distrust" and 5 means "fully trust," how much do you trust each of the following as financial sources?

READ OUT. SINGLE ANSWER PER ROW.	1=Fully distrust 2=Somewhat distrust 3=Neither trust nor distrust 4=Somewhat trust 5=Fully trust 98=Don't know
Banks and other formal financial institutions	
Bank agents	
Microfinance institutions	
Mobile money providers	
Mobile money agents	
Savings groups	
Friends, neighbors or relatives who borrow from / save money for me	

F53. What would be the main reasons for borrowing money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
To start a new business or expand my business	1
To improve the cash flow situation of my business	2
To buy inputs (such as seeds, fertilizer, or pesticides)	3
To make big purchases (not inputs) such as land or modern equipment	4
For other agricultural activities	5
For emergency expenses	6
To pay for school fees	7
To cover daily expenses	8
Other (specify) _____	9
Don't know	98

F54. For your agricultural activities, how important to you is it to borrow from each of the following – very important, somewhat important, or not important?

F55. In the past 12 months, have you attempted to borrow from any of the following?

F56. If the need arose, would you attempt to borrow from any of the following?

READ OUT.	<i>F54. Importance</i>	<i>F55. Attempted</i>	<i>F56. Would attempt</i>
SINGLE ANSWER PER ROW.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes 2=No	1=Yes 2=No
Bank or other formal financial institutions			
Microfinance institution			
SACCO			
Cooperative			
Informal money lender			
VSLAs			
Friends and family			
Other (specify) _____			

F57. What factors would you consider when you want to borrow money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.			
Quickest access to money	1	Best repayment terms	8
Most convenient to get to	2	Met minimum requirements	9
Best interest rates	3	Trust in a financial institution	10
Was desperate / no other options	4	Confidentiality	11
Recommended by a friend	5	Loan size	12
Easiest to use	6	Other (specify) _____	13
Have borrowed from them before	7	Don't know	98

F58. Do you currently have any loans?

SINGLE ANSWER.	
Yes	1
No	2

F59. How important is each of the following products to your agricultural activities – very important, somewhat important, or not important?

F60. Do you currently have any of the following products for your agricultural activities?

F61. ASK ONLY IF THE ANSWER TO F60 IS NO. Do you want to have any of the following products for your agricultural activities?

READ OUT.	F59. <i>Importance</i>	F60. <i>Currently have</i>	F61. <i>Want</i>
SINGLE ANSWER PER ROW.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes 2=No	1=Yes 2=No 98=Don't know
A loan that came with a bank account			
A loan that is accessed directly through a bank account			
A loan that is accessed through a mobile money account and linked to a bank account			
A loan that is accessed through a mobile money account			
A loan that came with a mobile money account			
A mobile money account that came with a smartphone			
A loan that came with an insurance plan (i.e. home, business, life, medical)			
A credit plan for school fees			
A goal savings plan or contractual savings plan for school fees			
A savings plan for inputs, such as seeds, fertilizers, or pesticides			
A payment plan for inputs, such as seeds, fertilizers, or pesticides			
A pre-paid card to make payments			
A pre-paid card for receiving income			
Other (specify) _____			

Household questionnaire / Dodoso la kaya	
<b>HH1.</b> CGAP cluster number / Namba ya mkusanyiko ya CGAP: _____	<b>HH2.</b> Household number / Namba ya kaya: _____
<b>HH3.</b> Interviewer's name and number / Jina na namba ya mhoji : Name / Jina _____	<b>HH4.</b> Supervisor's name and number / Jina na namba ya msimamizi : Name / Jina _____
<b>HH5.</b> Day / Month / Year of interview / Siku / mwezi / mwaka wa mahojiano: _____ / _____ / 2016	<b>HH6.</b> Region / Mkoa Name / Jina _____
<b>HH7.</b> DISTRICT / WILAYA Name / Jina _____	
<p>We are from <b>Ipsos</b>. We are conducting a survey about smallholder households. I would like to talk to you about your household activities and financial behaviors. The interview will take about 15 minutes. All the information we obtain will remain strictly confidential and anonymous. May I start now? / Tumetokea Ipsos na tunafanya utafiti kuhusu kaya ndogondogo. Ningependa kuzungumza nawe kuhusu shughuli za kaya yako na tabia yake kifedha. Mahojiano haya yatatumia takriban dakika 15 na taarifa zote tunazozipata zitakuwa na usiri mkubwa sana na jina lako halitatajwa popote pale. Naweza kuanaza?</p> <p><input type="checkbox"/> Yes, permission is given ⇒ Go to D0 to begin the interview. /Ndio, ruhusa imetolewa ⇒ Elekea D0 kwa kuanza mahojiano</p> <p><input type="checkbox"/> No, permission is not given ⇒ Circle 04 in HH8. Discuss this result with your supervisor. /Hapana, ruhusa haijatalewa ⇒ Zungushia 04 kwenye HH8. Jadili matokeo na msimamizi wako</p>	
<p><b>HH8.</b> Result of household interview / Matokea ya mahojiano ya kaya:</p> <p>Completed / Yaliyokamilika..... 01</p> <p>No household member or no competent respondent at home at time of visit / Hakuna mwanakaya au hakuna mhojiwa mwenye vigezo katika muda wakuwatembelea 02</p> <p>Entire household absent for extended period of time / Kaya yote haipo/haipatikani kwa kipindi kirefu ..... 03</p> <p>Refused / Yaliyokataliwa ..... 04</p> <p>Dwelling vacant / Address not a dwelling / Makazi hayana mtu anaishi hapo / Anwani sio makazi 05</p> <p>Dwelling destroyed / Makazi yamebomolewa..... 06</p> <p>Dwelling not found / Makazi hayajapatikana ..... 07</p> <p>Other (specify) / Nyingine (elezea) _____ 96</p>	

After the household questionnaire has been completed, fill in the following information / Baada ya dodoso la kaya kukamilika, jaza taarifa zifuatazo:	After all questionnaires for the household have been completed, fill in the following information / Baada ya madodoso yote ya kaya kukamilika, jaza taarifa zifuatazo:
<b>HH9.</b> Respondent to Household Questionnaire / Mhojiwa kwenye dodoso la kaya:  Name / Jina _____	<b>HH12.</b> Number of individual questionnaires completed / Idadi ya madodoso binafsi yaliyokamilika: ____ ____
<b>HH10.</b> Total number of household members / Jumla ya idadi ya wanakaya: ..... ____ ____	
<b>HH11.</b> Number of eligible household members / Idadi ya wanakaya wanaostahiki: ..... ____ ____	

# HOUSEHOLD QUESTIONNAIRE / DODOSO LA KAYA

This questionnaire should be administered to the head of household or, his/her spouse, or any knowledgeable adult household member (15 and over). Use an additional questionnaire if all rows in the List of Household Members have been used. / Dodoso hili liulizwe kwa wakuu wa kaya, wapenzi wao au wanakaya watu wazima wenye elimu (miaka 15 na Zaidi). Tumia dodoso jingine kama mistari ya jedwali la orodha ya wanakaya limetumika

First, please tell me the name of each person who usually lives here (excluding visitors), starting with the head of the household. / Kwanza niambie jina la kila mtu anayeishi hapa (ukiondoa wageni), ukianza na mkuu wa kaya

											<i>Household member 15 and over</i>	
D0	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12
Household member's Line Number / Namba ya simu ya mwanakaya	Name / Jina	What is (name)'s relationship to the head of household / Je (jina) ana uhusiano gani na mkuu wa kaya	Is (name) / (Jina lake) 1=Male / Kiume 2=Female / Kike	What is (name)'s marital status / Je hali ya ndoa ya (mwenye jina) ni ipi?	Age (in years) / Umri (kwa miaka )	Has (name) ever attended school? / Je (jina) ameudhuria shule?	Is (name) currently attending school? / Je (jina) anaudhuria shule kwa sasa?	What is the highest grade (name) has attended? / Kiwango cha juu cha elimu ambacho (jina) ameudhuria ni kipi?	Did (name) complete (grade from D8)? / Je (jina) alimaliza (kiwango kwenye D8)	Does (name) contribute to the household income? / Je (jina) anashiriki katika kuchangia kipato cha kaya?	Does (name) participate in the household's agricultural activities? / Je (jina) anashiriki katika shughuli za kilimo za kaya?	Eligible for individual household member questionnaire / Anastahiki kwa dodoso la mwanakaya binafsi
01		<b>01</b>										
02												
03												
04												
05												
07												
09												
10												

**Codes for D2 – Relationship to head of household:** 1=Head 2=Spouse 3 =Son or daughter 4=Step son / Step daughter 5=Grandchild 6=Father/Mother 7=Parent-in-law 8=Brother/sister 9=Other relative 10=Not related 98=Don't know / **Codes za D2 – Uhusiano na mkuu wa kaya:** 1=mkuu 2=mpenzi 3 =mtoto (wa kiume au kike) 4=mtoto wa kambo (wa kiume au kike) 5=mjukuu 6=baba/mama 7=Wakwe 8=Kaka/dada 9=Uhusiano mwingine 10=Haihusiani 98=Sijui

**Codes for D4 – Marital Status:** 1=Single/Never married 2=Married 3=Divorced/separated 4=Widowed 5=Living together/cohabiting 98=Don't know / **Codes za D4 – Hali ya ndoa:** 1=Hajaoa/hajaolewa 2=kaoa/kaolewa 3=Katarakiwa/kaachika 4=mjane 5=wanaishi pamoja 98=Sijui

**Codes for D8 – Highest grade:** 0=No formal schooling 1=Informal schooling only (including Koranic schooling) 2=Some primary schooling 3=Primary school completed 4=Some secondary school / high school 5=Secondary school / high school completed 6=Post-secondary qualifications, other than university e.g. a diploma or degree from a polytechnic or college 7=Some university 8=University completed 9=Post-graduate 99=Don't know [Do not read] / **Codes za D8 – Kiwango cha juu cha elimu:** 0=Hana elimu rasmi 1=ana elimu isiyo rasmi (ikiwemo kusoma koran) 2= Hajamaliza shule ya msingi 3= Kamaliza shule ya msingi 4= Hajamaliza shule ya sekondari 5= Kamaliza shule ya sekondari 6=stahiki za sekondari kabla ya chuo kikuu kama diploma au digrii kutoka chuo cha ufundi 7=Hajamaliza chuo kikuu 8= kamaliza chuo kikuu 9=Uzamili 99=Sijui [Usimsomee]

D14. What is the main language spoken in the household? / Je lugha kuu inayozungumzwa kwenye kaya ni ipi?

SINGLE ANSWER/ JIBU MOJA. \_\_\_\_\_ (98 for Don't know/ 98 kwa hajui)

D15. What is your household's smallest source of income? / Je chanzo kidogo kabisa cha kipato cha kaya yako ni kipi?

READ OUT. SINGLE ANSWER. / MSOME. JIBU MOJA	
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	1
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	2
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuzuza au kutengeneza vitu)	3
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	4
Getting a grant, pension, stipend/allowances or subsidy of some sort / kupata pensheni, ujira / posho au ruzuku ya aina	5
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	6
Growing something and selling it, such as crops, fruits, or vegetables / kuzuza kitu na kukiuzua, kama mazao, matunda au mboga	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuzuza bidha wanazozalisha mifugo hao	8
Other (specify) / Nyingine (elezea) _____	9
Don't know / Sijui	98

D17. What is your household's largest source of income? / Je chanzo kikubwa kabisa cha kipato cha kaya yako ni kipi?

READ OUT. SINGLE ANSWER. / MSOME. JIBU MOJA	
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	1
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	2
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuzuza au kutengeneza vitu)	3
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	4
Getting a grant, pension, stipend/allowances or subsidy of some sort / kupata pensheni, ujira / posho au ruzuku ya aina	5
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	6
Growing something and selling it, such as crops, fruits, or vegetables / kuzuza kitu na kukiuzua, kama mazao, matunda au mboga	7

Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuuza bidha wanazozalisha mifugo hao	8
Other (specify) / Nyingine (elezea) _____	9
Don't know / Sijui	98

D19. What is the minimum amount your household needs to survive per month (for personal expenses)? I am talking about the amount that will cover just your basic needs for food, transport, cooking fuel, and clothes. / Je kiasi kidogo ambacho kaya yako inahitaji kuweza kuendelea kuishi kwa mwezi ni kipi (kwa gharama binafsi)? Naongelea kuhusu kiasi ambacho kitaweza kumudu mahitaji yenu muhimu kama chakula, usafiri, mafuta ya kupikia na nguo.

SINGLE ANSWER/ JIBU MOJA. \_\_\_\_\_ (98 for Don't know/ 98 kwa hajui)

D20. Please look at this card and tell me which answer best reflects your household's current financial situation. / Tafadhali angalia kadi hii kisha uniambie ni jibu gani linaloashiria hali ya kifedha ya sasa ya kaya yako

READ OUT. SINGLE ANSWER. / MSOMEE. JIBU MOJA	
We don't have enough money for food / Hatuna hela zakutosha kwa chakula	1
We have enough money for food and clothes only / Tuna hela zakutosha kwa chakula na nguo tu	3
We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator / Tuna hela zakutosha kwa chakula na nguo na tunaweza kuhifadhi kidogo ila haitatosha kununua vitu vya ghali kama runinga au jokofu	4
We can afford to buy certain expensive goods such as a TV set or a refrigerator / Tunaweza kununua aina Fulani ya vitu ghali kama runinga au jokofu	5
Don't know / Sijui	98

D21. What is your household's average monthly income across all sources of money that your household receives? We recognize this may vary from month to month, so please just provide an average. / Je wastani wa kipato cha kaya kwa mwezi katika vyanzo vyote vya fedha ambazo kaya yako inapokea? Tunajua kwamba haviwezi kulingana kila mwezi ila tuambie wastani wake.

SINGLE ANSWER/ JIBU MOJA. \_\_\_\_\_ (98 for Don't know/ 98 kwa hajui)

D22. Generally, who makes decisions on the following agricultural activities? / Kwa ujumla, ni nani anayefanya maamuzi kwa shughuli zifuatazo za kilimo?

	1=Husband / boyfriend / Mume / mpenzi wa kiume 2=Wife / girlfriend / Mke / mpenzi wa kike 3=Both husband and wife / Wote wawili mume na mke 4=Another family member / mwanafamilia mwingine 5=Not applicable / Haihusiani 98=Don't know / Sijui
Planting time / Muda wa kupanda	
Purchase of farm inputs / Kununua pembejeo za kilimo	
When to harvest / Wakati wa kuvuna	
Quantity of crops to sell / Idadi ya mazao ya kuuza	
When and where to sell crops / Wapi na lini kuuza mazao	
Where to borrow money to support agricultural production / Wapi pakuomba au kukopa hela ili kuwezasha uzalishaji wa kilimo	
When to sell livestock / Lini wa uze mifungo	
Quantity of livestock to sell / Idadi ya mifungo ya kuuzwa	
What to plant / Nini cha kupanda	

D23. Regardless of what you have, how important is it to your household to have the following – very important, somewhat important, or not important? / Bila kuzingatia mna nini, je kuna umuhimu gani katika kaya yenu kuwa na vifuatavyo – ni muhimu sana, muhimu kwa kiasi Fulani, au sio muhimu

READ OUT. SINGLE ANSWER. / MSOME. JIBU MOJA	1=Very important / Muhimu sana 2=Somewhat important / muhimu kwa kiasi fulani 3=Not important / Sio muhimu 98=Don't know / Sijui
Bank account (non-savings) / akaunti ya benki (isiyo ya akiba)	
Mobile phone / Simu ya mkononi	
Mobile money account / Akaunti ya fedha kwa njia ya simu ya mkononi	
Insurance / Bima	
Savings account / Akaunti ya akiba	
Loan / mkopo	
Credit / mkopo	

D24. How many mobile phones do members of your household own? / Je wanakaya wako wanamiliki simu ngapi za mkononi?

SINGLE ANSWER / JIBU MOJA. \_\_\_\_\_ (98 for Don't know / 98 kwa hajui)

D25. What is the main building material of the floor of the main dwelling? / Je sakafu ya jengo kuu/ makazi makuu imejengwa kwa kutumia kitu gani haswa?

SINGLE ANSWER/ JIBU MOJA.	
Earth / Ardhi	1
Concrete, cement, tiles, timber or other / Zege, saruji, vigae, mbao au vinginevyo	2

D26. What is the main building material of the roof of the main dwelling? / Je paa la jengo kuu/ makazi makuu imejengwa kwa kutumia kitu gani haswa?

SINGLE ANSWER/ JIBU MOJA.	
Mud and grass / Udongo na nyasi	1
Grass, leaves, and bamboo / Nyasi, majani na mianzi	2
Concrete, cement, metal sheets (GCI), asbestos sheets, tiles, or other / Zege, saruji, mabati, mabati ya vigae, vigae au vinginevyo	3

D27. How many bicycles, mopeds, motorcycles, tractors, or motor vehicles does your household own? / Je kaya yako ina baiskeli, baiskeli moto, pikipiki, trekta au gari ngapi?

SINGLE ANSWER/ JIBU MOJA.	
None / Hakuna	1
One / Moja	2
Two or more / Mbili au zaidi	3

D28. Does your household own any radios or radio cassettes? / Je kaya yako inamiliki redio au kanda za redio?

SINGLE ANSWER/ JIBU MOJA.	
No / Hapana	2
Yes / Ndiyo	1

D29. Does your household own any lanterns? / Je kaya yako inamiliki kibatari chochote?

SINGLE ANSWER/ JIBU MOJA.	
No/ Hapana	2
Yes/ Ndiyo	1

D30. Does your household own any irons (charcoal or electric)? / Je kaya yako inamiliki pasi yoyote (ya mkaa au ya umeme)

SINGLE ANSWER/ JIBU MOJA.	
No/ Hapana	2
Yes/ Ndiyo	1

D31. How many tables does your household own? / Je kaya yako inamiliki meza ngapi?

SINGLE ANSWER/ JIBU MOJA.	
None / Hakuna	1
One / Moja	2
Two / Mbili	3
Three or more / Tatu au zaidi	4

D32. Can the (oldest) female head/spouse read and write with understanding in any language? / Je mkuu wa kike / mke (mwenye umri mkubwa Zaidi) anaweza kusoma na kuandika na uelewa wa lugha yoyote?

SINGLE ANSWER/ JIBU MOJA.	
Yes, in English / Ndiyo, kwa Kingereza	1
Yes, only in Kiswahili / Ndiyo, kwa Kiswahili tu	2
No female head or spouse / Hakuna mkuu wa kike / mke	3
Yes, but not in Kiswahili or English / Ndiyo, ila sio kwa Kiswahili au Kingereza	4
No/ Hapana	5

# Smallholder Household Survey in Tanzania / Utafiti wa kaya ndogondogo Tanzania

## Questionnaire for Individual Household Members/Dodoso kwa mwanakaya binafsi

This questionnaire will be administered to **ALL** individual household members who contribute to the household income that is, the head of household and spouse and other household members aged 15 and over who contribute to the household income or participate in the household's agricultural activities. These household members will be identified from the household questionnaire/ Dodoso hili litalitafanyika kwa wanakaya wote binafsi ambao wanachangia kipato cha kaya, yaani mkuu wa kaya na mkewe na wanakaya wengine wenye umri wa miaka 15 na kuendelea wanaochangia kipato cha kaya. Wanakaya hawa watatambulika kutoka kwenye dodoso la kaya.

This questionnaire is administered to **ALL** individual household members who contribute to the household income or participate in the household's agricultural activities that is, the head of household and spouse and other household members aged 15 and over who contribute to the household income or participate in the household's agricultural activities. These household members were identified in the household questionnaire / Dodoso hili litalitafanyika kwa wanakaya wote binafsi ambao wanachangia kipato cha kaya, yaani mkuu wa kaya na mkewe na wanakaya wengine wenye umri wa miaka 15 na kuendelea wanaochangia kipato cha kaya. Wanakaya hawa watatambulika kutoka kwenye dodoso la kaya.

Individual questionnaire/Dodoso la mtu binafsi	
11. CGAP cluster number/Namba ya mkusanyiko wa CGAP: _____	12. Household number/Namba ya kaya: _____
13. Household member's name/Jina ya wanakaya: Name/Jina _____	14. Household member's line number/Namba ya simu ya mwanakaya: _____
15. Interviewer's name and number/Jina na namba ya mhoji: Name /Jina _____	16. Supervisor's name and number/Jina na namba ya msimamizi: Name/Jina _____
17. Day / Month / Year of interview / Siku / mwezi / mwaka wa mahojiano: _____ / _____ / 2016	18. REGION / mkoa Name /Jina _____
19. DISTRICT / wilaya Name /Jina _____	
<p>Repeat greeting if not already read to this household member / Rudia salamu kama bado hujamsomea mwanakaya huyu:</p> <p>We are from <b>Ipsos</b>. We are conducting a survey about smallholder households. I would like to talk to you about your household activities and financial behaviors. The interview will take about 20 minutes. All the information we obtain will remain strictly confidential and anonymous. May I start now / Tumetokea Ipsos na tunafanya utafiti kuhusu kaya ndogondogo. Ningependa kuzungumza nawe kuhusu shughuli za kaya yako na tabia yake kifedha. Mahojiano haya yatatumia takriban dakika 20 na taarifa zote tunazozipata zitakuwa na usiri mkubwa sana na jina lako halitatajwa popote pale. Naweza kuanaza?</p> <p><input type="checkbox"/> Yes, permission is given ⇒ Go to A0 to begin the interview / Ndiyo, ruhusa imetolewa ⇒ Elekea A0 kwa kuanza mahojiano .</p> <p><input type="checkbox"/> No, permission is not given ⇒ Circle 03 in I10. Discuss this result with your supervisor / Hapana ruhusa haijatolewa ⇒ Zungushia 03 kwenye I10. Jadili matokeo na msimamizi wako .</p>	

**110.** Result of household member 's interview / Matokeo ya mahojiano ya mwanakaya:

Completed/yamekamilika .....	01
Not at home at time/Hakuwepo nyumbani wakati huo .....	02
Refused/Amekataa.....	03
Partly completed/yamekamilika kwa kiasi fulani.....	04
Incapacitated/Hana uwezo .....	05
Other ( <i>specify</i> ) / Nyingine (elezea) _____	96

# MODULE ON AGRICULTURAL PRACTICES/SEHEMU

## YA DESTURI ZA KILIMO

A0. MATCH TO D11. Do you participate in the household's agricultural activities/ LINGANISHA NA D11. Je, unashiriki katika shughuli za kilimo za kaya?

