

FinScope Zambia 2015 Questionnaire

Interview identification

A1a	Province	
A1b	District	
A2a	Constituency	
A2b	Ward	
A3a	CSA number	
A3b	SEA number	
A4	Locality/township name	
A5	Setting – Urban/Rural	

Household register

Introduction

Interviewer:

FSDZ = Financial Sector Deepening Zambia. They are a not-for-profit organisation who is trying to make financial services available to people who want to use them.

CSO= Central statistics office who are responsible for ensuring that surveys done in Zambia are accurate and reliable.

Hello, my name is I do interviewing on behalf of FSDZ and together with CSO. We are interviewing people to find out more about the lives of Zambians so that we can help develop ideas on how to improve people's lives.

First I have to make a list of everyone in your household in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in Zambia and I have to follow a specific procedure to choose the person I have to interview.

Do you have any questions?

Can I continue?

A6. How many people are in this household?

When I say household I mean a person or group of persons who normally cook, eat and live together. These people may or may not be related by blood, but make common provision for food or other essentials for living and they have only one person whom they regard as head of household. If someone has not lived with the household continuously for at least six months during the past 12 months he/she is not regarded as a household member for the purpose of the survey.

A7. Household roster*Interviewer:*

- *Record full names of all members of the household in the grids below.*

Note: Member of household is defined as a person who has continuously been living with the household for at least 6 months during the past 12 months.

- *Head of household is the person all members of the household regard as head. He/she is the one who normally makes day to day decisions governing the running of the household and who has lived in the household continuously for at least 6 months during the 12 months.*
- *Record respondent selected for interview from Kish table in column provided.*
- *Re-assure respondent of the confidentiality of all information.*

	Name of household member	A7.1a Age	A7.1b Sex Male=1; Female=2		Selected respondent
Adults 16 years or older who qualify			1	2	1
			1	2	2
			1	2	3
			1	2	4
			1	2	5
			1	2	6
			1	2	7
			1	2	8
			1	2	9
			1	2	10
	Name of household member	A7.2a Age	A7.2b Sex Male=1; Female=2		Reason for not qualifying
Adults 16 years or older who do not qualify			1	2	
			1	2	
			1	2	
			1	2	
			1	2	
			1	2	
			1	2	
			1	2	
			1	2	
			1	2	

Call-backs	Date	Day	Time	A8a. Is respondent available for interview? 1=Yes; 2=No <i>If Yes go to A10</i> <i>If No go to A8b</i>	A8b. Does respondent have to be replaced? 1=Yes; 2=No	
First Visit						<i>If Yes go to A9</i> <i>If No, do another call-back</i>
First call back						
Second call back						
Third call back						<i>If Yes go to A9</i> <i>If No go to A10</i>

A9	Indicate reason for replacement and end the interview 1=Not able to secure interview within 3 call backs 2=Interview refused by household member 3=Interview refused by selected respondent 4=Others (specify) Close interview	
A10	Respondent status: Originally sampled respondent=1; Replaced respondent=2	

KISH GRID INSERTED HERE / Automatic Kish built into the script

Interviewer: REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE HOUSEHOLD INFORMANT

I have already spoken with (**NAME OF KEY HOUSEHOLD INFORMANT**) about this household and now I would like to interview you. The interview will take about one hour to complete. May we proceed with the interview? (**If not, arrange convenient time record call details**). Once again I want to assure you that all the information you give me is completely confidential and the information cannot be traced back to you.

A11	Which of the following languages would you like to be interviewed in? <i>1=Bemba, 2=Nyanja, 3=Tonga, 4=Lozi, 5=Lunda, 6=Kaonde, 7=Luvale, 8=English</i>	
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Section 1: Household Information and Demographics *Interviewer: Don't read section headings*

Firstly I would like to ask you some questions about yourself and your household.

1.1	Interviewer: If there is only one person in the household record as head of the household and continue to Q1.2 Who is the head of this household? <i>By head of household I mean someone living in the household and you regard as head of the household</i>	<i>Respondent is the head of the household</i>	1	Go to Q1.2
		<i>Respondent is not head of household</i>	2	Go to Q1.1.1
1.1.1	How old is the head of the household? <i>Code 999 for don't know</i>			
1.1.2	Is the head of the household male/female?	<i>Male</i>	1	
		<i>Female</i>	2	
1.1.3	Which of the following applies to the head of the household? <i>Read out; single mention</i>	<i>Never married</i>	1	
		<i>Married</i>	2	
		<i>Cohabiting</i>	3	
		<i>Separated</i>	4	
		<i>Divorced</i>	5	
		<i>Widowed</i>	6	
		<i>Don't know</i> <i>Don't read out</i>	7	
1.1.4	What is the highest level of education the head of the household has achieved? <i>Read out; Single mention</i>	<i>No formal education</i>	1	
		<i>Grade 1 - 4</i>	2	
		<i>Grade 5 - 7</i>	3	
		<i>Grade 8 - 9</i>	4	
		<i>Grade 10 – 12 (O-level)</i>	5	
		<i>Grade 12 (A-level)/Certificate/ Diploma (undergraduate)</i>	6	
		<i>Degree (postgraduate) & above</i>	7	
1.1.5	What is the relationship of the head of the household to you? Is he/she your ...? <i>Read out; Single mention</i>	<i>Spouse/partner</i>	1	
		<i>Parent/parent-in-law</i>	2	
		<i>Child</i>	3	
		<i>Grandparent</i>	4	
		<i>Relative</i>	5	
		<i>Other</i> <i>Don't read out</i>	6	
1.2	How old are you?			
1.3	Sex <i>Interviewer to observe and record</i>	<i>Male</i>	1	
		<i>Female</i>	2	