SINGLE ANSWER/JIBU MOJA.		
No/Hapana	2	SKIP TO H1/RUKA HADI H1
Yes/Ndiyo	1	

I would like to ask you some questions about your agricultural practices / Ningependa kukuuliza maswali machache kuhusu desturi zenu za kilimo? .

A1. What is the form of ownership of your land / Je una aina gani ya umiliki wa ardhi yenu?

READ OUT. SINGLE ANSWER./MSOMEJE. JIBU MOJA	
Individual ownership with lease or certificate/Umiliki binafsi kwa kupangisha au kwa hati	1
Individual ownership under customary law/Umiliki binafsi chini ya sheria za kimila	2
Communal (resources are shared)/Jumuia (rasilimali zinachangiwa)	3
State ownership/ Kumilikiwa na Nchi	4
Other (specify) /Nyingine (elezea) _____	5
Don't know/Sijui	98

A2. How many hectares of agricultural land do you own / Je unamiliki hekta ngapi za ardhi kwa ajili ya kilimo?

SINGLE ANSWER. RECORD EXACT RESPONSE AND PROBE FOR UNIT TYPE/JIBU MOJA. ANDIKA MAJIBU YAZIADA NA DADISI KWA AINA YA KIPIMO			
Size / Ukubwa		Unit (hectare, acre, square feet, square mile, decimals) / Kipimo (hekta, eka, fiti za mraba, mile za mraba, desimali)	

98 for Don't know. Record zero if do not rent or borrow any agricultural land/98 kwa sijui .Nukuu sifuri kama hajakodisha au kuazima ardhi yeyote kwa ajili ya kilimo

A3. How many hectares of agricultural land do you rent, borrow or have the right to use? / Je, umekodisha, umeazima au una haki yakutumia hekta ngapi za ardhi kwa ajili ya kilimo?

SINGLE ANSWER. RECORD EXACT RESPONSE AND PROBE FOR UNIT TYPE/ JIBU MOJA. ANDIKA MAJIBU YAZIADA NA DADISI KWA AINA YA KIPIMO			
Size / Ukubwa		Unit (hectare, acre, square feet, square mile, decimals) / Uniti(hekta, eka, fiti za mraba, mile za mraba,desimali)	

98 for Don't know. Record zero if do not rent or borrow any agricultural land /98 kwa sijui .Nukuu sifuri kama hajakodisha au kuazima ardhi yeyote kwa ajili ya kilimo

A4. Do you consider your farm to be a business / Je, unafikiri kilimo ni biashara?

SINGLE ANSWER/JIBU MOJA.	
Yes/Ndiyo	1
No/Hapana	2
Don't know/Sijui	98

A5. Which of the following crops do you grow / Kati ya mazao yafuatayo, ni gani unayokuza?

A6. ASK ONLY FOR CROPS MENTIONED IN A5, IF ANSWERED 'NONE' IN A5, SKIP TO A7. Which of the following crops that you grow is the most important to you and your family / ULIZA KWA MAZAO YALIYOTAJWA KWENYE A5,KAMA ALIJIBU "HAKUNA" KWENYE A5 ,RUKA HADI A7. Je ni zao lipi unalokuza ndilo muhimu sana kwako na kwa familia yako?

READ OUT / MSOMEA.	A5. ALLOW FOR MULTIPLE ANSWERS/MAJIBU MENGI YANAKUBALIKA.	A6. SINGLE ANSWER/JIBU MOJA.
	<i>Grow / Unayokuza</i>	<i>Most important/Muhimu sana</i>
Maize/Mahindi	1	1
Paddy/Mpunga	2	2
Sorghum/Mtama	3	3
Bulrush millet / Ulezi	4	4
Finger millet / Ulezi	5	5
Cassava/Mihogo	6	6
Sweet potatoes/Viazi vitamu	7	7
Irish potatoes/Viazi mviringo/mbatata	8	8
Beans/Maharage	9	9
Cowpeas/Njegere	10	10
Pigeon peas/Mbaazi	11	11
Sunflower/Alizeti	12	12
Simsim/Ufuta	13	13
Groundnuts/Karanga	14	14
Tomatoes/Nyanya	15	15
Cabbage/Kabichi	16	16
Onions/Vitunguu	17	17
Amaranth/Mchicha	18	18
Cashew nut/Koroshu	19	19
Banana/Ndizi	20	20
Cotton/Pamba	21	21
Tobacco/Tumbaku	22	22
Pyrethrum/Pareto	23	23
Coffee/Kahawa	24	24
Coconut/Nazi	25	25
Orange/Machungwa	26	26
Sugar cane/Miwa	27	27
Palm oil/Mawese	28	28
Other 1 (specify) /Nyingine1(elezea)_____	29	29
Other 2 (specify) /Nyingine2(elezea)_____	30	30
Other 3 (specify)/Nyingine3(elezea) _____	31	31
None/Hakuna	32 -> SKIP TO A7 / RUKA HADI A7	32

A7. Which of the following crops do you grow that you consume at home? LIST ONLY CROPS SELECTED IN A5 / Ni zao lipi kati ya yafuatayo unalokuza kwa ajili ya matumizi ya nyumbani? ORODHESHA MAZAO YALIYOCHAGULIWA KWENYE A5.

A8. ASK ONLY FOR CROPS MENTIONED IN A7, IF ANSWERED 'NONE' IN A7, SKIP TO A9. Which of these crops that you grow do you consume the most / ULIZA KWA MAZAO YALIORODHESHWA KWENYE A7 TU, KAMA AMEJIBU "HAKUNA" ,RUKA HADI A9. Ni zao gani kati ya hayo unayokuza unalotumia Zaidi?

READ OUT/MSOMEE.	A7. ALLOW FOR MULTIPLE ANSWERS/RUHUSU MAJIBU MENGI.	A8. SINGLE ANSWER/JIBU MOJA.
	<i>Grow for consumption/Unayokuza kwa ajili ya kutumia</i>	<i>Most consume/Yanayotumika Zaidi</i>
Maize/Mahindi	1	1
Paddy/Mpunga	2	2
Sorghum/Mtama	3	3
Bulrush millet / Ulezi	4	4
Finger millet / Ulezi	5	5
Cassava/Mihogo	6	6
Sweet potatoes/Viazi vitamu	7	7
Irish potatoes/Viazi mviringo/mbatata	8	8
Beans/Maharage	9	9
Cowpeas/Njegere	10	10
Pigeon peas/Mbaazi	11	11
Sunflower/Alizeti	12	12
Simsim/Ufuta	13	13
Groundnuts/Karanga	14	14
Tomatoes/Nyanya	15	15
Cabbage/Kabichi	16	16
Onions/Vitunguu	17	17
Amaranth/Mchicha	18	18
Cashew nut/Korosho	19	19
Banana/Ndizi	20	20
Cotton/Pamba	21	21
Tobacco/Tumbaku	22	22
Pyrethrum/Pareto	23	23
Coffee/Kahawa	24	24
Coconut/Nazi	25	25
Orange/Machungwa	26	26
Sugar cane/Miwa	27	27
Palm oil/Mawese	28	28

Other 1 (specify) /Nyingine1(elezea)	29	29
Other 2 (specify) /Nyingine2(elezea)	30	30
Other 3 (specify)/Nyingine3(elezea)	31	31
None/Hakuna	32 -> SKIP TO A7 / RUKA HADI A7	32

A9. Do you buy any of the following crops / Je,huwa unanunua zao lolote kati yafuatayo?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/MSOMEERUHUDU MAJIBU MENGI.			
Maize/Mahindi	1	Onions/Vitunguu	17
Paddy/Mpunga	2	Amaranth/Mchicha	18
Sorghum/Mtama	3	Cashew nut/Korosho	19
Bulrush millet / Ulezi	4	Banana/Ndizi	20
Finger millet/ Ulezi	5	Cotton/Pamba	21
Cassava/Mihogo	6	Tobacco/Tumbaku	22
Sweet potatoes/Viazi vitamu	7	Pyrethrum/Pareto	23
Irish potatoes/Viazi mvingi/mbatata	8	Coffee/Kahawa	24
Beans/Maharage	9	Coconut/Nazi	25
Cowpeas/Njegere	10	Orange/Machungwa	26
Pigeon peas/Mbaazi	11	Sugar cane/Miwa	27
Sunflower/Alizeti	12	Palm oil/ Mawese	28
Simsim/Ufuta	13	Other 1 (specify) /Nyingine 1(elezea)	29
Groundnuts/Karanga	14	Other 2 (specify) /Nyingine 2(elezea)	30
Tomatoes/Nyanya	15	Other 3 (specify) /Nyingine 3 (elezea)	31
Cabbage/Kabichi	16	None/Hakuna	32

A10. Do you have any livestock, herds, other farm animals, fish, or poultry / Je, una mifugo yoyote; ng'ombe, mifugo mingine ya shambani, samaki au kuku?

SINGLE ANSWER / JIBU MOJA.		
Yes/Ndiyo	1	
No/Hapana	2	SKIP TO A15/RUKA HADI A15

A11. How many of each of the following do you rear / Idadi ya mfugo katika orodha ifuatayo unayofunga ni ipi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS. RECORD '0' IF DO NOT REAR ANY/MSOMEE. RUHUSU MAJIBU MENGI. NUKUU '0' KAMA HAKUNA MIFUGO YOYOTE	<i>Count/ Idadi</i>
Indigenous cattle/Ng'ombe wakiyenyeji	
Cattle – dairy/Ng'ombe wa maziwa	
Cattle – beef/Ng'ombe wa nyama	
Indigenous goat/Mbuzi wa kienyeji	
Goat – dairy/Mbuzi wa maziwa	
Goat – meat/Mbuzi wa nyama	
Sheep/Kondoo	
Pigs/Nguruwe	
Chicken – layers/Kuku wa mayai	
Chicken – broilers/Kuku wa nyama	
Fish (number of ponds)/Samaki (idadi ya mabwawa)	
Bees (number of hives)/Nyuki (idadi ya mizinga)	
Other (specify) /Nyingine(elezea)_____	

A12. Which of the following do you rear AND get an income from? USE LIVESTOCK SELECTED IN A11 > 0 / Ipi kati yao unayofuga NA inayokupatia kipato? TUMIA MIFUGO ILIYOCHAGULIWA KWENYE A11 > 0

A13. ASK ONLY FOR LIVESTOCK MENTIONED IN A12, IF ANSWERED 'NONE' IN A12, SKIP TO A14. Which of these generates the most income for you? / ULIZA KWA MIFUGO ILIYOORODHESHA KWENYE A12 TU, KAMA AMEJIBU 'HAKUNA' KWENYE A12 ,RUKA HADI A14. Je ni upi kati yao unaokuingizia kipato kikubwa Zaidi?

A14. Which of the following livestock or byproducts do you rear to consume at home? USE LIVESTOCK SELECTED IN A11 > 0 / Ni mifugo gani kati yaifuatayo au bidhaa zinazozalishwa na mifugo hiyo huwa unatumia nyumbani? TUMIA MIFUGO ILIYOCHAGULIWA KWENYE A11 > 0

READ OUT/MSOME.	A12. ALLOW FOR MULTIPLE ANSWERS/RUHUSU MAJIBU MENGI	A13. SINGLE ANSWER/JIBU MOJA.	A14. ALLOW FOR MULTIPLE ANSWERS/RUHUSU MAJIBU MENGI.
	<i>Get income from/Inakupatia kipato</i>	<i>Most income/Kipato kikubwa zaidi</i>	<i>Consumption/Matumizi</i>
Indigenous cattle/Ng'ombe wa kienyeji	1	1	1
Cattle – dairy/Ng'ombe wa maziwa	2	2	2
Cattle – beef/Ng'ombe wa nyama	3	3	3
Indigenous goat/Mbuzi wa kienyeji	4	4	4
Goat – dairy/Mbuzi wa maziwa	5	5	5
Goat – meat/Mbuzi wa nyama	6	6	6
Sheep/Kondoo	7	7	7
Pigs/Nguruwe	8	8	8
Chicken – layers/Kuku wa mayai	9	9	9
Chicken – broilers/Kuku wa nyama	10	10	10
Fish (number of ponds)/Samaki(idadi ya mabwawa)	11	11	11
Bees (number of hives)/Nyuki(idadi ya mizinga)	12	12	12
Other (specify)/Nyingine(elezea)	13	13	13
None/Hakuna	14 -> SKIP TO A14 / RUKA HADI A14	14	14

A15. Who do you normally purchase your main agricultural and livestock inputs (such as seeds, fertilizer, or pesticide) from? / Pembejeo zako kuu za kilimo na mifugo (kama mbegu, mbolea au kiuadudu) huwa unazinunua kutoka kwa nani?

READ OUT. ALLOW FOR MULTIPLE ANSWERS. / MSOME. MAJIBU MENGI YANAKUBALIKA	
Co-operative/ Shirika	1
Wholesaler / Muzaji wa jumla	2
Processor / Msindikaji	3
Retailer / Muuzaji wa rejareja	4
Government agency / Wakala wa serikali	5
Middleman / Trading company / Mlanguzi / Kampuni ya biashara	6
Other (specify) / Nyingine (elezea) _____	7
I do not purchase any agricultural or livestock inputs / Sinunui pembejeo zozote za kilimo au mifugo	8 -> SKIP TO A22 / RUKA HADI 22
Don't know / Sijui	98

A17. How do you usually pay your suppliers / Kwa kawaida huwa unawalipaje wagawaji wako?

READ OUT. ALLOW FOR MULTIPLE ANSWERS / MSOME. MAJIBU MENGI YANAKUBALIKA.	
Cash/Fedha taslimu	1
Cheque / Hundi	2
Electronic funds transfer/Muamala wa kieletroniki	3
Mobile banking / kupitia miamala ya kibenki kwa njia ya simu	4
Payment in-kind (crops, labor, etc.)/Malipo ya aina (mazao, kibarua n.k)	5
Prepaid debit card/Kadi ya malipo ya awali	6
Other (specify)/Nyingine(elezea) _____	7
I don't know/sijui	8
I do not buy supplies/Sinunui vifaa	9 -> SKIP TO A22 / RUKA HADI A22

A18. Do your suppliers give you the option to pay them later (with credit) or do you have to pay them immediately? / Je,wagawaji wako wanakupa uhuru wakuchagua kuwalipa baadaye (kwa mkopo)au unapaswa kuwalipa muda huohuo?

SINGLE ANSWER / JIBU MOJA.	
Pay later/Kulipa baadaye	1
Pay immediately/kulipa muda huohuo	2

A22. Which of the following statements best describe your water situation? / Ni kauli zipi kati yazifuatazo zinaelezea hali yako ya maji?

READ OUT. SINGLE ANSWER. / MSOME. JIBU MOJA	
I always have enough water available, but if I had more water I would be able to grow my agricultural activities faster / Ninapata maji yakutosha lakini kama ningepata maji Zaidi ningekuza kwa haraka Zaidi shughuli zangu za kilimo	1
I always have water available, and it is enough for the needs of my agricultural activities / Ninapata maji yakutosha,na yananitoshwa kwa mahitaji yangu ya shughuli za kilimo	2
I have intermittent water supply, but this does not affect my agricultural activities / Napata maji yanayosambazwa kwa kipindi,lakini hilo haliathiri shughuli zangu za kilimo	3
I have intermittent water supply, which does affect my agricultural activities / Ninapata maji yanasambazwa kwa kipindi,kitu ambacho hakiathiri shughuli zangu za kilimo	4

A23. For managing the land and livestock, what types of external labor do you use? / Kwa ajili ya usimamizi wa ardhi na mifugo ,huwa unatumia wafanyakazi gani kutoka nje?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. MAJIBU MENGI YANAKUBALIKA.		
Friends or neighbors labor, on a reciprocity basis / Marafiki au majirani kwa usawa Zaidi	1	
Hired labor for extended period / Kuajiri vibarua kwa kipindi kirefu	2	
Family labor / Wanafamilia	3	
Daily rate for agricultural labor / Wafanyakazi wa kawaida wa kilimo	4	
Other (specify) / Nyingine (elezea)	5	
None/Hakuna	6	SKIP TO A25 / RUKA HADI A25

A24. What do you use the labor for / Unatumia vibarua kwa ajili gani?

READ OUT. MULTIPLE ANSWERS / MSOME. MAJIBU MENGI YANAKUBALIKA	
Land ploughing and preparation / Kulima na kuandaa ardhi	1
Planting/Kupanda	2
Weeding/Palizi	3
Harvesting/Kuvuna	4
Selling crops/Kuuza mazao	5
Livestock care/Kuangalia mifugo	6
Livestock sale/Kuuza mifugo	7
Other (specify)/Nyingine (elezea)	8

A25. Which of the following crops that you grow do you sell? LIST ONLY CROPS SELECTED IN A5 / Je ni mazao gani kati yafuatayo unayokuza kwa ajili ya kuuza? ORODHESHA MAZAO ILIYOCHAGULIWA KWENYE A5 TU

A26. ASK ONLY FOR CROPS MENTIONED IN A25, IF ANSWERED 'NONE' IN A25, SKIP TO A36. Which of these crops that you grow do you get the most money from selling / ULIZA TU KWA MAZAO YALIYOORODHESHA KWENYE A25, KAMA AMEJIBU "HAKUNA" KWENYE A25, RUKA HADI A36. Ni zao gani kati haya unayokuza, huwa unapata hela Zaidi wakati wakuuza?

READ OUT. / MSOME	A25. ALLOW FOR MULTIPLE ANSWERS./MAJIBU MENGI YANAKUBALIKA	A26. SINGLE ANSWER/JIBU MOJA.
	<i>Grow for selling/Yanayokuzwa kwa ajili yakuuza</i>	<i>Most money from/Hela nyingi inatoka huko</i>
Maize/Mahindi	1	2
Paddy/Mpunga	2	3
Sorghum/Mtama	3	4
Bulrush millet / Ulezi	4	5
Finger millet / Ulezi	5	6
Cassava/Mihogo	6	7
Sweet potatoes/Viazi vitamu	7	8
Irish potatoes/Viazi mviringo/mbatata	8	9
Beans/Maharage	9	10
Cowpeas/Njegere	10	11
Pigeon peas/Mbaazi	11	12
Sunflower/Alizeti	12	13
Simsim/Ufuta	13	14
Groundnuts/Karanga	14	15
Tomatoes/Nyanya	15	16

Cabbage/Kabichi	16	17
Onions/Vitunguu	17	18
Amaranth/Mchicha	18	19
Cashew nut/Koroshho	19	20
Banana/Ndizi	20	21
Cotton/Pamba	21	22
Tobacco/Tumbaku	23	23
Pyrethrum/Pareto	24	24
Coffee/Kahawa	25	25
Coconut/Nazi	26	26
Orange/Machungwa	27	27
Sugar cane/Miwa	28	28
Palm oil/Mawese	29	29
Other 1 (specify) /Nyingine1 (elezea)_____	30	30
Other 2 (specify) /Nyingine2 (elezea)_____	31	31
Other 3 (specify)/Nyingine3 (elezea) _____	32 -> SKIP TO A36 / RUKA HADI A36	32
None/Hakuna	-	98

A27. Who do you sell your crops and livestock to / Unamuuzia nani mazao na mifugo yako?

READ OUT. ALLOW FOR MULTIPLE ANSWERS / MSOME. MAJIBU MENGI YANAKUBALIKA.	
Co-operative/ Shirika	1
Wholesaler/Mnunuzi wa jumla	2
Processor/ Mzalishaji	3
Retailer/Mnunuzi wa rejareja	4
Direct to the public/Moja kwa moja nauza kwa umma	5
Direct to a government agency / Moja kwa moja kwa wakala wa serikali	6
Middleman / Trading company / Mlanguzi / kampuni ya biashara	7
Other (specify) / Nyingine(elezea) _____	8
Don't know / Sijui	98

A28. Where do you normally sell your crops and livestock / Kwa kawaida huwa unauza wapi mazao na mifugo yako?

READ OUT. MULTIPLE ANSWERS. / MSOME.E.MAKWA MAJIBU MENGI		
At farm to neighbor or traveling merchant / Shambani kwa majirani au mfanyabiashara anayesafirisha	1	
In village / Kijijini	2	
Local market / Soko la kawaida	3	
Regional market / Soko la mkoa	4	
Other (specify) / Nyingine(elezea)	5	
Don't know / Sijui	98	SKIP TO A30 / RUKA HADI A30

A29. Why do you sell your crops and livestock at this location / Kwanini unauza mazao na mifugo yako katika sehemu hizo?

READ OUT. MULTIPLE ANSWERS / MSOME.E.MAKWA MAJIBU MENGI.	
I get the best price at this market / Ninapata bei nzuri Zaidi kwenye soko hili	1
I do not have access to transport to other markets / Sina jinsi ya kupata usafiri kuvipeleka kwenye masoko mengine	2
Poor road conditions to other markets / Barabara duni kwa masoko mengine	3
I am not aware of prices at other markets / Sijui bei za masoko mengine	4
I don't produce enough to transport to a bigger market / Sizalishi vyakutosha kusafirisha kwenda masoko makubwa	5
Other (specify) / Nyingine(elezea)	6
Don't know/Sijui	98

A30. When you sell your crops and livestock, do you get the current market price / Wakati unapouza mazao na mifugo yako huwa unapata bei ya soko kwa sasa?

SINGLE ANSWER/JIBU MOJA.		
No/Hapana	2	
Yes/Ndiyo	1	SKIP TO A32/Ruka HADI A32
Don't know/Sijui	98	SKIP TO A32/Ruka HADI A32

A31. Why do you not get the current market price / Kwanini hupati bei ya soko kwa sasa?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER./USISOME.WEKA ALAMA KWENYE VIPENGELE VINAVYOFUATA.JIBU MOJA	
Too few customers/Wateja wachache sana	1
My customers take advantage of me/Wateja wangu wananitumia kwa faida zao	2
I have to pay high commission rates to middlemen/Ninapaswa kulipa kiwango kikubwa cha posho kwa mtu wa kati	3
Corruption/Rushwa	4
No access to transport to other markets/Hakuna usafiri wa kwenda masoko mengine	5
Poor crop quality/Ubora mdogo wa bidhaa	6
Other (specify) /Nyingine (elezea) _____	7
Don't know/Sijui	98

A32. Do you have a contract to sell any of your crops or livestock / Je,una mkataba wa kuuza mazao au mifugo yako?

SINGLE ANSWER/JIBU MOJA.	
Yes/Ndiyo	1
No/Hapana	2
Don't know/Sijui	98

A33. How do you usually get paid for what you sell / Kwa kawaida huwa unalipwa vipi kwa mauzo yako?

READ OUT. ALLOW FOR MULTIPLE ANSWERS / MSOME.E.MAJIBU MENGI YANAKUBALIKA.	
Cash/Fedha taslimu	1
Cheque/Hundi	2
Electronic funds transfer/Muamala wa kieletroniki	3
Mobile banking/ kupitia miamala ya kibenki kwa njia ya simu	4
Payment in-kind (crops, labor, etc.)/Malipo ya aina (mazao,kibarua n.k)	5
Prepaid debit card/Kadi ya malipo ya awali	6
Other (specify)/Nyingine(elezea) _____	7

A35. What challenges do you face in terms of getting your crops and livestock to your customers / Unakutana na changamoto gani unapopeleka mazao au mifugo kwa wateja wako?

READ OUT. ALLOW FOR MULTIPLE ANSWERS. / MSOME. MAJIBU MENGI YANAKUBALIKA	
Distance to the market /Umbali hadi kufika sokoni	1
Transportation/Usafiri	2
Goods or products get damaged in transit / Bidhaa kuharibika wakati wa kusafirishwa	3
Lack of storage facilities/Kukosekana kwa vifaa vya kuhifadhia	4
Lack of refrigeration facilities / Kukosekana kwa vifaa vya kuhifadhi kwenye ubaridi (jokofu)	5
Unreliable middlemen / Mtu wa kati asiyetegemeka	6
I don't face any challenges/Sikutani na changamoto zozote	7
Other (specify) / Nyingine(elezea)	8

A36. Which of the following crops that you grow do you barter trade? LIST ONLY CROPS SELECTED IN A5 / Ni mazao gani Kati ya yafuatayo unayokuza ni kwa ajili ya biashara ya mabadilishano? ORODHESHA MAZAO YALIYOCHAGULIWA KWENYE A5

A37. ASK ONLY FOR CROPS MENTIONED IN A36, IF ANSWERED 'NONE' IN A36, SKIP TO H1. Which of these crops that you grow do you trade the most / ULIZA TU KWA MAZAO YALITAJWA KWENYE A36, KAMA AMEJIBU "HAKUNA" KWENYE A36, RUKA HADI H1. Ni zao lipi kati ya unayokuza ni kwa ajili ya biashara zaidi?

READ OUT/MSOMEA.	A36. ALLOW FOR MULTIPLE ANSWERS / MAJIBU MENGI YANAKUBALIKA.	A37. SINGLE ANSWER / JIBU MOJA.
	<i>Grow for trading / Kukuza kwa biashara</i>	<i>Most trade / Biashara zaidi</i>
Maize/Mahindi	1	1
Paddy/Mpunga	2	2
Sorghum/Mtama	3	3
Bulrush millet / Ulezi	4	4
Finger millet / Ulezi	5	5
Cassava/Mihogo	6	6
Sweet potatoes/Viazi vitamu	7	7
Irish potatoes/Viazi mviringo/mbatata	8	8
Beans/Maharage	9	9
Cowpeas/Njegere	10	10
Pigeon peas/Mbaazi	11	11
Sunflower/Alizeti	12	12
Simsim/Ufuta	13	13
Groundnuts/Karanga	14	14
Tomatoes/Nyanya	15	15
Cabbage/Kabichi	16	16
Onions/Vitunguu	17	17
Amaranth/Mchicha	18	18
Cashew nut/Korosho	19	19
Banana/Ndizi	20	20
Cotton/Pamba	21	21
Tobacco/Tumbaku	22	22
Pyrethrum/Pareto	23	23
Coffee/Kahawa	24	24
Coconut/Nazi	25	25
Orange/Machugwa	26	26
Sugar cane/Miwa	27	27
Palm oil/Mawese	28	28
Other 1 (specify) /Nyingine 1(elezea)	29	29
Other 2 (specify)/Nyingine 2(elezea)	30	30
Other 3 (specify) /Nyingine 3(elezea)	31	31
None /Hakuna	32 -> SKIP TO H1/Ruka HADI H1	32
Don't know/Sijui	-	98

# MODULE ON HOUSEHOLD ECONOMICS / SEHEMU

## YA UCHUMI WA KAYA

Now I would like to ask you some questions about your personal income / Sasa ningependa kukuuliza baadhi ya maswali kuhusu kipato binafsi.

H1. Do you generate income from the following sources / Je, unapata kipato kutoka vyanzo vifuatavyo?

READ OUT. ACCEPT MULTIPLE ANSWERS / MSOMEA. MAJIBU MENGI YANAKUBALIKA	
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	1
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	2
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuzu au kutengeneza vitu)	3
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	4
Getting a grant, pension, stipend/allowances, or subsidy of some sort / Kupata pensheni, ujira / posho au ruzuku ya aina Fulani	5
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	6
Growing something and selling it, such as crops, fruits, or vegetables / kukuza kitu na kukuza, kama mazao, matunda au mboga	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuzu bidha wanazozalisha mifugo hao	8
Other (specify) / Nyingine (elezea) _____	9

H2. Which of these has been your main source of income in the last <INSERT TIME> / Kwa <ingiza muda> uliyopita kipi kati ya hivi kimekuwa chanzo kikuu cha kipato kwako?

READ OUT CATEGORIES FROM H1. SINGLE ANSWER / SOMA VIPENGELE VYOTE KUTOKA H1.JIBU MOJA.	H2A. Month/Mwezi	H2B. 12 months/Miezi 12
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	1	1
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	2	2
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuuza au kutengeneza vitu)	3	3
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	5	4
Getting a grant, pension, stipend/allowances, or subsidy of some sort / Kupata pensheni, ujira / posho au ruzuku ya aina Fulani	5	5
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	6	6
Growing something and selling it, such as crops, fruits, or vegetables / kukuza kitu na kukiua, kama mazao, matunda au mboga	7	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuuza bidha wanazozalisha mifugo hao	8	8
Other (specify) / Nyingine(elezea) _____	9	9
I don't know / Sijui	98	98

H3. Which of the following income sources is most important to you / Kati ya vyanzo vya mapato vifuatavyo kipi ni muhimu Zaidi kwako?

H4. Which of the following income sources do you like getting the most / Kati ya vyanzo vya mapato vifuatavyo kipi unaweza kusema unapenda kupata zaidi?

H5. Which of the following income sources is most reliable for you / Kati ya vyanzo vya mapato vifuatavyo ni kipi unachokitegemea zaidi?

READ OUT CATEGORIES FROM H1. SINGLE ANSWER. / SOMA VIPENGELE VYOTE KUTOKA H1.JIBU MOJA.	H9. <i>Most important / Muhimu zaidi</i>	H10. <i>Like getting the most / kupenda kupata Zaidi</i>	H11. <i>Most reliable / Inategemeeka Zaidi</i>
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	1	1	1
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	2	2	2
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuzuza au kutengeneza vitu)	3	3	3
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	4	4	4
Getting a grant, pension, stipend/allowances, or subsidy of some sort / Kupata pensheni, ujira / posho au ruzuku ya aina Fulani	5	5	5
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	6	6	6
Growing something and selling it, such as crops, fruits, or vegetables / kukuza kitu na kukiuzua, kama mazao, matunda au mboga	7	7	7
Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuuza bidha wanazozalisha mifugo hao	8	8	8
Other (specify) / Nyingine(elezea) _____	9	9	9

H6. What is your primary job (i.e., the job where you spend most of your time)/Kazi yako kuu ni ipi (yaani kazi ambayo huwa unatumia muda wako mwingi zaidi?)

READ OUT AND PROBE. CHOOSE CODE FROM THE LIST. SINGLE ANSWER./SOMA NA DADISI.CHAGUA ALAMA KUTOKA KWENYE ORODHA.JIBU MOJA	
Farmer/Mkulima	1
Professional, i.e., doctor, teacher, nurse/Taaluma,yaani daktari,mwalimu,nesi	2
Shop owner/Mmiliki wa duka	3
Business owner/Mmiliki wa biashara	4
Laborer/Mfanyakazi	5
Other (specify)/Nyingine(elezea) _____	6

H7. What are your secondary or side jobs/ Kazi yako ya ziada au kazi ya pembeni ni ipi?

READ OUT AND PROBE. CHOOSE CODE FROM THE LIST. PROBE FOR MULTIPLE ANSWERS/SOMA NA DADISI.CHAGUA ALAMA KUTOKA KWENYE ORODHA.DADISI KWA MAKWA MAJIBU MENGI.	
Farmer/Mkulima	1
Professional, i.e., doctor, teacher, nurse / Taaluma,yaani daktari,mwalimu,nesi	2
Shop owner/Miliki wa duka	3
Business owner/Miliki wa biashara	4
Laborer/Mfanyakazi	5
Other (specify) /Nyingine(elezea) _____	6

H8. How frequently do you receive your main source of income – daily, weekly, monthly, annually, after a certain period of time, or according to the harvest / Ni mara ngapi huwa unapokea kipato kutoka kwa chanzo chako kikuu - kila siku, kwa wiki, kwa mwezi, kwa mwaka, baada ya kipindi fulani au kulingana na mavuno?

READ OUT. SINGLE ANSWER / MSOMEE. JIBU MOJA.	1=At least once a week/Angalau mara moja kwa wiki 2=At least once a month / Angalau mara moja kwa mwezi 3=A few times a year / Mara chache katika mwaka 4=Once a year / Mara moja kwa mwaka 5=According to the harvest / Kulingana na mavuno 6=Never / Sijawahi 98=Don't know / Sijui
Earning wages or salary from regular job / kupokea ujira au mshahara wa kazi ya kila siku	
Earning wages from occasional job / kupokea ujira wa kazi za mara kwa mara	
Running own business in retail or manufacturing (selling or making goods) / Kuendesha biashara yako mwenyewe ya rejareja au uzalishaji (kuzuza au kutengeneza vitu)	
Running own business by providing services / Kuendesha biashara yako mwenyewe kwa kutoa huduma	
Getting a grant, pension, stipend/allowances, or subsidy of some sort / Kupata pensheni, ujira / posho au ruzuku ya aina Fulani	
Getting money from family or friends / remittance from abroad / kupata fedha kutoka kwa familia au marafiki / fedha kutoka nje	
Growing something and selling it, such as crops, fruits, or vegetables / kukuza kitu na kukuza, kama mazao, matunda au mboga	
Rearing livestock, poultry, fish, or bees and selling it or its byproducts / kufuga mifugo, kuku (ndege), samamki au nyuki na kuwauza au kuuza bidha wanazozalisha mifugo hao	
Other (specify) / Nyingine(elezea) _____	

H9. Are there any other ways that you get income / Je kuna njia nyingine zozote unazoweza kujipatia kipato?

READ OUT. PROBE FOR MULTIPLE ANSWERS/ MSOME.E.DADISI KUPATA MAJIBU MENGI.	
Buy/get agricultural products from farmers and process it/change it to another form (e.g., maize to flour) / Kununua/kupata bidhaa kutoka kwa wakulima na kuziboresha/kuzibadilisha kwenye mfuo mwingine(m.f mahindi kuwa unga)	1
Buy/get agricultural products from farmers/processors and sell it /Kununua/kupata bidhaa kutoka kwa wakulima/kuziboresha na kuziua	2
Provide a service to farmers or processors of farming products (e.g., renting ploughs, tractors, other equipment)/Kutoa huduma kwa wakulima au wazalishaji wa bidhaa za kilimo (m.f kukodisha plao,trekta,vifaa vingine)	3
Rent land to farmers for farming purposes/Kukodisha ardhi kwa ajili ya kilimo	4
Other (specify)/Nyingine(elezea) _____	5
No other way /Hakuna njia nyingine	6

H10. Do you receive income from any of the following/Je,unapokea kipato kutoka sehemu nyingine yoyote kati ya sehemu zifuatazo?

READ OUT. ACCEPT MULTIPLE ANSWERS. SINGLE ANSWER PER ROW / MSOME.E.MAJIBU MENGI YANAKUBALIKA.JIBU MOJA KWA MSTARI.		
Government benefits (pension, disaankaraty, welfare, etc.)/Mafao kutoka serikalini(mafao,ulemavu,mafao yakijamii,nk)	1	
Remittances/monetary or other help from family or friends / Fedha ya kutoka nje / msaada wa kifedha au wa aina nyingine kutoka kwenye familia au marafiki	2	SKIP TO H14/Ruka HADI H14
Other donor/NGO benefits/ Mfadhili mwingine /mafao kutoka taasisi isiyo ya kiserikali	3	
Occasional paid assignments, labor for hire/Malipo ya kazi aliyopewa,kibarua cha malipo	4	
Occasionally sell my belongings/Mara nilipo uza vitu vyangu	5	
Other (specify) /Nyingine(elezea)_____	6	

H11. You said you receive a payment from the government (benefits, welfare, stipend, grant or another payment). How do you usually get this payment/Umesema huwa unapokea malipo kutoka serikalini(mafao,mkopo,mafao ya kijamii au malipo mengine)Kwa kawaida huwa unapataje malipo haya?

READ OUT. MULTIPLE ANSWERS./MSOME.E.MAKWA MAJIBU MENGI	
Direct deposit to a bank account/Nawekewa kwenye akaunti ya benki moja kwa moja	1
Personal pick-up in cash/ Nachukua pesa taslimu mimi binafsi	2
Personal pick-up in cheque/ Nachukua hundi mimi binafsi	3
Courier delivery / Naletewa na makampuni ya usambazaji vifurushi	4
Deposit to your m-money account/Nawekewa kwenye Akaunti ya fedha kwa njia ya simu ya mkononi	5
Deposit to an agent's m-money account / Nawekewa kwenye akaunti ya wakala wa Akaunti ya fedha kwa njia ya simu ya mkononi	6
Deposit to another person's m-money account / Nawekewa kwenye Akaunti ya fedha kwa njia ya simu ya mkononi ya mtu mwingine	7
Digital card (pre-paid card, credit card)/Kadi ya kidigitali(kadi ya malipo kabla, kadi ya mkopo)	8
Western Union/ Money Gram	9
Other (specify) /Nyingine(elezea)_____	10
Don't know/Sijui	98

H14. How often do you make each of the following expenses/Ni mara ngapi huwa unafanya kila gharama kati ya hizi zifuatazo?

READ OUT. SINGLE ANSWER./MSOME E.JIBU MOJA	1=At least once a week/Angalau mara moja kwa wiki 2=At least once a month/Angalau mara moja kwa mwezi 3=A few times a year/Mara chache katika mwaka 4=Once a year/Mara moja kwa mwaka 5=According to the harvest/Kulingana na mavuno 6=Never/Sijawahi 98=Don't know/Sijui
Grocery purchases/Manunuzi ya vitu vidogo vidogo	
Transportation/Usafirishaji	
Medicine, medical payments, hospital charges/Madawa,malipo ya kitabibu,gharama za hospitali	
Educational expenses, school fees/Gharama za elimu/ada ya shule	
Bills: utility bills, mobile phone and airtime, rent, taxes, etc./Ankara :Ankara ya vifaa,simu ya mkononi na muda wa maongezi,kodi ya pango,kodi nk	
Emergency expenses (specify) / Matumizi ya dharula(elezea) _____	
Investment in business, farm or future, e.g., buying livestock, land, seeds, equipment and machinery, etc./Kuwekeza kwenye biashara,shamba au baadae mf kununua mifugo,ardhi,mbegu,vifaa ,mashine nk	
Make a large purchase, such as TV, car or bicycle, house, etc./Kufanya manunuzi makubwa kama TV,gari au baiskeli,nyumba nk	
Home repairs/Marekebisho ya nyumba	
Other (specify)/Nyingine(elezea) _____	

F62. MATCH TO D8. ASK ONLY IF D8 IS BETWEEN 0 AND 3 INCLUSIVE OR 99. SHOW SENTENCES ON SCREEN. Can you read any part of these sentences to me/LINGANISHA NA D8.ULIZA IKIWA D8 IPO KATI YA 0 NA 3PEKEE AU 99.ONYESHA SENTENSI ZILIZOPO KWENYE SKIRINI. Unaweza kusoma sehemu ya sentensi hizi ?

DO NOT READ. SINGLE ANSWER/USISOME.JIBU MOJA	
Cannot read at all/Hawezi kusoma kabisa	1
Able to read only parts of sentences/Anaweza kusoma sehemu ya sentensi pekee	2
Able to read whole sentences/Anaweza kusoma sentensi nzima	3
No card with required language/Hakuna kadi inayohitaji lugha	4
Blind / visually impaired./Kipofu/ana matatizo ya macho	5
Refused/Amekataa	6

- |   |
|---|
| <ol style="list-style-type: none"> <li>1. Parents love their children/Wazazi wanawapenda watoto wao.</li> <li>2. Farming is hard work/Kulima ni kazi ngumu.</li> <li>3. The child is reading a book/Mtoto anasoma kitabu.</li> <li>4. Children work hard at school/Watoto wanajituma kwa juhudi shuleni.</li> </ol> |
|---|

F63. Do you have any of the following types of an official identification/Je,una aina yoyote ya kitambulisho rasmi kati ya hivi vifuatavyo?

READ OUT. ACCEPT MULTIPLE ANSWERS/SOMA.KUBALI MAKWA MAJIBU MENGI	1=Yes /Ndiyo	2=No/Ha pana
Government-issued ID/National ID/Kitambulisho cha serikali/kitambulisho cha taifa		
East African Passport/Kitambulisho cha Afrika mashariki		
International Passport/Kitambulisho cha kimataifa		
Driver's license/Leseni ya udereva		
School-issued ID/Kitambulisho cha shule		
Voters card/Kadi ya mpiga kura		
Ration card/Kadi ya		
Employee ID (For Government / Civil Servants) /Kitambulisho cha kazi(kwa serikali/mtumishi wa umma)		
Military ID/Kitambulisho cha jeshi		
Birth Certificate/Cheti cha kuzaliwa		
Village/LC ID/Kitambulisho cha kijiji/		
Other (Specify)/Nyingine(elezea)		

## Smallholder Household Survey in Tanzania/ Utafiti wa kaya ndogondogo Tanzania

### Questionnaire for Individual Household Member/ Dodoso la Mwanakaya binafsi

This questionnaire will be administered to **ONLYONE** household member who contributes to the household income or participate in the household's agricultural activities that is, the head of household, his/her spouse or another household member aged 15 and over who contributes to the household income or participate in the household's agricultural activities. This household member will be randomly selected from the list of eligible household members identified in the household questionnaire./ Dodoso hili litafanyika kwa mwanakaya **MMOJA TU** ambaye anachangia kipato cha kaya, yaani, mkuu wa kaya, mke / mume wake au mtu mwingine wa kaya mwenye umri wa miaka 15 na zaidi ambao wanachangia kipato cha kaya. Mwanakaya huyu atachaguliwa kwa bahati nasibu kutoka orodha ya wanakaya wanaotambuliwa katika dodoso la kaya.

This questionnaire is administered to **ONLY ONE** household members who contributes to the household income or participates in the household's agricultural activities that is, the head of household, his/her spouse or another household members aged 15 and over who contributes to the household income or participates in the household's agricultural activities. This household member is randomly selected among all eligible household members identified in the household questionnaire./ Dodoso hili litafanyika kwa mwanakaya **MMOJA TU** ambaye anachangia kipato cha kaya, yaani, mkuu wa kaya, mke / mume wake au mtu mwingine wa kaya mwenye umri wa miaka 15 na zaidi ambao wanachangia kipato cha kaya. Mwanakaya huyu atachaguliwa kwa bahati nasibu kutoka orodha ya wanakaya wanaotambuliwa katika dodoso la kaya.

<b>Individual questionnaire/ Dodoso binafsi</b>	
<b>11.</b> CGAP cluster number / Namba ya mkusanyiko wa CGAP: _____	<b>12.</b> Household number / Namba ya kaya: _____
<b>13.</b> Household member's name / Jina ya wanakaya: Name/ Jina _____	<b>14.</b> Household member's line number / Namba ya simu ya mwanakaya: _____
<b>15.</b> Interviewer's name and number/ Jina la Mhoji: Name/ Jina _____	<b>16.</b> Supervisor's name and number/ Jina na namba ya msimamizi : Name/Jina _____
<b>17.</b> Day / Month / Year of interview/ Siku/ mwezi/ mwaka wa mahojiano: _____ / _____ / 2016	<b>18.</b> REGION/MKOA Name/ Jina _____
<b>19.</b> DISTRICT/ WILAYA Name/Jina _____	

Repeat greeting if not already read to this household member/ Rudia salamu kama bado hujamsomea mwanakaya huyu :

We are from **Ipsos**. We are conducting a survey about smallholder households. I would like to talk to you about their household activities and financial behaviors. The interview will take about 45 minutes. All the information we obtain will remain strictly confidential and anonymous. May I start now?/ Tumetokea Ipsos na tunafanya utafiti kuhusu kaya ndogondogo. Ningependa kuzungumza nawe kuhusu shughuli za kaya yenu na tabia yenu kifedha. Mahojiano haya yatatumia takriban dakika 45 na taarifa zote tunazozipata zitakuwa na usiri mkubwa sana na jina lako halitatajwa popote pale. Naweza kuanaza?

*Yes, permission is given/ Ndiyo, umepewa ruhusa* ⇨ *Go to A99 to begin the interview/ Nenda A99 kuanza mahojiano.*

*No, permission is not given / Hapana, Hujapewa ruhusa* ⇨ *Circle 03 in I10. Discuss this result with your supervisor/ Zungushia 03 kwenye I10. Jadili matokeo na msimamizi wako.*

**I10.** Result of household member 's interview/ Matokeo ya Mahojiano ya Mwanakaya:

Completed/ Amemaliza .....	01
Not at home at time/ Hakuwepo nyumbani wakati huo .....	02
Refused/ Amekataa .....	03
Partly completed/ yamekamilika kwa kiasi fulani .....	04
Incapacitated/ Hana uwezo.....	05
Other ( <i>specify</i> )/ Nyingine (elezea)_____	96

# MODULE ON AGRICULTURAL PRACTICES /SEHEMU

## YA DESTURI ZA KILIMO

A99. MATCH TO D11. Do you participate in the household's agricultural activities? / LINGANISHA NA D11. Je, unashiriki katika shughuli za kilimo za kaya?

SINGLE ANSWER/ JIBU MOJA.		
No/ Hapana	2	SKIP TO H16/ RUKA HADI H16
Yes/ Ndiyo	1	

I would like to ask you some questions about your agricultural practices/ Ningependa nikuulize maswali machache kuhusi desturi zako za kilimo.

A38. How many years have you been farming/ Umeshughulika na Kilimo kwa miaka mingapi?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA	
Less than 2 years/ Chini ya miaka 2	1
2 to 5 years/ Miaka 2 hadi 5	2
6 to 10 years/ miaka 6 hadi 10	3
More than 10 years/ Zaidi ya miaka 10	4
Don't know/ Sijui	98

A39. Do you intend to keep working in agriculture?/ Je unakusudia kuendelea na shughuli za kilimo?

SINGLE ANSWER/ JIBUMOJA.		
No/ Hapana	2	
Yes/ Ndiyo	1	SKIP TO A41/ RUKA HADI A41
Don't know/ Sijui	98	SKIP TO A41/ RUKA HADI A41

A40. What would make you less likely to stay in agriculture?/ Kitu gani kitakacho kufanya uwe na uwezekano mdogo wa kukaa kwenye kilimo?

SINGLE ANSWER/ JIBU MOJA. \_\_\_\_\_ (98 for Don't know/ 98 kwa sijui)

A41. Do you agree or disagree with the following statements/ Je unakubaliana au Hukubaliani na kauli zifuatazo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
I enjoy agriculture/ Nafurahia Kilimo	
I would not want to do any other kind of work/ Nisingependelea kufanya kazi nyingine ya aina yeyote	
I want to expand my agricultural activities by looking at new products and/or markets/ Nataka kukuza shughuli zangu za kilimo kwa kuangalia bidhaa mpya na/au masoko	
I would take full time employment if I were offered a job/ Nitachukua kazi ya muda wote endapo nitapewa	
I am satisfied with what my agricultural activities have achieved/ Nimeridhika na nilichotimiza na shughuli za kilimo	
I regard my agricultural activities as the legacy I want to leave for my family / Na husisha shughuli zangu za kilimo na urithi Nataka kuacha kwa familia yangu	
I just work to make ends meet/ Nafanya kazi kukidhi haja	
I want my children to continue in agriculture/ Nataka wanangu waendeleo kwenye kilimo	

A42. Are you a member of any of the following groups or associations/ Je, we ni Mwanachama wa makundi au taasisi yeyote kati ya zifuatazo?

READ OUT. MULTIPLE ANSWERS/ MSOME. MAJIBU MENGI.		
A planting, weeding, and harvesting group/ Kundi la Kupanda, Kupalilia, na Kuvuna	1	IF NO TO ALL OR REFUSED, SKIP TO A44/ KAMA ZOTE NI HAPANA AU KAKATAA, RUKA HADI A44
An exporting group or association/ Taasisi au Kundi la kuuza nje	2	
Trade union/ Chama cha wafanya biashara	3	
Merry go round / Informal savings network/ Vikoba/ Mtandao wa Akiba usiyo rasmi	4	
Women's group or association/ Taasisi za vikundi vya wanawake	5	
Processors group/ Kundi la Wasindikaji	6	
Cooperative/Producers' group/ Shirika/ Kundi la Wazalishaji	7	
Farm implement group/ Kundi la vifaa vya Kilimo	8	
SACCO/ SACCOS	9	
Other (specify)/ Nyingine (elezea) _____	10	

A43. What types of services do you get from these groups or associations/ Ni aina gani ya huduma unapata kutoka kwenye haya makundi au Taasisi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ SOMA KWA SAUTI. KUBALI MAJIBU MENGI.	
Business advice/ Ushauri wa kibiashara	1
Farming advice/ Ushauri wa kilimo	2
The group markets our products/ Kundi linatafta masoko ya bidhaa zetu	3
Access to farm implements/ Upatikanaji wa vifaa vya kilimo	4
Buying products and services on credit/ Kuuza bidhaa na huduma kwa mkopo	5
Start-up livestock, seeds, etc./ mifugo ya kuanzia, mbegu, n.k	6
Financial advice/ ushauri wa kifedha	7
Access to inputs, fertilizer, seeds, labor, fuel, etc./ upatikanaji wa pembejeo, mbolea,mbegu, kazi, mafuta, n.k	8
Storage facilities/ Vifaa vya Kuhifadhia	9
Access to loans/ Upatikanaji wa Mikopo	10
Share in the profit/ Mgawanyo wa faida	11
Savings account/ Akaunti ya Akiba	12
Insurance/ Bima	13
Other (specify)/ Nyingine (elezea) _____	14
None/Hakuna	15
Don't know/ Sijui	98

A44. How often do you use each of the following sources of information for agricultural activities/ Ni mara ngapi unatumia vyanzo vya habari vya kilimo kati ya zifuatavyo ?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Daily/ Kilasiku 2=Weekly/ kwa wiki 3=Monthly/ kwa mwezi 4=More than monthly/ Zaidi ya Mwezi 5=Never/ Kamwe 98=Don't know/ Sijui
Cell phone / SMS/ Simu ya Mkononi/ Ujumbe fupi	
Radio/ Redio	
Television/ Runinga	
Internet or social media/ Mtandao au Mtandao wa kijamii	
Newspapers / magazines/ Gazeti	
Friends or family members/ marafiki au wana familia	
Religious leaders/ Viongozi wa Dini	
Community members/ Wanajamii	
Rural development agents / NGOs/ Wakala wa Maendeleo ya Vijijini	
School teachers/ Walimu wa Shule	
Government officials / Agricultural extension officer/ Viongozi wa serikali/ afisa wa upanuzi/ukuuji wa kilimo	
Input (such as seeds, fertilizer, or pesticides) suppliers/ pembejeo (kama mbegu, mbolea, au kiu wadudu)	
Merchants/ mfanya biashara	
Government extension workers/ mfanyakazi wa ukuzaji wa serikari wa	
Intermediaries / Middlemen/ watu / mtu wa kati	
Other (specify)/ Nyingine (elezea)	

A47. How important is it to keep money aside for the following agricultural needs – very, somewhat, or not important/ Je, kuna umuhimu gani kuweka fedha kwa mahitaji ya kilimo cha baadae – sana, kidogo, au sio muhimu ?

A48. Do you currently keep money aside for any of the following agricultural needs? ASK ONLY IF A47 IS 1 OR 2/ Je, wewe kwasasa huwa unahifadhi fedha pembeni kwa kati ya mahitaji ya kilimo ya fuatayo?  
ULIZA ENDAPO A47 NI 1 AU 2

A49. Do you want to keep money aside for any of the following agricultural needs?/ Je, Unataka kuhifadhi fedha kwa mahitaji ya kilimo yoyote yafuatayo?

READ OUT/ MSOMEA.	A47. Importance/Muhimu	A48. Currently keep/ Naweka kwa sasa	A49. Want/ Nataka
SINGLE ANSWER/ JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ Muhimu kidogo 3=Not important/ Sio Muhimu 98=Don't know/ Sijui	1=Yes/NDIYO>> NEXT ITEM/ kitu kingine 2=No/ Hapana 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Fertilizer/ Mbolea			
Seeds/ Mbegu			
Pesticides/ Dawa zakuuwa wadudu			
Equipment/ Vifaa			
Fuel/ Mafuta/nishati			
Hiring staff / workers/ Kuajiri wafanyakazi			
Security/ Ulinzi			
For future investment opportunities/ kwa fursa za uwekezaji wa baadae			
Crop storage after harvest/ Uhifadhi wa Mazao baada ya kuvuna			
Irrigation/ Umwagiliaji			
Transportation/ Usafirishaji			
Agriculture machinery (e.g. tractor, thresher, etc.)/ Mashine za kilimo (m.f trecta, fyekeo n.k)			
Other (specify) Nyengine (elezea)_____			

A52. Do you currently store any of your crops after the harvest?/ Je, Kwasasa unahifadhi mazao yako yoyote baada ya kuvuna?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO A57/ RUKA HADI A57

A53. Which crops do you normally store? USE ONLY CROPS LISTED IN A5/ Je, ni bidhaa gani mara nyingi huwa una hifadhi? TUMIA BIDHAA ZILIZO ORODHESHA KWENYE A5 TU

READ OUT. ACCEPT MULTIPLE ANSWERS./ MSOMEE.KUBALI MAJIBU MENGI	
Maize/ Mahindi	1
Paddy/ Mpunga	2
Sorghum/ Mtama	3
Bulrush millet/ Ulezi	4
Finger millet/Ulezi	5
Cassava/ Mihogo	6
Sweet potatoes/ Viazi Vitamu	7
Irish potatoes/ Viazi Ulaya	8
Beans/ Maharage	9
Cowpeas/ Njegere	10
Pigeon peas/ Njegere	11
Sunflower/ Alizeti	12
Simsim	13
Groundnuts	14
Tomatoes/ Nyanya	15
Cabbage/ kabichi	16
Onions/ Vitunguu	17
Amaranth/ Mchicha	18
Cashew nut/ Korosho	19
Banana/ Ndizi	20
Cotton/ Pamba	21
Tobacco/ Tumbaku	22
Pyrethrum/ Pareto	23
Coffee/ Kahawa	24
Coconut/ Nazi	25
Orange/ Chungwa	26
Sugar cane/ Muwa	27
Palm oil/ Mchikichi	28
Other 1 (specify)/ Nyingine 1 (elezea)	29
_____	
Other 2 (specify) Nyingine 2 (elezea)	30
_____	
Other 3 (specify) Nyingine 3 (elezea)	31
_____	
None/ Hakuna	32

A55. Where do you store your crops?/ Wapi unapo hifadhi mazao yako?

SINGLE ANSWER/ JIBU MOJA . \_\_\_\_\_ (98 for Don't know/ 98 kwa Sijui)

A56. Why do you store your crops?/ Kwanini una hifadhi mazao yako?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS/ USISOME KWA SAUTI. WEKA ALAMA KATIKA MAKUNDI YA CHINI. KUBALI MAJIBU MENGI.		
I am waiting for the price to get better/ nasubiri bei iongezeke	1	SKIP TO A58/ RUKA HADI A58
Storage is good way to minimize hazards or risks/ kuhifadhi ni njia nzuri ya kupunguza matatizo au hatari	2	
So my family can have extra money after harvest season/ Ili familia yangu ipate fedha ya ziada baada ya msimu wa uvunaji	3	
I store so I can pay for school fees/ Nahifadhi ili niweze kulipia ada ya shule	4	
I store for another major expense/ Nahifadhi kwa matumizi mengine makubwa	5	
I store it so we can consume it later/ Nahifadhi ili baadae tuweze kutumia	6	
Other (specify) / Nyingine (elezea) _____	7	
Don't know/ Sijui	98	

A57. Why do you not currently store any of your crops?/ Je, Kwanini kwasasa huifadhi mazao yako yeyote?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS/ USISOME KWA SAUTI. WEKA ALAMA KATIKA MAKUNDI YA CHINI. KUBALI MAJIBU MENGI.		
There is no available storage place nearby/ Hakuna bohari(Ghala) maeneo ya karibu	1	
Storage is too expensive/ Uhifadhi ni ghali	2	
There are no leftover crops to store/ Hakuna mabaki ya mazao ya kuhifadhi	3	
It is not a good idea to store crops/ Kuhifadhi mazao Sio wazo zuri	4	
I need to use the money after the harvest/ Naitaji kutumia fedha baada ya uvunaji	5	
Other (specify) Nyingine (elezea) _____	6	
Don't know/ Sijiu	98	

A58. Have you ever purchased livestock as an investment?/ Je, ushawai kununua mifugo kama uwekezaji?

SINGLE ANSWER/ JIBU MOJA.		
Yes/Ndiyo	1	
No/ Hapana	2	SKIP TO A60/ RUKA HADI A60

A59. Do you currently have livestock that are investments?/ Je, kwasasa una mifugo ambayo ni ya Uwekezaji?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ NDIYO	1
No/ Hapana	2

A60. Which of the following factors pose the most significant risk to your agricultural activities?/ Ni ipi kati ya sababu zifuatazo zinahatarisha sana shughuli zako za kilimo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Weather-related event (drought, floods, late rains)/ Matukio yanayohusiana na Hali ya hewa (ukame, mafuriko, mvua zilizo chelewa)	1
Power failure/shortage/ Kukatika / Upungufu wa Umeme	2
Market prices/ bei za Sokoni	3
Input (such as seeds, fertilizer, or pesticides) prices or availability/ bei au upatikanaji wa pembejeo (kama mbegu, mbolea, au dawa za kuuwa wadudu)	4
Pests / diseases/ wadudu/ magonjwa	5
Contracts not being honored/ Mikataba kutoheshimiwa	6
Crops or livestock not being sold/ kutokuuzika kwa mifugo au mazao	7
Perils and accidents (e.g. fire) or theft/ Vihatarishi na ajali (mfano.Moto) au Wizi	8
Health (your own, your family's, or your workers')/ Afya ya(kwako,familia yako, au wafanyakazi wako)	9
Land being taken away from them, due to informal ownership/ Kuchukuliwa Ardhi, kutokana na umiliki usiyo rasmi	10
Breakdown of equipment/ Kuharibika/ kuvunjika kwa Vifaa	11
Input quality/ ubora wa pembejeo	12
Fuel prices or availability/ bei au upatikanaji wa mafuta	13
Other (specify)/ Nyinginezo (elezea) _____	14
Don't know/ Sijui	98

A61. Have your agricultural activities been seriously affected by any of the following events in the past three years?/ Je, shughuli zako za kilimo zimeharibiwa na matukio yoyote kati ya haya yafuatayo ndani ya miaka mitatu iliyopita?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana	
Weather-related event (drought, floods, late rains)/ Matukio yanayo husiana na hali ya hewa(ukame,mafuriko, mvua zilizo chelewa)		
Pests / diseases/ wadudu/ magonjwa		
Accident (e.g. fire) or theft/ Ajali (mfano. moto) au Wizi		
Unexpected price fluctuation in the market/ kubadilikabadilika kusikotarajiwa kwa bei Masokoni		
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)/ kubadilikabadilika kwa bei za pembejeo kusikotarajiwa (kama mbevu, mbolea, au dawa za kuulia wadudu)		
Contracts not being honored/ Mikataba kutoheshimiwa		
Market downturn / crops or livestock not able to be sold/ kuzorota kwa soko /kutokuuzika kwa mazao au mifugo		
Breakdown of equipment/ Kuharibika/ kuvunjika kwa Vifaa		
Health (your own, your family's, or your workers')-related event/ Afya ya (kwako,familia yako, au wafanyakazi wako)- tukio linalo husiana		
Death in the family/ Kifo katika familia		
Political unrest or war/ Vurugu za kisiasa au Vita		
Don't know/ Sijui		SKIP TO H16/ RUKA HADI H16

A62. How did you mainly cope when this happened?/ Umewezaje kuvumilia wakati hiki kinatokea?

<p>READ OUT ANSWERS FROM A61. SINGLE ANSWER PER ROW/ SOMA MAJIBU KWA SAUTI KUTOKA A61. JIBU MOJA KWA SAFU.</p>	<p>1=Temporary job/ kazi ya muda mfupi                  2=Took a loan/ Nilichukua mkopo                  3=Borrowed/ Niliazima                  4=Sold livestock/crops/Niliuza Mifugo/mazao                  5=Sold asset/ Niliuza mali                  6=Used savings/ Nilitumia akiba                  7=Was covered by insurance/ Nililipwa na Bima                  8=Stopped farming/ Niliacha kulima                  9=Did not need to do anything special/ Sikutakiwa kufanya kitu chochote cha pekee                  10=Did not do anything/ sikufanya chochote                  98=Don't know/ Sijui</p>
<p>Weather-related event (drought, floods, late rains)/ Matukio yanayo husiana na hali ya hewa(ukame,mafuriko, mvua zilizo chelewa)</p>	
<p>Pests / diseases/ Wadudu/ magonjwa</p>	
<p>Accident (e.g. fire) or theft / Ajali (mfano. moto) au Wizi</p>	
<p>Unexpected price fluctuation in the market / Kubadilikabadilika kusikotarajiwa kwa bei Masokoni</p>	
<p>Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)/Kubadilikabadilika kusikotarajiwa kwa bei za pembejeo (kama mbegu, mbolea, au dawa za kuulia wadudu)</p>	
<p>Contracts not being honored Kuto kuheshimiwa kwa Mikataba</p>	
<p>Market downturn / crops or livestock not able to be sold/ Kuzorota kwa soko /kutokuuzika kwa mazao au mifugo</p>	
<p>Breakdown of equipment /Kuharibika/ kuvunjika kwa Vifaa</p>	
<p>Health (your own, your family's, or your workers')-related event/ Afya ya (kwako,familia yako, au wafanyakazi wako)- tukio linalo husiana</p>	
<p>Death in the family /Kifo katika familia</p>	
<p>Political unrest or war /Vurugu za kisiasa au Vita</p>	

# MODULE ON HOUSEHOLD ECONOMICS/ SEHEMU

## YA UCHUMI WA KAYA

Now I would like to ask you some questions about how you manage money/ Sasa ningependa kukuuliza maswali baadhi kuhusu jinsi unavyo simamia fedha.

H16. When it comes to financial or income-related advice, who do you regularly talk to/ Inapokuja kwenye ushauri wa kiuchumi au maswala ya kipato, ni nani maranyingi unaongea nae?

READ OUT. PROBE FOR MULTIPLE ANSWERS/ MSOME. DADISI KWA MAJIBU MENGI.			
Chief or Village leader/ chifu au kiongozi wakijiji	1	Savings and credit group/ Kundi la Akiba na Mikopo	9
Local Councilor or LC/ Diwani	2	Other community group/ Makundi mengine ya kijamii	10
Lead farmer/ Kiongozi wa wakulima	3	Friends and family/ familia na marafiki	11
Other community leader/ Viongozi wengine wa kijamii	4	Spouse/ mume/mke	12
Farmers' association or co-op/ Taasisi za Wakulima au Shirika	5	Don't know who to go to/ Sijui nani wa kumfwata	13
Extension agents/ Mawakala wa Upanunuzi/Ukuzaji	6	Don't have anyone to go to/ Sina yeyote wa kumfwata	14
Financial institution like a bank or microfinance/ Taasisi za kifedha kama Benki au asasi ndogo za kifedha	7	Don't ask for advice/ Sitafuti ushauri	15
Middle men/ mtu wa kati	8		

H17. In your opinion, how important is it for your household to save for each of the following/ Kwa maoni yako, kuna umuhimu gani wa kaya yako kuhifadhi kwa kila moja kati ya zifuatazo ?

H18. Which of the following do you feel your household needs to save for **the most**/ Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	H17. <i>Save for/ Kuhifadhi kwa</i>	H18. <i>Do the most/Fanya kwa wingi</i>
	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	
Save money for a future purchase/ Kuhifadhi fedha kwa manunuzi ya baadae		1

Save money for an unexpected event/ kuhifadhi fedha kwa tukio lisilotarajiwa		2
Save money for regular purchases/ kuhifadhi fedha kwa manunuzi ya kawaida		3
Save money for school fees/ kuhifadhi fedha kwa ajili ya ada za shule		4
Save money for marriage ceremony/ kuhifadhi fedha kwa ajili ya sherehe za ndoa/ posa		5
Save money for health care/ kuhifadhi fedha kwa ajili ya matibabu ya Afya		6
Save money for death in the family/ kuhifadhi fedha kwa ajili ya kifo katika familia		7
Save money for future loss of income/ kuhifadhi fedha kwa ajili ya hasara ya mapato ya baadae		8
Don't know/Sijui		98

H19. In your opinion, how important is it for your household to save at each of the following/ Kwa maoni yako , je, kuna umuhimu gani wa kaya yako kuhifadhi katika zifuatavyo?

H20. Which of the following do you feel your household needs to save at **the most**/ Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

	H19. <i>Save at/ Hifadhi kwenye</i>	H20. <i>Do the most/ fanya zaidi</i>
READ OUT. SINGLE ANSWER PER ROW/MSOME. JIBU MOJA KWA SAFU.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/sio muhimu 98=Don't know/ sijui	
Save money at a financial institution/ kuhifadhi fedha katika Taasisi za kifedha		1
Save money with an informal group like a merry go round/ Kuhifadhi fedha kwenye Makundi yasiyo rasmi kama Vikoba		2
Save money at home/ Kuhifadhi fedha nyumbani		3
Save money on a mobile phone/ Kuhifadhi fedha kwenye simu ya mkononi		4
Don't know/ Sijui		98

H21. In your opinion, how important is it for your household to invest in each of the following/ Kwa maoni yako, Je, kuna umuhimu gani kwa kaya yako kuwekeza katika zifuatazo?

H22. Which of the following do you feel your household needs to do **the most**/ Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	H21. <i>Invest in/ kuwekeza kwenye</i>	H22. <i>Do the most/kufanya zaidi</i>
	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	
Invest money in a farm or buying land/ Kuwekeza fedha kwenye shamba au kununua ardhi		1
Invest money in a home/home improvement/ kuwekeza fedha kwenye nyumba/ ukuzazaji wa nyumba		2
Invest money in a future educational opportunity/ kuwekeza fedha fedha ya fursa za kielimu baadae		3
Invest money in a business (non-farm)/ kuwekeza fedha kwenye biashara		4
Invest money in health care/ Kuwekeza kwenye Utunzaji wa Afya		5
Don't know/ Sijui		98

H23. In the past 12 months, have you saved money with any of the following/ Katika kipindi cha mienzi 12, je umewai kuhifadhi fedha kwenye zifuatazo?

READ OUT. SINGLE ANSWER PER ROW/MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Bank or other formal financial institution/ Benki au taasisi nyingine za kifedha zilizo rasmi	
Microfinance institution / Taasisi ndogondogo za kifedha	
SACCO	
Cooperative/ Mashirika	
Merry go round / informal savings network/ Vikoba/ mtandao wa akiba usiyo rasmi	
VSLAs	
Friends and family/ familia na marafiki	
At home/ Nyumbani	
On a mobile phone/ kwenye simu ya mkononi	
Other (specify)/ Nyingine (elezea)_____	

H24. What would make you **most likely** to save money with a bank or formal financial institution/ Kipikitakacho kufanya uweze kuhifadhi fedha kwenye benki au taasisi ya kifedha iliyo rasmi?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Having a bank account that you could access through your mobile phone/ Kuwa na akaunti ya benki ambayo utaipata kwa simu ya mkononi	1
Having a bank that was close to your home/ Kuwa na benki ambayo ipo karibu na nyumbani kwako	2
Having a bank account that met your needs/ Kuwa na akaunti ya benki inayokidhi mahitaji yako	3
Having a bank agent that was close to your home/ Kuwa na wakala wa benki karibu na nyumbani kwako	4
Knowing more about how to get a bank account/ Kujua zaidi jinsi ya kupata akaunti ya benki	5
If fees or minimum deposit requirements were not an issue/ Kama Ada ama matakwa ya kuweka fedha sio tatizo	6
Knowing that others in your community also used the bank/ Kujua wanajamii wenzio pia wanatumia benki	7
Knowing that people at the bank would be there to help you/ kujua kwamba utapata msaada na watu wa benki	8
Having bank staff that had a positive attitude / made you feel welcome/ Kuwa na wafanyakazi wa kibenk wenye tabia nzuri/ wanaokufanya ujiskie umekaribishwa	9
Another reason (specify)/ Sababu nyingine (elezea)	10
_____	
I do not want to save with a bank/ Sitaki kuhifadhi kwenye benki	11
Don't know/ Sijui	98

H25. Now I would like to ask you a few questions about how you manage your money/ Sasa ningependa nikuulize maswali machache kuhusu kwa jinsi gani una simamia fedha zako.

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/Hapana 98=Don't know/ Sijiu
A. In the event of an emergency, could you get extra money through relatives sending money or by selling assets?/ Katika matukio ya dharura,Je, unaweza kupata fedha za ziada kutoka kwa ndugu au kuuza mali?	
B. In the past 4 weeks, has anyone in your household skipped a meal to save money?/ Katika wiki 4 zilizopita, Je kuna yeyeote katika kaya amecha kula ili a hifadhi fedha	
C. In the past 4 weeks, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?/ katika wiki 4 zilizopita. Je nyumba yako hauwaki umeme usiku kwasababu ya hukuweza kununua mkaa/mafuta ya taa/n.k wa kuwashia?	
D. In the past 12 months, has the household head missed any work because he/she was too sick to work?/ Katika mienzi 12 iliyopita, Je, mkuu wa kaya kakosa kwenda kazini kwasababu anaumwa?	
E. Does your family receive income (upkeep money or regular support) from a person outside your community or city?/ Je, Familia yako ina pokea kipato (gharama za kifedha au msaada wa kawaida)kutoka kwenye mtu nje ya jamii au mji wako?	

H26. I am going to read you a few statements and for each, please tell me if you agree or disagree/ Naenda kuku somea kauli chache zifuatazo na kwa kila moja , tafadhali niambie kama una kubaliana ama hukubaliani.

READ OUT. SINGLE ANSWER PER ROW./ MSOME. JIBU MOJA KWA SAFU	1=Agree/Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
When my money is in an account, it is constantly working for me/ pale fedha yangu inapokuwa kwenye benki ni sawa na kama inanifanyia kazi	
I like to store money somewhere for a specific purpose/ napenda kuhifadhi fedha sehemu kwa dhumuni maalum	
I like to save my money in case of an emergency/ napenda kuhifadhi fedha kwa ajili ya dharura	
I like to store my money somewhere I trust/ Napenda kuhifadhi fedha pale ninapo ninapo pa amini	
I like to save my money in an account because it is safer/ Napenda kuhifadhi fedha zangu kwenye akaunti kwasababu ni salama	
Storing my money somewhere is easier than saving in an account/ kuhifadhi fedha zangu sehemu ni rahisi kuliko kuhifadhi kwenye akaunti	
I need to be able to access my money immediately/ naitaji niweze kupata fedha zangu kwa uharaka	

H27. Imagine that you have an emergency and you need to pay 100,000 shillings. How possible is it that you could come up with 100,000 shillings within the next month – very possible, somewhat possible, or not possible?/ Fikiria kwamba una dharura na unahitaji kulipa shilingi 100,000. Je utawezaje kupata shilingi 100,000 ndani ya mwezi unaofuata – inawezekana sana, inawezekana kidogo, au haiwezekani?

DO NOT READ OUT. SINGLE ANSWER/ USISOME KWA SAUTI.JIBU MOJA.		
Very possible/ Inawezekana sana	1	
Somewhat possible/ Inawezekana kidogo	2	
Not possible/ Saiwezekani	3	SKIP TO H30/ RUKA HADI H30
Don't know/ Sijui	98	SKIP TO H30/ RUKA HADI H30

H28. What would be the main source of money that you would use to come up with the 100,000 shillings within the next month?/ Ni kipi kinaweza kuwa ni chanzo chako kikuu cha fedha ambacho ungeweza kukitumia kupata shilingi 100,000ndani ya mwezi?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Savings/ Akiba	1
Family, relatives, or friends/ Familia, ndugu, au marafiki	2
Money from working/ Fedha zitokanazo na kufanya kazi	3
Loan from employer/ Mkopo kutoka kwa muajiri	4
Credit card/ kadi ya mkopo	5
Borrowing from a financial institution/ Kukopa kutoka kwenye taasisi za kifedha	6
Borrowing from a savings and credit group/ Kukopa kutoka kwenye makundi ya Akiba au mkopo	7
Borrowing from an informal money lender/ Kukopa kutoka kwenye wakopeshaji wasio rasmi	8
Borrowing from mobile credit/ Kukopa kutoka mkopo wa kwenye simu	9
Other source (specify) / Vyanzo vingine (elezea)_____	10
Don't know/ Sijui	98

H30. I will read several statements. Please, tell me how often does the following apply to you?/  
Nitasoma kauli baadhi. Tafadhali, niambie Ni mara ngapi zifuatazo zinahusiana nawe?

READ OUT. SINGLE ANSWER PER ROW./ SOMA KW SAUTI. JIBU MOJA KWA SAFU	1=Always or most of the time/ Kilasiku au mda mwingi 2=Sometimes/ Mara chache 3=Rarely/ Marachache 4=Never/ Kamwe 98=Don't know/ Sijui
I spend less money than I make each month/ Natumia fedha kidogo kuliko ninazo tengeneza kwa kila mwezi	
I have an emergency fund to cover for unplanned expenses/ Nina hazina ya dharura ya kufanya matumizi yasiyo pangwa	
I pay my bills on time/ Nalipa bili zangu kwa muda muafaka	
My savings are larger than my debts/ Akiba yangu ni kubwa kuliko madeni yangu	

H31. Do you have any of the following?/ Je, una chochote kati ya zifuatazo?

READ OUT. ALLOW FOR MULTIPLE RESPONSES/ MSOMEE, KUBALI MAJIBU MENGI		
An insurance plan/ Mpango wa Bima	1	
A living will; I know what will happen to my money if I die unexpectedly/ Usia: Najua kitakachofanyika kwenye fedha zangu kama nikifa kwa ghafila	2	SKIP TO H33/ RUKA HADI H33
A retirement plan (employer provided or personal) that will help me live comfortably after I stop working/ Mpango wa kustaaifu (ilotolewa na muajiri au binafsi) ambao utanisaidia ku ishi kwa starehe	3	
A savings plan/ mpango wa akiba	4	
An investment/ Uwekezaji	5	

H32. Which of the following types of insurance do you have?/ Je, ni aina gani ya Bima uliyo nayo?

READ OUT. MULTIPLE ANSWERS./ MSOMEE. MAJIBU MENGI	
Medical/ Matibabu	1
Life/ Maisha	2
Car/ Gari	3
Agriculture/ Kilimo	4
House/property/ Nyumba/ Mali	5
Unemployment/income protection/ Haja ajiriwa / ulinzi wa mapato	6
Livestock/ Mifugo	7
Funeral/ Msiba	8
Other (specify)/ Nyingine (elezea) _____	9
None/ Hakuna	10
Don't know/ Sijui	98

H33. Which of the following types of insurance do you feel your household needs the most?/ Je, ni aina ipi ya Bima zifuatazo ambayo unadhani kaya yako inaitaka zaidi?

READ OUT. SINGLE ANSWER./ MSOME. JIBU MOJA	
Medical/ Matibabu	1
Life/ Maisha	2
Car/ Gari	3
Agriculture/ Kilimo	4
House/property/ Nyumba/ Mali	5
Unemployment/income protection/ Haja ajiriwa / Ulinzi wa mapato	6
Livestock/ Mifugo	7
Funeral/ Msiba	8
Other (specify) / Nyingine (elezea)_____	9
Don't know/ Sijui	98

H43. Do you have access to credit?/ Una uwezo wa kupata mkopo?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2

H34. Does your family have a plan to manage the unexpected expenses, which might result from the following?/ Je, familia yako ina mpango wa kusimamia matumizi ya ghafla, ambayo yanaweza kutokana na vifuatavyo

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Loss of a house due to fire, flood or another natural disaster/ Upotevu wa nyumba kutokana na kuungua kwa moto au Maafa mengine ya kawaida	
Major medical emergency, including illness, injury and childbirth/ Matibabu makubwa ya dharura, pamoja na Ugonjwa, Jeraha na uzazi wa utotoni	
Bankruptcy/loss of a job or a business/ Kufilisika/ Upotevu wa kazi au biashara	
Loss of harvest or livestock due to weather conditions or a disease/ kupotea kwa mazao au mifugo kutokana na hali ya hewa au magonjwa	
Loss of property due to theft or burglary/ upotevu wa mali kutokana na wizi au ujambazi	
Death in the family/ Kifo katika familia	
An extended period of time without your own food supply/ Mda wa ziada bila ya akiba yako binafsi	
Crop failure/ kushuka kwa mazao	

H35. In the past 12 months, have you experienced any of the following events?/ Katika Mienzi 12 iliyopita, usha waitokewa na tukio kati ya yafuatayo?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.			
Medical emergencies/ Matibabu ya dharura	1	Housing repair or construction/ Kutengeneze au kujenga nyumba	7
Death of a family member/ Kifo cha mtu wa familia	2	Relocation/ Kuhama	8
Income lost due to theft/ Kupotea kwa kipato kutokana na Wizi	3	Birth of a family member/ Kuzaliw kwa Mwanafamilia	9
Loss of job/ Upotevu wa kazi	4	Crop failure/ Kushuka kwa mazao	10
Loss of wage labor/ upotevu wa Vibarua	5	None/ Hakuna	11
Wedding or marriage/ Harusi au Ndoa	6	Don't know/ Sijui	98

H37. Do you agree or disagree with the following statements?/ Unakubaliana au hukubaliani na Kauli zifuatazo?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW. / MSOME KILA KAULI. JIBU MOJA KWA KILA SAFU	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
My life is determined by my own actions./ Maisha yangu yanatokana na vitendo vyangu mwenyewe	
I can mostly determine what will happen in my life./ naweza kubainisha kipi kitakacho tokea kwenye maisha yangu	
I only focus on the short-term./ Nalenga mpango wa mda mfupi tu	
I live more for the present day than for tomorrow./ Naishi hasa kwa wakati wasasa kuliko wa kesho	
The future will take care of itself./ Siku za baadae zitaji angaliawenyewe	
When I get what I want, it is usually because I worked hard for it/ Maranyingi kutokana na kufanya kazi kwangu kwa bidii ndipo Napata ninacho taka.	
My experience in my life has been that what is going to happen will happen/ Uzoefu wangu wa kimaisha ni kwamba kitakacho taka kufanyika kita fanyika.	
I feel like what happens in my life is mostly determined by powerful peoples/ Nafikiri kinachotokea kwenye maisha yangu maranyingi ni kutokana na watu wenye nguvu .	

H38. Do you agree or disagree with the following statements?/ Je, unakubaliana au kutokubaliana na kauli zifuatazo?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW./ MSOME KILA KAULI. JIBU MOJA KWA SAFU	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
I always work hard to be among the best at what I do./ Huwa nafanya kazi kwa bidii siku zote ili niwe mzuri kwenye kile ninachofanya	
I do things after giving them much thought./ Nafanya vitu baada ya kuvifikiria sana	
It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune./ sio busara kwangu kupanga mambo mbele zaidi kwasababu mambo mengi yanatokea kuwa bahati njema au mbaya	
I am impulsive/ Nina maamuzi ya Ghafla.	
I say things before I think them through/ Naongea vitu kabla sija vifikiria.	
I always look for opportunities for improving my situation./ huwa na tafta fursa za kukuza hali yangu	
I have many aspirations./ nina malengo mengi	

H42. When it comes to household expenses, which statement best matches the role that you play?/  
Inapokuja kwenye matumizi ya kaya, ni kauli ipi inafanana na nafasi uliyonayo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
I do not take any decisions regarding daily expenses (decisions are all made by someone else in my household)/ sichukui uamuzi wowote kuhusu matumizi ya kila siku (maamuzi yanachukuliwa na mtu mwingine ndani ya kaya)	1
I make decisions regarding daily expenses together with someone else in my household/ Nafanya maamuzi kuhusu matumizi ya kila siku pamoja na mtu mwingine ndani ya kaya	2
I make decisions regarding daily expenses on my own (without any help from anyone else in my household)/ nafanya maamuzi mwenyewe kuhusu matumizi ya kila siku (bila ya msaada wowote kutoka kwa mtu mwingine katika kaya)	3
Don't know/ Sijui	98

H39. Now, I would like to ask you just a few questions about your financial habits and preferences. In the past 30 days (1 month), how many times did you do the following...?/ Sasa napenda kukuuliza maswali machache kuhusu tabia yako ya kifedha na upenzi. Ndani ya siku 30 zilizopita (Mwezi 1) ni mara ngapi umefanya yafuatayo...?

H40. Now, how many times did you do the following activities in the past 90 days (3 months)?/ Sasa, ni mara ngapi umefanya shughuli zifuatazo ndani ya siku 90 (mienzi 3)zilizopita?

READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER. SINGLE ANSWER PER ROW/ SOMA ORODHA YA SHUGHULI. ANDIKA IDADI. JIBU MOJA KWA SAFU.	H39. <i>In the past 30 days/ Ndani ya siku 30 zilizopita</i>	H40. <i>In the past 90 days/ Ndani ya siku 90 zilizopita</i>
Deposit money/ Kuweka fedha		
Withdraw money/ Kutoa fedha		
Buy airtime top-ups/ Kununua muda wa maongezi		
Pay a school fee/ kulipa Ada ya Shule		
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za mahitaji (umeme, kandili ya nishati ya jua, maji, runinga)		
Send money to family members or friends/ kutuma fedha kwa wanafamilia au marafiki		
Receive money from family members or friends/ kupokea fedha kutoka kwa wanafamilia au marafiki		
Take a loan/ kuchukua mkopo		
Other (specify)/ Nyingine (elezea)_____		

H41. ASK NEXT QUESTION ONLY FOR ACTIVITIES THAT THE RESPONDENT CODED IN H40. IF NO ACTIVITIES REPORTED, THEN SKIP TO M1 IN NEXT SECTION. Which delivery method did you use most frequently for this activity (READ THE ACTIVITY MARKED IN H40, THEN READ OUT THE LIST OF METHODS)?/ ULIZA SWALI JINGINE KWA SHUGHULI AMBAZO MHOJIWA AMEWEKA ALAMA KWENYE H40.KAMA HAKUNA SHUGHULI ILIYO RIPOTIWA, RUKA HADI M1 KWENYE KIPENGELE KINACHOFUATA. Ni aina gani ya uwasilishaji ulitumia mara nyingi kwa shughuli hii (SOMA SHUGHULI ILIYO WEKWA ALAMA KWENYE H40, KISHA SOMA ORODHA YA UTARATIBU)

READ OUT THE LIST OF ACTIVITIES. SINGLE ANSWER PER ROW./ SOMA ORODHA YA SHUGHULI. JIBU MOJA KWA SAFU	H41. 1=Direct deposit to a bank/ uwekaji wa moja kwa moja ndani ya benki 2=Personal delivery by self/ uwasilishwaji binafsi 3=Courier delivery/ uwasilishaji kwa mjumbe 4=Post office transfer/ kutuma kwa ofisi ya posta 5=Bank and other Informal Services/ benki na huduma nyingine zisizo rasmi 6=Own m-money account/ akaunti binafsi ya s-pesa 7=Agent's m-money account/ akaunti ya m-pesa ya wakala 8=Other person's m-money account/ akaunti za s-pesa za watu wengine 9=Digital card/ kadi ya kidijitali 10=Western Union/ Money Gram 11=Door-to-door agents/ wakala wa nyumba kwa nyumba 12=Delivery through friend/relative/kuwasilisha kupitia marafiki/ndugu 13=Other, specify/ Nyingine, elezea
Deposit money/ kuweeka fedha	
Withdraw money/ kutoa fedha	
Buy airtime top-ups/ kununua muda wa maongezi	
Pay a school fee/ kulipia ada ya shule	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za maitaji (umeme, kandili ya nishati ya jua, Maji, Runinga, Waya mnene)	
Send money to family members or friends/ kutuma fedha kwa wanafamilia au marafiki	
Receive money from family members or friends/ Kupokea fedha kutoka kwa wanafamili au marafiki	
Take a loan/ chukua mkopo	
Other (specify)/ Nyingine (elezea)_____	

# MODULE ON MOBILE PHONES/ SEHEMU YA SIMU

## ZA MKONONI

Now I would like to ask you some questions about mobile phones/ Sasa ningependa kukuuliza maswali baadhi kuhusu simu za mkononi.

M1. Have you ever used a mobile phone?/ Je, ushawahi kutumia simu ya mkononi

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	SKIP TO M3/ RUKA HADI M3
No/ Hapana	2	

M2. How interested would you be in using a mobile phone – very, somewhat, or not interested?/Utakuwa na shauku la kiasi gani ukutumia simu ya mkononi- sana, kidogo, au sitokuwa na shauku?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.		
Very interested/ Shauku kubwa	1	SKIP TO M19/ RUKA HADI M19
Somewhat interested/ Shauku kidogo	2	
Not interested/ Sitokuwa na shauku	3	
Don't know/ Sijui	98	

M3. What type of phone have you used?/ Je ni aina gani ya simu ushawahi kutumia?

READ OUT. ALLOW FOR MULTIPLE ANSWERS./ MSOME. KUBALI MAJIBU MENGI		
Basic phone (no internet capability)/ Simu za kawaida (zisizo na uwezo wa mtandao)	1	
Feature phone (basic phone with internet capability)/ Simu maarufu (simu za kawaida zenye uwezo wa mtandao)	2	
Smartphone (touch screen)/ Simu za kisasa (kioo cha kugusa)	3	
Don't know(Sijui)	98	

M4. Do you currently own a personal mobile phone?/ Je kwasasa unamiliki simu ya mkononi yako binafsi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
NoHapana	2	SKIP TO M7/ RUKA HADI M7

M5. How many mobile phones do you own?/ Je una simu za mkononi ngapi?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know, IF NONE, SKIP TO M7)/ JIBU MOJA. \_\_\_\_\_ (98 kwa Sijui, KAMA HAKUNA, RUKA HADI M7)

M6. What type of phone(s) do you own?/ Je, unamiliki simu ya(za) aina gani?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	<i>First phone/ Simu ya kwanza</i>	<i>Second phone/ Simu ya pili</i>	<i>Third phone/ Simu ya tatu</i>	
Basic phone (no internet capability)/ simu za kawaida (zisizo na mtandao)	1	1	1	SKIP TO M10/ RUKA HADI M10
Feature phone (basic phone with internet capability)/ Simu maarufu (simu za kawaida zenye mtandao)	2	2	2	
Smartphone (touch screen)/ Simu za kisasa (kioo cha gugusa)	3	3	3	
Don't know/ Sijui	98	98	98	

M7. You said you don't own a personal mobile phone. Do you borrow or pay to use a mobile phone elsewhere?/ Umesema haumiliki simu yako binafsi ya mkononi. Je huwa una azima au kulipia ili kutumia simu kwengine kokote?

SINGLE ANSWER./ JIBU MOJA	
Yes/Ndiyo	1
No/ Hapana	2

M8. What is the main reason you do not have a mobile phone?/ Je ni ipi sababu kuu ya kukufanya usiwe na simu ya mkononi?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER./ USI MSOME. WEKA ALAMA KATIKA MAKUNDI HAPO CHINI. JIBU MOJA	
I am not allowed to use a phone by my spouse or family/ Siruhusiwi kutumia simu na Mume/mke wangu	1
Using a phone is against my culture/religion/ Kutumia simu ni kinyume na tamaduni/ dini yangu	2
I don't have money to buy phone/ Sina fedha ya kununua simu	3
I don't have money to pay for airtime/ Sina Fedha ya kununulia muda wa maongezi	4
There is no network where I live/work/ Ninapoishi/ kufanyakazi hakuna mtandao	5
I worry about what people in my community would think/ Nina wasiwasi juu ya jinsi wanajamii watakavo nifikiria	6
I don't have a need to use a phone/ Sina haja ya kutumia Simu ya kisasa	7
There is no place to charge a phone/ Hakuna pahala pa kuchajia simu	8
I don't know how to use a phone/ Sijui jinsi ya kutumia simu	9
I worry that the phone will get stolen/ Naogopa simu itabibiwa	10
No specific reason/ Sina sababu maalum	11
Other (specify) / Nyingine (elezea) _____	12
Don't know/ Sijui	98

M9. How likely are you to purchase a mobile phone in the next twelve months – very likely, somewhat likely, or not likely?/ Kuna uwezekano gani wa wewe kununua simu ya mkononi ndani ya mienzi kumi na mbili – Uwezekano mkubwa,uwezekano mdogo,au hakuna uwezekano?

SINGLE ANSWER/ JIBU MOJA.	
Very likely/Uwezekano mkubwa	1
Somewhat likely/ uwezekano mdogo	2
Not likely/ Hakuna uwezekano	3
Don't know/ Sijui	98

M10. Do you personally have an active/working SIM card registered in your name?/ Je binafsi una kadi ya simu inayofanyakazi na kusajiliwa kwa jina lako?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO M12/ RUKA HADI M12

M11. How many active / working SIM cards do you have with the following providers?/ Je una kadi za simu ngapi zilizo sajiliwa kutoka kwa watoaji huduma wafuatao?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.		
Vodacom		SKIP TO M14/ RUKA HADI M14
Airtel		
Tigo		
ZANTEL		
TTCL		
Smart		
Benson Infomatics		
Sasatel		
Other (specify) / Nyingine (elezea)		

M12. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else?/ Umesema haumiliki kadi ya simu yako binafsi. Je huwa unatumia kadi ya simu ya mtu mwingine?

SINGLE ANSWER./ JIBU MOJA	
Yes/ Ndiyo	1
No/ Hapana	2

M13. How likely are you to purchase your own SIM card in the twelve months?/ Je kuna uwezekano gani wa wewe kununua kadi yako ya simu ndani ya mienzi kumi na mbili?

SINGLE ANSWER/ JIBU MOJA.	
Very likely/ Uwezekano mkubwa	1
Somewhat likely/ Uwezekano mdogo	2
Not likely/ Hamna uwezekano	3
Don't know/ Sijui	98

M14. What are the benefits to having your own mobile phone or SIM card?/ Je kuna faida gani za kuwa na simu yako au kadi yako ya simu binafsi?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. MULTIPLE RESPONSES/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI . MAJIBU MENGI.	
Talking to friends and family/ Kuongea na familia na marafiki	1
Running your business/ kuendesha biashara yako	2
Conducting financial transactions/ kufanya miamala ya kifedha	3
Downloading / Watching / Listening to music, games, videos, ringtones/Nyonya/kuangalia/ kusikiliza mziki, michezo, video, sauti za muto	4
Browsing social media (Facebook, Twitter, Instagram, WhatsApp)/ Kuperuzi mitandao ya kijamii (facebook, Twitter, Instagram, WhatsApp)	5
Getting information related to crop production and market price/ Kupata habari kuhusiana na uzalishaji wa mazao na bei za masokoni	6
Other (specify)/ Nyingine (elezea) _____	7
Don't know/ Sijui	98

M15. Is having a mobile phone important to you?/ Je kuwa na simu ya mkononi na muhimu kwako wewe?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2
Don't know/ Sijui	98

M16.DO NOT ASK IF 'NO' IN M7. Apart from today, when was the last time you performed the following activities on the mobile phone you use?/ USIULIZE KAMA`HAPANA` KWENYE M7. Ukiondoa leo, je ni siku gani nyingine ulishawaikufanya shughuli zifuatazo kaatika simu ya mkononi unayo tumia?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	1=Yesterday/ Jana 2=In the past 7 days/ Ndaniya siku 7 zilizopita 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita 6=Never/ Kamwe 98= Don't know/ Sijui
Made/received calls/ Piga /pokea simu	
Sent/received text messages or photos/ Pokea /tuma Ujumbe au picha	
Used/browsed the internet/ Tumia/ peruzi kwenye mtandao	
Downloaded music, video, games, or mobile phone application/ Kunyonya muziki,video,michezo, au applikeshen za simu	
Made a financial transaction such as send/receive money, pay debt, or banking transaction/ Kufanya miamala ya simu kama kutuma/kupokea frdha , kulipa madeni, au miamala ya kibenk	
Used "Call Tunes" or other audio/video on-demand-from operator services/ Kutumia "miito ya simu" au sauti / video nyingine zinazohitajika kwenye huduma za fundi mitambo	
Used Facebook, WhatsApp, Twitter, Instagram or another social networking site/ Kutumia Facebook, WhatsApp, Twitter, Instagram au mitandao mingine ya kijamii	
Took a color picture/ Kupiga picha ya rangi	
Retrieved information related to agricultural activities/ Kupata taarifa kuhusiana na shughuli za kilimo	

M19. How important is each of the following abilities to your household's agricultural activities – very important, somewhat important, or not important?/ Katika kila Uwezo ufuatao kuna umuhimu gani kwa shughuli za kilimo za kaya yako- Muhimu sana, muhimu kidogo , au sio muhimu?

M20. Do you currently have any of the following abilities for your agricultural activities?/ Je unauwezo wowote wa shughuli zako za kilimo kati ya zifuatazo kwa sasa?

M21. ASK NEXT QUESTION ONLY FOR PRODUCTS THAT THE RESPONDENT DOES NOT HAVE IN M20. IF THE RESPONDENT HAS ALL ABILITIES CODED IN M20, THEN GO TO NEXT QUESTION. Do you want to have any of the following abilities for your agricultural activities?/ ULIZA SWALI LINALOFUATA KWA BIDHAA AMBAZO MHOJIWA HANA KWENYE M20. KAMA MHOJIWA ANA UWEZO WOTE ULIOWEKWA ALAMA KWENYE M20, KISHA NENDA KWENYE SWALI LINALOFUATA. Je ungependa kuwa na uwezo wowote kwa ajili ya shughuli zako za kilimo?

READ OUT/ MSOMEA.	M19. <i>Importance/ Muhimu</i>	M20. <i>Currently have/ Sasa nina</i>	M21. <i>Want/ Nataka</i>
SINGLE ANSWER/ JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No>>NEXT QUESTION/ Hapana>> SWALI JINGINE	1=Yes/ nDIYO 2=No/ Hapana 98=Don't know/ Sijui
Ability to access weather information on a mobile phone/ Uwezo wa kupata taarifa za hali ya hewa kwenye simu			
Ability to access market pricing information on a mobile phone/ Uwezo wa kupata taarifa za Bei za masokoni kwa simu			
Ability to access farming information on a mobile phone/ Uwezo wa kupata taarifa za kilimo kwenye simu			
Ability to track the transportation of inputs and crops on a mobile phone/ Uwezo wa kufuatilia usafirishaji wa pembejeo na mazao kwa enye simu			
Ability to buy and sell on a mobile phone/ Uwezo wa kununua na kuuza kwa simu			
Ability to charge my phone at a central location/ Uwezo wa ku chaji simu yangu eneo kuu			

Ability to access financial services on a mobile phone/ Uwezo wa kupata huduma za kifedha kwa simu			
Other (specify)/ Nyingine (elezea)_____			

M22. Have you heard of the following agricultural information services that are accessible on a mobile phone?/ Je ushawai kusikia taaarifa za huduma za kilimo zifuatazo ambazo zinapatikana kwenye Simu ya mkononi?

M23. ASK IF AT LEAST ONE SERVICE MARKED IN M22. IF "NO" FOR ALL IN M22, SKIP TO F1. Do you have access to any of the following agricultural information services?/ ULIZA IKIWA JAPO HUDUMA MOJA IMEWEKWA ALAMA KWENYE M22. KAMA "HAPANA" KWA ZOTE ZILIZO M22, RUKA HADI F1. Je unafursa ya upatikanaji wa taarifa zozote kati ya zifuatazo za huduma za kilimo?

READ OUT/ MSOMEA.	M22. <i>Heard/Sikia</i>	M23. <i>Have/Nina</i>
SINGLE ANSWER/ JIBU MOJA.	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana
Tigo Kilimo		
Voda mFarmer / Farmers Club		
Connected Farmer Alliance		

# MODULE ON FINANCIAL SERVICES/ SEHEMU YA HUDUMA ZA KIFEDHA

I would like to ask you some questions about financial services/ Ningependa kukuuliza maswali machache kuhusu huduma za kifedha.

F1. How important is it to your agricultural activities to have the following – very important, somewhat important, or not important?/ Je kuna umuhimu kiasi gani katika shughuli zako za kilimo kuwa na vifuatavyo – muhimu sana, muhimu kidogo, au sio muhimu?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ Siomuhimu 98=Don't know/ Sljui
Bank account (non-savings)/ Akaunti ya benki (Isiyo ya Akiba)	
Mobile phone/ Simu ya mkononi	
Mobile money account/ Akaunti ya huduma za kifedha kwa njia ya simu za mkononi	
Insurance/ Bima	
Savings account/ Akaunti ya akiba	
Loan/ Mkopo	
Credit/ Muamana/mkopo	

For the next few questions, I am going to ask you about banks and formal financial institutions, such as FBME Bank, CRDB Bank, National Bank of Commerce, Standard Chartered Bank, and National Microfinance Bank/ Kwa maswali machache yafuatayo, naenda kukuuliza benki na taasisi za kifedha zilizo rasmi, kama benki ya FBME, CRDB, National Bank of Commerce, Standard Chartered, na National Microfinance Bank .

F2. Have you ever been inside a bank?/ Je ushawai kuwa ndani ya benki?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2

F3. What are the benefits to having an account at a formal financial institution?/ Je kuna faida gani ya kuwa na akaunti katika taasisi ya kifedha iliyo rasmi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USISOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.		
Avoid lengthy wait times for bill payments/ Kuepukana na kusubiri kulipia bili kwa mda mrefu		1
Ability to save money/ Uwezo wa kuhifadhi fedha		2
Saving money in a secure location/ Kuhifadhi fedha kwenye sehumu iliyo salama		3
Ability to do more business/ Uwezo wa kufanya biashara nyingi zaidi		4
Ability to send or receive money to/from family members or friends/ Uwezo wa kutuma au kupokea fedha kutoka /kwenda kwa familia au marafiki		5
Ability to send or receive payments/ uwezo wa kutuma au kupokea malipo		6
Ability to get a loan/ uwezo wa kupata mkopo		7
My employer / buyers / others require it/ Muajiri wangu/ mnunuzi/wengine wanaohitaji		8
Other (specify)Nyingine (elezea) _____		9
Don't know/ Sijui		98

F4. Do you personally have an account that is registered in your name?/ Je wewe binafsi una akaunti ambayo ime sajiliwa kwa jina lako?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F5/ RUKA HADI F5

F80. At which institution(s) do you have an account?/ Je ni kwenye Taasisi ipi umefungua akaunti yako?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.				
AccessBank Tanzania	1	First National Bank of Tanzania	19	SKIP TO F8/RUKA HADI F8
Advans Bank Tanzania	2	FBME Bank	20	
Akiba Commercial Bank	3	Habib African Bank	21	
Amana Bank	4	I&M Bank	22	
Azania Bank	5	International Commercial Bank	23	
BancABC	6	Kenya Commercial Bank	24	
Bank M	7	Mkombozi Commercial Bank	25	
Bank of Africa	8	National Bank of Commerce	26	
Bank of Baroda	9	National Microfinance Bank	27	
Barclays Bank Tanzania	10	NIC Bank Tanzania	28	
Citibank	11	People's Bank of Zanzibar	29	
Commercial Bank of Africa	12	Stanbic Bank	30	
CRDB Bank	13	Standard Chartered Bank	31	
DCB Commercial Bank	14	United Bank for Africa	32	
Diamond Trust Bank Tanzania	15	UBL Bank Tanzania Limited	33	
Ecobank	16	Other (specify)/ Nyingine (elezea) _____	33	
Equity Bank	17	Don't know/ Sijui	98	
Exim Bank	18			

F5. What is the main reason you do not have an account?/ Je ni ipi sababu yako kubwa unayokufanya usiwe na akauti?

DO NOT READ OUT. SINGLE ANSWER/ USIMSOME. JIBU MOJA.	
I do not know what it is/ Sijui ni kwanini	1
I do not know how to open one/ Sijui jinsi ya kuifungua	2
I never thought about using one/ Sikuwai kufikiria kutumia	3
There are none close to where I live/ Katika maeneo ya karibu hakuna hata moja	4
I do not have money/ I do not have enough money to make any transactions with such account/ Sina fedha/ Sina fedha za kutosha za kufanya miamala na akaunti ya aina iyo	5
I do not need one, I do not make any transactions/ Siihitaji	6
Registration fee is too high/ Fees for using an account are too high/ Ada za kujisajili na kubwa/ Ada za kutumia akaunti nikubwa	7
They do not offer the services I need/ Hazitoa huduma ninazo zitaka	8
I am not allowed to do so by my spouse or other family member/ Sijaruhusiwa na mke/mume wangu au wanafamilia wengine	9
I had one before, but I closed it/ Nilikuwa nayo mwanzoni ,lakini nimeifunga	10
I do not have the proper ID or paperwork/ Sina Kitambulisho au makaratasi cha kufaa	11
I do not feel comfortable in a bank/ Sijiskii faraja nikiwa kwenye benki	12
I prefer to use other types of institutions/ Napendelea kutumia taasisi nyingine	13

F6. Do you use an account that belongs to somebody else if you need to?/ Je, unatumia akaunti ya mtu mwingine pale unapo hitaji?

SINGLE ANSWER/ JIBU MOJA.		
Yes/Ndiyo	1	
No/ Hapana	2	SKIP TO F17/ RUKA HADI F17

F7. Whose account are you most likely to use if you need to?/ Ni akaunti ya nani unayopendelea kuitumia unapo itaji?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. JIBU MOJA.	
Spouse/ Mke/ Mume	1
Parent/ Mzazi	2
Child/ Mtoto	3
Other relative (specify)/ Ndugu wengine (elezea) _____	4
Not related /Wasio na Udugu	5
Don't know/ Sijui	98

F8. Who else has access to your account or the account you use that belongs to someone else?/ Nani mwengine ana uwezo wa kutumia akaunti yako au akaunti ya mtu mwingine unayo itumia wewe?

READ OUT. CODE INTO THE FOLLOWING CATEGORIES. MULTIPLE ANSWERS/ MSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. MAJIBU MENGI.	
Spouse/ Mke/ Mume	1
Parent/ Mzaza	2
Child/ Mtoto	3
Other relative (specify)/ Ndugu wengine (elezea) _____	4
Not related/ Wasio na Udugu	5
None/ Hakuna	6
Don't know? Sijui	98

F9. Which of the following services does the institution you use offer? It does not matter if you don't use those services, I just want to know if they are available to you./ Je ni huduma gani inatolewa na taasisi unayao tumia? Haijalishi kama unatumia izo huduma, Mi nataka kujua kama zipo.

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.		
At least one of the following – savings, money transfers, insurance, investments/ Japo moja kati ya zifuatazo – Akiba, kutuma fedha, Bima, uwekezaji	1	
Only loans/ Ni mikopo tu	2	SKIP TO F17/ RUKA HADI F17
None of the above/ Sio yoyote kati ya zilizo juu	3	SKIP TO F17RUKA HAPI F17
Don't know/ Sijui	98	SKIP TO F17/ RUKA HADI F17

F11. Apart from today, when was the last time you made a deposit or withdrawal using an account or used an account for any other financial activity?/ Tukiondoa leo, nisiku gani nyingine ambayo umeweka au kutoa fedha kwa kutumia akaunti au kutumia akaunti kwa matumizi mengine yoyote ya kifedha?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.		
Yesterday/ Jana	1	
In the past 7 days/ Ndani ya Siku 7 zilizopita	2	
In the past 30 days/ Ndani ya Siku 30 zilizopita	3	
In the past 90 days/ Ndani ya siku 90 zilizopiata	4	
More than 90 days ago/ Zaidi ya siku 90 zilizopita	5	
Never/Kamwe	6	SKIP TO F17/ RUKA HADI F17
Don't know/ Sijui	98	SKIP TO F17/RUKA HADI F17

F12. When you use an account for any financial activity, do you use any of the following?/ Je una tumia akaunti kwa shughuli zozote za kifedha, huwa unatumia huduma yoyote kati ya zifuatazo

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.		
Over the counter in a branch of the institution / Kwenye kaunta katika tawi la taasisi	1	
ATM	2	
Over the counter at a retail store / agent/ Kwenye kauta kwa wakala/ duka la rejareja	3	
Institution's website/ Tuvuti za taasisi	4	
Mobile app from the bank/ aplikeshen za simu kutoka kwenye benki	5	
A door-to-door agent or another person who is associated with this institution/ Wakala wa nyumba kwa nyumba au mtu mwingine yeyote anaehusika na taasisi hii	6	
Through a mobile wallet by transferring money from my account to my phone / Kupitia mobile wallet kwa kutuma fedha kutoka akaunti yangu kwenda kwenye simu	7	
Other (specify)/ Nyingine (elezea) _____	8	
Don't know/ Sijui	98	SKIP TO F14/ RUKA HADI F14

F13. Of the different ways you use a bank for financial activities, which is your preferred way?/ Katika njia tofauti unazozitumia kwa shughuli za kifedha kwenye benki, je ni njia ipi unayo ipendelea?

READ OUT ANSWERS FROM F12. SINGLE ANSWER/ MSOME MAJIBU KUTOKA F12. JIBU MOJA.	
Over the counter in a branch of the institution / Kwenye kaunta kwenye tawi la taasisi	1
ATM	2
Over the counter at a retail store / agent/ Kwenye kaunta kwa wakala/ duka la rejareja	3
Institution's website / Tuvuti za taasisi	4
Mobile app from the bank/ aplikesheni za simu kutoka kwenye bank	5
A door-to-door agent or another person who is associated with this institution/ Wakala wa nyumba kwa nyumba au mtu mwingine yeyote anaehusika na taasisi hii	6
Through a mobile wallet by transferring money from my account to my phone/ Kupitia mobile wallet kwa kutuma fedha kutoka akaunti yangu kwenda kwenye simu	7
Other (specify) / Nyingine (elezea) _____	8
Don't know/ Sijui	98

F14. Which of the following have you ever done using an account?/ Je, ni ipi kati ya zifuatazo umesha wai kufanya kwa kutumia akaunti yako?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA.	1=Yes/ Ndiyo 2=No/ Hapana
Deposit money/ Kuweka fedha	
Withdraw money/ Kutoa fedha	
Buy airtime top-ups/ Kununua muda wa maongezi	
Pay a school fee/ Kulipia Ada ya shule	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ Kulipia bili ya matumizi (umeme, kandili inayotumia mwanga wa jua, runinga, Waya)	
Send money to family members or friends/ Kutuma fedha kwa wanafamilia au marafiki	
Receive money from family members or friends/ kupokea fedha kutoka kwa wanafamilia au marafiki	
Other (specify)/ Nyingine (elezea) _____	

F15. Do you use an account for the following payments or purchases?/ Je, unatumia akaunti kwa malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/Ndiyo 2=No/ Hapana	
Pay employees/ Kulipa waajiriwa		SKIP TO F17/ RUKA HADI F17
Pay suppliers/ Kulipa wasambazaji		
Receive payments from customers/ Kupokea malipo kutoka kwa wateja		
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji		
Make investment, e.g. buy new equipment or expand the office or business building/ Kufanya uwekezaji, m.f. kununua vifaa vipya au kukuza ofisi au jingo la biashara		
Pay business associated expenses, including rent, taxes, utility and transportation bills/ kulipa matumizi yanayo husiana na biashara, ikiwemo Kodi, ushuru, matumizi na bili ya usafiri		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ Kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea, n.k)		
Other (specify) / Nyingine (elezea) _____		
I do not use my bank account to make business transactions / Situmii akauni yangu ya benki kufanya miamala ya kibiashara		

F16. You said you do not use an account for any payments or purchases. Please tell me why/ Umesema hautumii akaunti kwa ajili ya malipo au manunuzi. Tafadhali niambie kwa nini?.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USISOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
I do not have a business/ Sina biashara	1
I will have to pay extra taxes/ Nitatakiwa kilipia ushuru wa ziada	2
I will have to pay bribes to government officials to avoid taxation / licensing / paper work/ Nitatakiwa kutoa rushwa kwa viongozi wa serikali kukwepa ushuru/ leseni/ kujaza makaratasi	3
My business is not registered, it is not formal/ Biashara yangu haija sajiliwa, Sio rasmi	4
To pay account fees I will have to raise prices and people won't buy from me/ Kulipia ada ya akaunti ntatakiwa kuongeza bei na watu hawato nunua kwangu	5
My business is too small to need a bank account/ Biashara yangu ni ndogo mno kuwa na akaunti ya benki	6
I use other methods of payment/ natumia njia nyingine za malipo	7
Other (specify) / Nyingine (elezea) _____	8
Don't know/ Sijui	98

For the next few questions, I will ask you about microfinance institutions, SACCOs, and cooperatives, which are financial service providers that are less formal than banks, such as Tanzania VICOBA Microfinance, Mufindi Community Bank, WAT SACCOs, Kagera Cooperative Union, and Nyanza Cooperative Union./ Kwa maswali machache yafuatayo, ningependa kukuuliza kuhusu Taasisi ndogondogo za kifedha, SACCOS na mashirika ambayo yanatoa msaada wa huduma za kifedha ambayo sio rasmi kama benki kama Tanzania VICOBA Microfinance, Mufindi Community Bank, WAT SACCOs, Kagera Cooperative Union, na Nyanza Cooperative Union.

F17. Have you ever used any of the following?/ Je ushawai kutumia kati ya zifuatazo?

READ OUT. SINGLE ANSWER PER ROW./ MSOME. JIBU MOJA KWA SAFU	1=Yes/ Ndiyo 2=No/ Hapana	
Microfinance institution/ Taasisi ndogondogo za kifedha		IF NO TO ALL, SKIP TO F24/ KAMA HAPANA KWA ZOTE, RUKA HADI F24
SACCO		
Cooperative/ Mashirika		
VSLAs		
Post office bank/ benki ya posta		

F19. ASK ONLY FOR OPTIONS MARKED “YES” IN F17. Do you have an account/membership in your name with any of the following?/ ULIZA KWA CHAGUZI ILIYO WEKWA ALAMA “NDIYO” TU KWENYE F17. Je una akaunti/uanachama kwa jina lako kwenye yoyote kati ya zifuatazo?

F20. ASK ONLY FOR OPTIONS MARKED “YES” IN F19. OTHERS GO TO F24. Apart from today, when was the last time you used the account/membership in your name?/ ULIZA KWA CHAGUZI ILIYO WEKWA ALAMA “NDIYO” TU KWENYE F19. WENGINE NENDA F24. Ukiacha leo, je ni lini ilikuwa siku yako ya mwisho kutumia akaunti/ uanachama kwa jina lako?

READ OUT/ MSOME. E.	F19. <i>Have account/ Nina Akaunti</i>	F20. <i>Last used/Mara ya mwisho kutumia</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Yes / Ndiyo 2=No / Hapana	1=Yesterday/ Jana 2=In the past 7 days/ Ndani ya siku 7 zilizopita 3=In the past 30 days/ ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita 6=Stopped using altogether/ Nimeacha kutumia kwa pamoja zote 98=Don't know/ Sijui
Microfinance institution / Taasisi ndogondogo za kifedha		
SACCO		
Cooperative/ Mashirika		
VSLAs		
Post office bank/Benki ya posta		

F21. ASK ONLY IF ANSWERED ‘YES’ IN F17 OR F19, OTHERS SKIP TO F24. Which of the following services does your <INSERT F19 INSTITUTION> offer? It does not matter if you use those services, I just want to know if they are available to you./ ULIZA TU KAMA AMEJIBU “NDIYO” KWENYE F17 AU F19, WENGINE RUKA HADI F24. Ni huduma gani inayo tolewa na < WEKA TAASISI YA F19?> Haijalishi kama unatumia izo huduma, nataka kujua tu kama zinapatikana

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. E. KUBALI MAJIBU MENGI.	
At least one of the following – savings, money transfers, insurance, investments/ Japo moja kati ya zifuatazo – akiba, utumaji wa fedha, bima, uwekezaji	1
Only loans/ mikopo tu	2
None of the above/ hakuna yoyote kati ya zilizo juu	3
Don't know/ Sijui	98

F81. ASK ONLY IF ANSWERED 'YES' IN F17 OR F19, OTHERS SKIP TO F24. At which microfinance institutions, SACCOs, or cooperatives do you have an account?/ ULIZA TU KAMA AMEJIBU "NDIYO" KWENYE F17 AU F19, WENGINE RUKA HADI F24. Katika Taasisi ndogondogo za kifedha, SACCOs, au kwenye mashirika gani ambayo una akaunti?

ALLOW FOR MULTIPLE ANSWERS. \_\_\_\_\_ (98 for Don't know)/ KUBALI MAJIBU MENGI. \_\_\_\_\_ (98 KWA SIJUI )

F22. ASK ONLY IF ANSWERED 'YES' IN F19, OTHERS SKIP TO F24. Which of the following have you ever done using a <INSERT F19 INSTITUTION> account?/ ULIZA ENDAPO AMEJIBU "NDIYO" KWENYE F19, WENGINE RUKA HADI F24. Je ni ipi kati ya zifuatazo ushawai kufanya kwa kutumia akaunti ya <WEKA TAASISI YA F19>

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/Ndiyo 2=No/ Hapana
Deposit money/ kuweka fedha	
Withdraw money/ kutoa fedha	
Buy airtime top-ups/ kununua muda wa maongezi	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za matumizi (Umeme, kandili inayotumia nishati ya mwanga wa jua, maji, Runinga, Waya)	
Send money to family members or friends/ Kutuma pesa kwa wanafamilia au marafiki	
Receive money from family members or friends/ kupokea fedha kutoka wanafamilia au marafiki	
Other (specify)/Nyingine (elezea) _____	

F23. ASK ONLY IF ANSWERED 'YES' IN F19, OTHERS SKIP TO F24. Do you use a <INSERT F19 INSTITUTION> account for the following payments or purchases?/ ULIZA ENDAPO KAMA AMEJIBU "NDIYO" KWENYE F19, WENGINE RUKA HADI F24. Je unatumia akaunti ya < WEKA TAASISI YA F19> kwa malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana
Pay employees/ Kulipa wafanyakazi	
Pay suppliers/ Kulipa wasambazaji	
Receive payments from customers / Kupokea malipo kutoka kwa wateeja	
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji	
Make investment, e.g. buy new equipment or expand the office or business building/ Kufanya uwekezaji, m.f kununua vifaa vipya au kukuza ofisi au jingo la biashara	
Pay business associated expenses, including rent, taxes, utility and transportation bills/ Kulipia matumizi yanayo husiana na biashara, ikiwemo kodi, ushuru, matumizi na bili za usafirishaji	
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea, n.k)	
Other (specify) / Nyingine (elezea) _____	
I do not use my account to make these transactions/ Situmii akaunti yangu kufanya miamala hii	

F24. The next few questions are about mobile money. Have you ever heard of something called mobile money?/ Maswali yanayofuata ni kuhusu huduma za kifedha kwa njia ya simu za mkononi. Ushawai kusikia huduma za kifedha kwa njia ya simu za mkononi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F46/ RUKA HADI F46

F25. Are there benefits to having a mobile money account?/ Kuna faida yeyote ya kuwa na akaunti ya huduma za kifedha kwa njia ya simu za mkononi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F27/ RUKA HADI F27

F26. What are the benefits to having a mobile money account?/ Kuna faida gani za kuwa na akaunti ya huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
Avoid lengthy wait times for bill payments/ Kuepuka kusubiri kwa mda mrefu wakati wa kulipia bili	1
Ability to save money/ uwezo wa kuhifadhi fedha	2
Saving money in a secure location/ kuhifadhi fedha pahala salama	3
Ability to do more business/ uwezo wa kufanya biashara zaidi	4
Ability to send or receive money to/from family members or friends/ Uwezo wa kutuma au kupokea fedha kwenda au kutoka wanafamilia au marafiki	5
Ability to send or receive payments/ uwezo wa kutuma au kupokea malipo	6
Ability to see balance/ uwezo wa kuona salio	7
Ability to get a loan/ Uwezo wa kuchukua mkopo	8
Ability to transact anytime / anywhere / Convenience/ Uwezo wa kufanya muamala mda wowote/kokote/ iwezekanavyo	9
I can always find an agent/ Naweza mpata wakala mda wowote	10
Other (specify) / Nyingine (elezea) _____	11
Don't know(Sijui)	98

F27. To the best of your knowledge, for what types of financial activities can you use mobile money?/  
Kwa upeo wa akili yako, Unadhani ni aina gani ya shughuli za kifedha unaweza kutumia Huduma za kifedha kwa njia ya simu za mkononi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME.E.KUBALI MAJIBU MENGI.	
Deposit and/or withdrawal/ Kuweka na/au kutoa	1
Person-to-person money transfers/ utumaji wa fedha kati ya mtu na mtu	2
Bill pay/ lipa bili	3
Save or store money for a long term purpose/ kuhifadhi au kuweka fedha kwa dhumuni la kipindi kirefu	4
Make business transactions/ kufanya miamala ya kibiashara	5
Buy airtime/ kununua mda wa maongezi	6
Can connect bank account to mobile wallet/ Ku unganisha akaunti ya banki kwa mobile wallet	7
Split payments between people/ Gawanya mapato baina ya watu	8
Earn interest/ Pata faida	9
Get or repay a loan/ Pata au Lipa mkopo	10
Send or receive international remittances/ Tuma au pokea malipo ya kimataifa	11
Other (specify)/ Nyingine (elezea)	12
_____	
Don't know/ sijui	98

F28. Please tell me the names of any mobile money providers that you are aware of?/ Tafadhali niambie Majina ya mtoaji wa huduma wa huduma za kifedha kwa njia ya simu za mkononi unao wajua?

F29. ASK ONLY ABOUT PROVIDERS NOT MENTIONED IN F28. Have you ever heard about the following mobile money providers?/ULIZA KUHUSU WATOAJI HUDUMA TU AMBAO HAWAKUTAJWA KWENYE F28. Je usha waikusikia kuhusu watoaji huduma za huduma za kifedha kwa njia ya simu za mkononi?

F30. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. IF “NO” FOR ALL IN F29, SKIP TO F46. From which source of information did you first learn about this mobile money provider?/ ULIZA IWAPO MTOAJI HUDUMA MMOJA TU AMEWEKWA ALAMA KWENYE F28 AU F29. KAMA “HAPANA” KWA ZOTE KWENYE F29, RUKA HADI F49. Kutoka katika chanzo gani cha taarifa ambapo ulianza kufahamu kuhusu huyu mtoa huduma wa kifedha kwa njia ya simu za mkononi?

	<i>Unaided recall/ kumbukumbu bila msaada</i>	<i>Prompted recall/ kumbukumbu kwa kudadisiwa</i>	<i>Information source/ Chanzo cha taarifa</i>
	F28. DO NOT READ OUT. SINGLE ANSWER/ USIMSOME. JIBU MOJA.	F29. READ OUT. SINGLE ANSWER MSOME. JIBU MOJA./ .	F30. READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.
	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana	1=Radio/ Redio 2=TV/ runinga 3=Billboards/posters/ mabango/ vibandiko 4=Newspapers / Magazines/ Magazeti 5=Relatives/ Ndugu 6=Non-relatives/ Wasio ndugu 7=Other (specify) / Nyingine (elezea)_____
Vodacom M- PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)/ Nyingine (elezea )			

F31. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. OTHERS SKIP TO F46. Have you ever used this mobile money provider for any financial activity?/ ULIZA ENDAPO TU MTOAJI HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F28AU F29. WENGINE RUKA HADI F46. Je ushawai kutumia hii huduma ya huduma za kifedha kwa njia ya simu za mkononi kwenye shughuli yoyote ya kifedha

.F32. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. Apart from today, when was the last time you conducted any financial activity with this mobile money provider?/ ULIZA KILA MTOAJI HUDUMA WA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI ALIYO WEKWA ALAMA KWENYE F31. KAMA HAKUNA MUHUDUMU ALIYE WEKWA ALAMA KWENYE F31, RUKA HADI F36. Ukiacha leo, ni siku gani ya mwisho kwako ku endesha shughuli yoyote ya kifedha kwa kutumia mtoaji huduma wa kifedha kwa simu?

F33. ASK IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F36. Do you have a registered account (account registered in your name) with this mobile money provider?/ ULIZA ENDAPO MTOAJI HUDUMA JAPOMMOJA AMEWEKWA ALAMA KWENYA F31. WENGINE RUKA F36. Je una akaunti iliyo sajiliwa (kwa jina lako) kwenye mtoaji huduma hii ya huduma za kifedha kwa njia ya simu za mkononi?

	F31. <i>Used/ Imetumika</i>	F32. <i>When used/ Itakapotumaika</i>	F33. <i>Have account/ nina akaunti</i>
READ OUT. SINGLE ANSWER PER ROW. / MSOME. JIBU MOJA KWA KILA SAFU	1=Yes/ Ndiyo 2=No/ Hapana	1=Yesterday/ Jana 2=In the past 7 days / Ndani ya siku 7 za mwisho 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita	1=Yes/ Ndiyo 2=No/ Hapana
Vodacom M-PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)/ Nyingine(elezea)			

F34. ASK IF AT LEAST ONE PROVIDER MARKED IN F33. IF NO PROVIDERS MARKED IN F33, SKIP TO F36. Do you usually make transactions with your mobile money account yourself or does somebody else do them on your behalf?/ ULIZA ENDAPO MTOA HUDUMA MMOJA AME WEKWA ALAMA KWENYE F33. KAMA HAKUNA MTOA HUDUMA ALIEWEKWA ALAMA KWENYE F33, RUKA HADI 36. Je huwa unafanya miamala yako kwa huduma za kifedha kwa njia ya simu za mkononi mwenyewe au kuna mtu anakufanyia?

SINGLE ANSWER/ JIBU MOJA.	
I make the transactions myself/ Nafanya miamala mwenyewe	1
Somebody does them on my behalf/ Kuna mtu ananifanyia kwa niaba yangu?	2
Don't know/ Sijui	98

F35. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. How do you usually access this mobile money provider?/ ULIZA KWA KILA MTOA HUDUMA WA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI ALIYO WEKWA ALAMA KWENYE F31. KAMA HAKUNA MTOA HUDUMA ALIYE WEKWA ALAMA KWENYE F31, RUKA KWENYE F36. Je unapataje hii huduma ya huduma za kifedha kwa njia ya simu za mkononi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS./ MSOME. KUBALI MAJIBU MENGI	1=Over the counter or by using an agent's account/ Katika kaunta au kwa kutumia akaunti ya wakala 2=Account of a family member in this household/ Akaunti ya wanafamilia kwenye kaya hii 3=Account of a family member in another household, other relative, friend or a neighbor/ Akaunti ya wanafamilia wa kaya nyingine , ndugu wengine, marafiki au jirani 4=Account of a workmate or a business partner/ Akaunti ya mfanyakazi au mfanya biashara mwenzangu. 5=My own account/ Akaunti yangu mwenyewe 6=Other (specify)/ Nyingine (elezea) _____
Vodacom M-PESA	
Tigo Pesa	
Airtel Money	
Zantel Ezy-pesa	
SMART- B Pesa	
Halotel / Viettel	
Other (specify) / Nyingine (elezea)	

F36. ASK ONLY IF “NO” FOR ALL IN F31. OTHERS SKIP TO F37. What is the main reason you have never used mobile money services?/ ULIZA IWAPO NI “HAPANA” KWA ZOTE ZILIZOPO F31. NYINGINE RUKA HADI F37. Je ni ipi sababu yako kuu ya kuto kutumia huduma ya huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. JIBU MOJA.		
I do not know what it is/ Sijui hicho ni nini	1	SKIP TO F46/ RUKA HADI F46
I do not know how to open one/ Sijui jinsi ya kufungua	2	
I do not have a state ID or other required documents/ Sina kitambulisho cha Taifa au nyaraka zinazotakiwa	3	
There is no point-of-service/agent close to where I live/ Hakuna kituo cha huduma/ Wakala anaishi karibu na kwangu	4	
I do not need one, I do not make any transactions/ Sihitaji, sifanyi muamala wowote	5	
Using such account is difficult/ Kutumia aina iyo ya account ni kazi	6	
I never have money to make transactions with this service/ Sijawai kuwa na fedha za kufanya muamala kwa huduma hii	7	
I do not trust that my money is safe on a mobile money account/ Si amini kama fedha zangu zitakuwa salama katika akaunti ya huduma za kifedha kwa njia ya simu za mkononi	8	
It is too expensive/ Inagharama kubwa	9	
I do not have the permission of my spouse or other family member/ Sina ruhusa kutoka kwa mkw/mume wangu au Mwanafamilia mwingine	10	
Poor network connectivity/Udhaifu wa muunganisho wa kimtandao	11	
Unreliable services/ Huduma zisizo aminika	12	
I don't have a mobile phone/ Sina simu ya mkononi	13	
Other (specify)/ Nyingine (elezea) _____	14	

F37. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. What is the main reason you started using mobile money?/ ULIZA ENDAPO HUDUMA MOJA YA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je ni sababu gani kuu iliyo kufanya uanze kutumia huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. JIBU MOJA.	
I had to send money to another person / Nilitakiwa kutuma fedha kwa mtu mwingine	1
I had to receive money from another person / Nimetakiwa kupokea fedha kutoka kwa mtu mwingine	2
Somebody/a person requested I opened an account / Kuna mtu alinitaka nifungue akaunti	3
I had to send money to an organization/government agency: e.g., had to pay a bill/ Nilitakiwa kutuma fedha kwenye taasisi/ wakala wa serikali: m.f., Nilitakiwa kulipia bili	4
I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits/ Nilitakiwa kupokea fedha kutoka taasisi/ wakala wa serikali: m.f., pensheni, malipo ya kutokuajiriwa au faida za kijamii	5
An agent or sales person convinced me/ Wakala au muuzaji amenishawishi	6
I saw posters/billboards/radio/TV advertising that convinced me/ Niliona kwenye vibandiko/mabango/redio/runinga yakanishawishi	7
A friend or family member recommended it/ rafika au Mwanafamilia ameipendekeza	8
I saw other people using it and wanted to try by myself/ Nimewaona watu wengine wanatumia na mi nikataka kujaribu	9
I wanted to start saving money with an m-money account/ Nataka nianzu kuhifadhi fedha kwa akaunti ya s-pesa	10
I wanted a safe place to store my money/ Nataka eneo salama la kuhifadhia fedha zangu	11
I got a discount on airtime/ Nimepata punguzo kwenye muda wa maongezi	12
I got a promotional amount of money to spend if I start using m-money/ Nina fedha za kutosha ku tumia kama nikiamza kutumia s-pesa	13
Other (specify)/ Nyingine (elezea) _____	14

F38. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Have you ever used a mobile money account to do the following...?/ ULIZA ENDAPO HUDUMA MOJA WAPO YA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je usha wai kutumia akaunti ya huduma ya kifedha kwa simu kufanya yafuatayo...?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana
Deposit money/ Kuweka fedha	
Withdraw money/ Kutoa fedha	
Buy airtime top-ups/ Kulipia muda wa maongezi	
Pay a school fee/ Kulipia Ada ya shule	
Pay utility bills(electricity, solar lantern, water, TV, cable)/ kulipia bili za matumizi	
Send money to family members or friends/ Kutuma fedha kwa Wanafamilia au marafiki	
Receive money from family members or friends/ Kupokea fedha kutoka kwa Wanafamilia au marafiki	
Other (specify)/ Nyingine (elezea)_____	

F39. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Do you use a mobile money account to make the following payments or purchases?/ ULIZA ENDAPO MOJA YA HUDUMA ZA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je huwa unatumia akaunti ya huduma za simu za kifedha kufanya malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana	
Pay employees/ lipa wafanyakazi		SKIP TO F41/ RUKA HADI F41
Pay suppliers/ Lipa msambazaji		
Receive payments from customers/ Pokea malipo kutoka kwa Wateja		
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji		
Make investment, e.g. buy new equipment or expand the office or business building/ Kuwekeza m.f kununua vifaa vipya au kukuza ofisi au jingo la biashara		
Pay business associated expenses, including rent, taxes, utility and transportation bills/ Kulipia matumizi ya kibiashara, ikiwemo kodi, ushuru, matumizi na bili ya usafirishaji		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ Kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea,nk)		
Other (specify) / Nyingine (elezea)_____		
I do not use my mobile money account to make these transactions/ Situmii akaunti yangu ya huduma za kifedha kwa njia ya simu za mkononi kufanya miamala		

F40. You said you do not use a mobile money account for any payments or purchases. Please tell me why/ Umesema hautumii huduma ya akaunti ya huduma za kifedha kwa njia ya simu za mkononi kwa malipo au manunuzi yoyote. Tafadhali niambie kwanini?.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
I do not have a business/ Sina biashara	1
I will have to pay extra taxes/ Ntatakiwa kulipa ushuru wa ziada	2
The agent fees/charges are high/ Ada ya Wakala/ Malipo yake ni makubwa	3
I will have to pay bribes to government officials to avoid taxation / licensing / paper work/ Ntatakiwa kutoa rushwa kwa viongozi wa serikali kukwepa ushuru/ leseni/ kujaza makaratasi	4
My business is not registered, it is not formal/ Biashara yangu haija sajiliwa,sio rasmi	5
To pay account fees I will have to raise prices and people won't buy from me/ Kulipia ada ya akaunti, nitatakiwa kuongeza bei na watu hawato nunua kwangu?	6
My business is too small to need a mobile money account/ Biashara yangu ni ndogo sana kuhitaji akaunti ya huduma za kifedha kwa njia ya simu za mkononi	7
I use other methods of payment/ Natumia njia nyingine ya malipo	8
It is too expensive/ Ni ya gharama sana	9
It takes too much time/ Inachukuwa muda mwingi	10
Other (specify)/ Nyingine (elezea) _____	11
Don't know/ Sijui	98

F41. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Which of the following mobile money agents are the closest to where you live, regardless of what service you use?/ ULIZA TU ENDAPO MTOA HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Ni yupi kati ya mawakala wa huduma za kifedha kwa njia ya simu za mkononi wafuatao wapo karibu na sehemu unayoishi, bila ya kujali ni huduma gani unatumia?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
Vodacom M-PESA	1
Tigo Pesa	2
Airtel Money	3
Zantel Ezy-pesa	4
SMART- B Pesa	5
Halotel / Viettel	6
Other (specify)/ Nyingine (elezea)	7

F42. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. How do you usually get to a mobile money agent? Do you...?/ ULIZA ENDAPO TU MTOA HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Huwa una fikaje kwa wakala wa huduma za kifedha kwa njia ya simu za mkononi? Una...?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Walk/ tembea	1
Use a motorcycle taxi or a mini-bus taxi/ tumia teksi ya pikipiki au busi dogo	2
Use a regular bus/ tumia basi la kawaida	3
Have to take a train/ takiwa kuchukua Treni	4
The agent comes to me/ wakala huwa anakuja kwangu	5
Ride a bicycle/ Endesha baisikeli	6
Ride in my own car or motorbike/ endesha garilangu mwenyewe	7
Get a car/motorbike ride for free with a friend, relative or neighbor/ chukua gari/ endesha Pikipiki bure na rafiki, ndugu au jirani	8
Other (specify) / Nyingine (elezea) _____	9
Don't know/ Sijui	98

F43. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Do you usually go to a mobile money agent at or near the following places?/ ULIZA KAMA MTUO HUDUMA MMOJA TU AMEWEKEWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Huwa unakwenda kwa wakala wa huduma za kifedha kwa njia ya simu za mkononi karibu na sehemu zifuatavyo?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
Your home/ Nyumbani kwako	1
Your work/ Kazini kwako	2
Where you shop for food/ Unaponunua chakula	3
Near your children's school/childcare facility/ Karibu na shule ya watoto wako/ au kituo cha utunzaji wa watoto	4
Near a public transportation hub, for example, a bus stop or station/ Karibu na kitovu cha usafirishaji mfano kituo cha basi au stesheni	5
Near a shop where you go to charge your mobile phone/ Karibu na duka unapoenda ku chaji simu yako ya mkononi	6
Near/at the shop where you buy airtime/ Karibu/ kwenye duka unaponunua muda wa maongezi	7
Other (specify)/ Nyingine (elezea) _____	8
Don't know/ Sijui	98

F46. The next few questions are about informal financial services and service providers such as Merry go round, money guards, or savings collectors. Have you ever used any of the following?/ Maswali yafuatayo ni kuhusu huduma za kifedha zisizo rasmi na watoa huduma kama Vikoba, ulinzi wa kifedha au mkusanyaji akiba. Ushawai kutumia chochote kati ya vifuatavyo?

F47. ASK ONLY FOR OPTIONS MARKED "YES" IN F46. OTHERS GO TO F51. Apart from today when was the last time you used these services or service providers for any financial activity?/ ULIZA TU KWA CHAGUZI ILIYO WEKWA ALAMA YA "NDIYO" KWENYE F46. NYINGINE NENDA F51. Ukiondoa leo ni lini ilikuwa siku ya mwisho kutumia huduma izi au Watoa huduma kwa shughuli zozote za kifedha?

READ OUT/ MSOMEE.	F46. <i>Used/ Nilitumia</i>	F47. <i>Last used/ mara ya mwisho kutumia</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Yes / Ndiyo 2=No / Hapana >> IF NO TO ALL, SKIP TO F51 / KAMA NI HAPANA KWA ZOTE, RUKA HADI F51	1=Yesterday/ Jana 2=In the past 7 days/ Ndani ya siku 7 zilizopita 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ ndani ya siku 90 zilzizopita 5=More than 90 days ago/ Zaidi ya siki 90 zilizopita 6=Stopped using altogether/ Niliacha kutumia zote kwa pamoja 98=Don't know/ Sijui
Merry go round / informal savings network/ Vikoba/ mtandao wa akiba usiyo rasmi		
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis/ Mlinzi wa fedha/ mtu katika sehemu ya kazi au jirani anaye kusanya na kuweka akiba zilizowekwa kwa misingi wa kawaida		
Savings collectors/ Wakusanyaji wa akiba		
Shop keepers/ Wauza duka		
A digital card, a recharge card that is not attached to a bank or MFI account/ Kadi ya kidijitali,		
Other group (specify)/ Kundi jingine (elezea)		

F49. Which of the following services do these groups provide?/ Je ni huduma gani kati ya hizi zifuatazo inatolewa na makundi haya?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.		
Give one member all the monies collected in one round (merry go round)/ Kumpa mwanachama fedha zote za mzunguko za (Vikoba)		1
Lend money out to non-members who borrow and repay with interest added/ Kukopesha fedha kwa wasio wanachama wanao azima na kulipa kwa riba		2
Lend money out to members who borrow and repay with little or no interest added/ kukopesha wanachama fedha wanao azima na kulipa kwa riba ndogo au bila riba		3
Buy household goods, groceries, or food for members/ Kununua bidhaa za nyumbani, mahitaji, au chakula kwa wanachama		4
Act as a guarantor or security for members/ Kuwa kama mlezi au mlinzi kwa wanachama		5
Invest the money in shares, company shares, or a business/ Kuwekeza fedha kwenye Hisa , hisa za kampuni ,au biashara		6
Contribute money to purchase working tools/ Kuchanga fedha za kununua vifaa vya kufanyiakazi		7
Purchase fixed assets like land or houses as a group or for members/ Kununua rasilimali kama ardhi au nyumba kama kundi au mwanachama		8
Raise the money needed for funerals or emergencies (part or all)/ Kukusanya fedha zinazohitajika kwa msiba au dharura (baadhi au zote)		9
Help members save money/ Inasaidia wanachama kuhifadhi fedha		10
Other (specify)/ Nyingine (elezea) _____		11
Don't know/ Sijui		98

F50. Which of these service providers or services is the most important to you?/ Ni huduma au mtoa huduma gani ni muhimu sana kwako?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.		
Merry go round / informal savings network/ VIKOBA/ mtandao wa akiba usiyo rasmi	1	SKIP TO F52/ RUKA HADI F52
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis/ mlinzi wa fedha/ mtu yeyote katika sehemu ya kazi au jirani anayekusanya na kuhifadhi akiba zilizowekwa kwa msingi wakawaida	2	
Savings collectors/ wokusanyaji wa akiba	3	
Shop keepers/ Muuza duka	4	
A digital card, a recharge card that is not attached to a bank or MFI account/ Kadi ya dijitali, kadi ya gharama ambayo haija unganishwa na benki au akaunti ya taasisi ndogondogo za kifedha	5	
Other group (specify) / Kundi jingine (elezea) _____	6	

F51. Why do you not have a membership with any of these groups?/ Kwanini hauna uanachama katika kundi lolote?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ACCEPT MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
You have an account in a bank or other formal institution/ Una akaunti kwenye benki au katika taasisi nyingine zilizo rasmi	1
You don't have any money/ Huna fedha	2
People steal your money/ watu wana iba fedha zako	3
You don't know about them/ Hujui chochote kuhusu wao	4
You don't need any service from them/ Huhitaji huduma yoyote kutoka kwao	5
You don't trust them/Huwaamini	6
Groups require too much time in meetings/ Makundi yanatumia muda mwengi kwenye vikao	7
Another reason (specify) / Sababu nyingine (elezea) _____	8

F52. On a scale from 1 to 5, where 1 means "fully distrust" and 5 means "fully trust," how much do you trust each of the following as financial sources?/ Katika uwiano kutoka 1 mpaka 5, ambapo 1 inamaana "Siamini kabisa" Je unaimani ya kiasi gani kuhusiana na vyanzo vya kifedha vifuatavyo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Fully distrust/ Siamini kabisa 2=Somewhat distrust/ Siamini Kidogo 3=Neither trust nor distrust/ wastani 4=Somewhat trust/ Imani ndogo 5=Fully trust/ Imani ya Juu 98=Don't know/ Sijui
Banks and other formal financial institutions/ benki au taasisi nyingine za kifedha zilizo rasmi	
Bank agents/ wakala wa benki	
Microfinance institutions/ Taasisi ndogondogo za kifedha	
Mobile money providers/ mtoaji huduma wa huduma za kifedha kwa njia ya simu za mkononi	
Mobile money agents/ wakala wa huduma ya huduma za kifedha kwa njia ya simu za mkononi	
Savings groups/ Makundi ya Akiba	
Friends, neighbors or relatives who borrow from / save money for me/ Marafiki, majirani au ndugu wanapo kopa / kuhifadhi fedha	

F53. What would be the main reasons for borrowing money?/ Ni sababu kuu lpi itakufanya ukope fedha?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
To start a new business or expand my business/ Kuanzisha biashara mpya au kukuza biashara yangu	1
To improve the cash flow situation of my business/ Kuongeza uingizaji wa fedha katika biashara yangu	2
To buy inputs (such as seeds, fertilizer, or pesticides)/ Kununua pembejeo ( Kama mbegu, mbolea, au dawa za wadudu)	3
To make big purchases (not inputs) such as land or modern equipment/ kufanya manunuzi makubwa kama ardhi au vifaa vya kisasa (sio ya pembejeo)	4
For other agricultural activities/ kwa matumizi mengine ya kilimo	5
For emergency expenses/ Kwa gharama za dharura	6
To pay for school fees/ Kulipa Ada ya shule	7
To cover daily expenses/ Kutumia kwa matumizi ya kila siku	8
Other (specify)/ Nyingine (elezea) _____	9
Don't know/ Sijui	98

F54. For your agricultural activities, how important to you is it to borrow from each of the following – very important, somewhat important, or not important?/ Kuna umuhimu gani kwako kukopa kwenye zifuatazo, Kwa shughuli zako za klimo – muhimu sana, muhimu kidogo, au sio rahisi?

F55. In the past 12 months, have you attempted to borrow from any of the following?/ Katika mienzi 12 iliyopita, ushajaribu kukopa kwenye zifuatazo?

F56. If the need arose, would you attempt to borrow from any of the following?/ Kama pata tokea uhitaji, utajaribu ku kopa kutoka kwa wowote wafuatao?

READ OUT/ MSOME.	F54. Importance/ Muhimu	F55. Attempted/ Ulijaribu	F56. Would attempt/Ung jaribu
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Very important/ muhimu sana 2=Somewhat important/ muhimu kidigo 3=Not important/ sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ hapana	1=Yes/ Ndiyo 2=No/ Hapana
Bank or other formal financial institutions/ benki au taasisi nyingine za kifedha zilizo rasmi			
Microfinance institution / Taasisi ndogondogo za kifedha			
SACCO			
Cooperative/ Mashirika			
Informal money lender/ Ukopeshaji wa fedha usiyo rasmi			

VSLAs			
Friends and family/ marafiki na familia			
Other (specify)/ Nyingine (elezea) _____			

F57. What factors would you consider when you want to borrow money?/ Ni mambo gani ya kuzingatia unapotaka kukopa fedha?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.			
Quickest access to money/ Upatikanaji rahisi wa fedha	1	Best repayment terms/ matakwa mazuri ya ulipaji	8
Most convenient to get to/ ni rahisi kufikia	2	Met minimum requirements/ Kufikia matakwa kwa uchache	9
Best interest rates/ kiwango cha faida kubwa	3	Trust in a financial institution/ Kuwa na Imani na Taasisi ya kifedha	10
Was desperate / no other options/ nililitaka /Sikuwa na jinsi	4	Confidentiality/ Usiri	11
Recommended by a friend/ rafiki kiapendekeza	5	Loan size/ Ukubwa wa mkopo	12
Easiest to use/ Rahisi kutumia	6	Other (specify) / Nyingine (elezea) _____	13
Have borrowed from them before/ nili kopa kutoka kwao mwanzo	7	Don't know/ Sijui	98

F58. Do you currently have any loans?/ Je, kwasas una mkopo wowote?

SINGLE ANSWER/ JIBU MOJA.	
Yes/Ndiyo	1
No/ Hapana	2

F59. How important is each of the following products to your agricultural activities – very important, somewhat important, or not important?/ Je kuna kiasi gani cha umuhimu katika kila bidhaa zifuatazo kwenye shughuli zako za kilimo?

F60. Do you currently have any of the following products for your agricultural activities?/ Je una bidhaa yoyote kati ya zifuatazo kwa shughuli zako za kilimo?

F61. ASK ONLY IF THE ANSWER TO F60 IS NO. Do you want to have any of the following products for your agricultural activities?/ ULIZA ENDAPO JIBU LA F60 NI HAPANA. Je, unahitaji kuwa na bidhaa yoyote kati ya zifuatazo kwa shughuli zako za kilimo?

READ OUTMSOME.	F59. <i>Importance/ Muhimu</i>	F60. <i>Currently have/ Ninayo kwa sasa</i>	F61. <i>Want/ Nataka</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Very important/ muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ Sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
A loan that came with a bank account/ Mkopo unaokuja na akaunti ya benki			
A loan that is accessed directly through a bank account/ Mkopo unaopatikana moja kwa moja kupitia akaunti ya benki			
A loan that is accessed through a mobile money account and linked to a bank account/ Mkopo unaoweza kupatikana kupitia akaunti ya huduma za kifedha kwa njia ya simu za mkononi na kuunganishwa kwenye benki			
A loan that is accessed through a mobile money account/ Mkopo unaoweza kupatikana kupitia akaunti ya huduma za kifedha kwa njia ya simu za mkononi			
A loan that came with a mobile money account/ Mkopo unaokuja na akaunti ya huduma za kifedha kwa njia ya simu za mkononi			
A mobile money account that came with a smartphone/ Akaunti ya huduma za kifedha kwa njia ya simu za mkononi inaliyokuja na simu ya kisasa			
A loan that came with an insurance plan (i.e. home, business, life, medical)/ Mkopo unaokuja na bima (yaani nyumba , biashara, maisha, matibabu)			

A credit plan for school fees/ Mpango wa mkopo kwa ajili ya Ada ya shule			
A goal savings plan or contractual savings plan for school fees/ akiba ya mpango wa malengo au akiba ya mpango wa makubaliano kwa ajili ya shule			
A savings plan for inputs, such as seeds, fertilizers, or pesticides/ Mpango wa akiba ya pembejeo, kama mbegu, mbolea, au dawa za kuulia wadudu			
A payment plan for inputs, such as seeds, fertilizers, or pesticides/ mpango wa malipo ya pembejeo, kama vile mbegu,mbolea au dawa za kuulia wadudu			
A pre-paid card to make payments/ kadi ya malipo ya kufanya malipo			
A pre-paid card for receiving income/ kadi ya malipo kwa ajili ya kupokea mapato			
Other (specify)/ Nyingine (elezea)			

## Annex 3. Sampling Documents

The smallholder household survey in Tanzania is a nationally representative survey with a target sample size of 3,000 smallholder households. In order to take nonresponse into account, the target sample size was increased to 3,158 households assuming a nonresponse rate of 5%. The sample was designed so as to allow the production of reliable survey estimates at the national level.

Smallholder households were defined as households with the following criteria:

Household with up to 5 hectares	AND	Agriculture provides a meaningful contribution to the household livelihood, income, or consumption
OR		
Farmers who have less than: 50 heads of cattle; or 100 goats/sheep/pigs; or 1,000 chickens		

### Sampling Frame

The sampling frame is the list of enumeration areas (EAs) containing agricultural households. These EAs were created in preparation for the 2012 population and housing census. The census questionnaire included a question on whether any household member operated any land for agricultural purposes during the 2011-12 agricultural year. The collected information led to the identification of agricultural households during the census. Tables 1 and 2 show the distribution of agricultural households according to the zone and urban-rural classification.

The zones correspond to groups of regions:

Border: Ruvuma, Iringa, Mbeya, Rukwa, and Kigoma

Coastal: Tanga, Pwani, Dar es Salaam, Lindi and Mtwara

Inland: Dodoma, Arusha, Kilimanjaro, Morogoro, Singida, Tabora, Manyara, Njombe and Katavi

Lake: Shinyanga, Kagera, Mwanza, Mara, Simiyu and Geita

Zanzibar: all regions.

Table 1: Distribution of agricultural households

Zone	Rural	Urban	Total
<b>Border</b>	1,236,971	471,788	1,708,759
<b>Coastal</b>	953,697	1,386,499	2,340,196
<b>Inland</b>	2,178,697	633,648	2,812,345
<b>Lake</b>	1,643,881	437,164	2,081,045
<b>Zanzibar</b>	137,662	112,550	250,212
<b>TANZANIA</b>	<b>6,150,908</b>	<b>3,041,649</b>	<b>9,192,557</b>

Source: Database from East African Statistical Training Center

Table 2: Distribution of agricultural households (percentages)

Zone	Rural	Urban	Total
<b>Border</b>	72%	28%	19%
<b>Coastal</b>	41%	59%	25%
<b>Inland</b>	77%	23%	31%
<b>Lake</b>	79%	21%	23%
<b>Zanzibar</b>	55%	45%	3%
<b>TANZANIA</b>	<b>67%</b>	<b>33%</b>	<b>100%</b>

### Sample allocation and selection

The total sample size was first allocated to the zones proportionally to the number of agricultural households in the sampling frame. Within each zone, the resulting sample was then distributed to urban and rural areas proportionally to their number of agricultural households (Table 3).

Given that EAs were the primary sampling units and 15 households were selected in each EA, a total number of 212 EAs were selected (table 4).

Table 3: Proportional allocation of the sample

Zone	Rural	Urban	Total
<b>Border</b>	425	162	587
<b>Coastal</b>	328	476	804
<b>Inland</b>	748	218	966
<b>Lake</b>	565	150	715
<b>Zanzibar</b>	47	39	86
<b>TANZANIA</b>	<b>2,113</b>	<b>1,045</b>	<b>3,158</b>

Table 4: Number of EAs to select (after rounding)

Zone	Rural	Urban	Total
<b>Border</b>	28	11	39
<b>Coastal</b>	22	32	54
<b>Inland</b>	50	15	65
<b>Lake</b>	38	10	48
<b>Zanzibar</b>	3	3	6
<b>TANZANIA</b>	<b>141</b>	<b>71</b>	<b>212</b>

The sample for the smallholder survey is a stratified multistage sample. Stratification was achieved by separating each zone into urban and rural areas. The urban/rural classification is based on the 2012 population census. Therefore, 10 strata were created and the sample was selected independently in each stratum.

In the first stage, EAs were selected as primary sampling units with probability proportional to size, the size being the number of agricultural households in the EAs. A household listing operation was carried

out in all selected EAs to identify smallholder households and to provide a frame for the selection of smallholder households to be included in the sample. In the second stage, 15 smallholders were selected in each EA with equal probability. Following some rounding, this yielded a total of 3,180 smallholder households.

In each selected household, a household questionnaire was administered to the head of the household, the spouse or any knowledgeable adult household member to collect information about household characteristics. A multiple respondent questionnaire was administered to all adult members in each selected household to collect information on their agricultural activities, financial behaviors and mobile money usage. In addition, in each selected household only one household member was selected using the Kish grid and was administered the single respondent questionnaire.

### Sampling weights

The sample for the smallholder survey is not self-weighting, therefore sampling weights were calculated. The first component of the weights is the design weight based on the probability of selection for each stage of selection. The second component uses non-response rates at both household and individual levels.

The probability of selection of the EA is given by:

$$P_{1hi} = \frac{n_h \times M_{hi}}{M_h}$$

where

$P_{1hi}$  = First stage probability of selection for the i-th sample EA in stratum h

$n_h$  = number of EAs selected in stratum h

$M_{hi}$  = number of agricultural households in the i-th sample EA in stratum h

$M_h$  = total number of agricultural households for stratum h

The conditional probability of selection of households in the second stage of sampling is given by:

$$P_{2hi} = \frac{15}{L_{hi}}, \text{ where}$$

$L_{hi}$  is the number of smallholders listed in the i-th sample EA in stratum h

The overall probability of selection for households in the i-th sample EA in stratum h is the product of the above probabilities of selection, that is:

$$P_{overall(hi)} = \frac{n_h \times M_{hi}}{M_h} \times \frac{15}{L_{hi}}$$

The design weight for households is the inverse of this overall probability, calculated as follows:

$$W_{hi} = \frac{1}{P_{overall(hi)}}$$

where  $W_{hi}$  = design weight for households in the i-th sample EA in stratum h

The design weights for households were adjusted for nonresponse at the household level to produce adjusted household weights. Sampling weights for the multiple respondent data file were derived from adjusted household weights by applying to them non-response rates at the individual level. For the single respondent data file, the same process was applied after taking into account the subsampling done within the household.

Finally, household and individual sampling weights were normalized separately at the national level so the weighted number of cases equals the total sample size. The normalized sampling weights were attached to the respective data files and used during analysis.

### Sampling errors

The sample design for the smallholder survey is a complex sample design featuring clustering, stratification and unequal probabilities of selection. For key survey estimates, sampling errors taking into account the design features will be produced using either the SPSS Complex Sample module or STATA based on the Taylor series approximation method.