1.4	Are you ... ? <i>Read out; Single mention</i>	Single/Have never been married	1
		Married	2
		Cohabiting	3
		Separated	4
		Divorced	5
		Widowed	6
		Refused (<i>Don't read out</i>)	7
1.5	Could you please tell me what is the highest education level you have achieved? <i>Read out; Single mention</i>	No formal education	1
		Grade 1 – 4	2
		Grade 5 -7	3
		Grade 8 – 9	4
		Grade 10 – 12(O-level)	5
		Grade 12 (A-level)/Certificate/Diploma (undergraduate)	6
		Degree (postgraduate) & above	7

1.6	Progress out of Poverty Index (PPI)		
1.6.1	<i>Ask only if household has more than one member</i> Are all household members aged 7 to 16 currently attending school?	No	1
		Yes	2
		No one 7 to 16	3
1.6.2	What is the highest grade that the female head of the household (or the spouse of the male head of the household) has attained? <i>Read out; Single mention</i>	None, or first to fifth grade	1
		Sixth grade	2
		Seventh to ninth grade	3
		No female head/spouse	4
		Tenth grade or higher	5
1.6.3	What kind of building material is the floor of this house mainly made of? <i>Interviewer to observe and record or read out; Single mention</i>	Mud, wood only, or other	1
		Concrete, or covered concrete	2
1.6.4	What kind of building material is the roof of the house mainly made of? <i>Interviewer to observe and record or read out; Single mention</i>	Grass/straw/thatch, or other	1
		Iron sheets, or other non-asbestos tiles	2
		Concrete, asbestos sheets, or asbestos tiles	3
1.6.5	What is the main type of energy that your household uses for cooking? <i>Read out; Single mention</i>	Firewood, coal, crop/livestock residues, or other	1
		Charcoal	2
		Gas, electricity, solar, or kerosene/paraffin	3
1.6.6	Does your household own any televisions, DVDs/VCRs or home theatres, or satellite dish/decoders (free to air, or DSTV) or other pay-TV arrangements? <i>Read out; Single mention</i>	No TVs (regardless of others)	1
		TV, but nothing else	2
		TV, and something else (DVD, dish etc.)	3
1.6.7	Does your household own any non-electric or electric irons? <i>Read out; Single mention</i>	None	1
		Only non-electric	2
		Electric, or both electric and non-electric	3
1.6.8	How many beds and mattresses do your household own? <i>Read out; Single mention</i>	None i.e. no beds and no mattresses	1
		One or more beds, but no mattresses	2
		One mattress (regardless of beds)	3
		Two or more mattresses (regardless of beds)	4
1.6.9	Does any member of your household own a mobile phone?	Yes	1
		No	2

1.7.1	Do you have access to a mobile phone (i.e. is there a phone that you can use if you wanted to)?	Yes	1
		No	2
1.7.2	Do you have access to a computer?	Yes	1
		No	2
1.7.3	Do you have access to the internet	Yes	1
		No	2

If the respondent does not have access to a mobile phone (Q1.7.1 = NO) go to Q1.8.1

1.7.4	Do you personally own a working mobile phone?	Yes	1	Go to Q1.8.1
		No	2	Go to Q1.7.5a
1.7.5a	Do you use a mobile phone that belongs to somebody else?	Yes	1	Go to Q1.7.6a
		No	2	Go to Q1.7.5b
1.7.5b	What is the main reason why you don't have or use a mobile phone? <i>Do not read out. Single mention.</i>	I don't have anyone to call	1	Go to Q1.8.1
		Spouse does not allow me	2	
		Parents do not allow me	3	
		Other family members do not allow me	4	
		Using a phone is against my culture/religion	5	
		I don't have money to buy phone	6	
		I don't have money to pay for airtime	7	
		There is no network where I live/work	8	
		Worry about what people in community would think	9	
		I don't have a need to use a phone	10	
		No specific reason	11	
		Other	12	
1.7.6a	Do you personally have a SIM card that you can use when you need to? <i>Interviewer: HAVE refers to ownership of a SIM card</i>	Yes	1	Go to Q1.7.6b
		No	2	Go to Q1.8.1
1.7.6b	Can you use it when you need to? <i>Interviewer: Probe if the respondent has access to a handset if he/she wants to use the SIM card</i>	Yes	1	
		No	2	
1.8.1	Please tell me which of the following describes your situation best? <i>Read out; Single mention</i>	You own this house	1	Go to Q1.8.2
		A member of your household owns this house	2	Go to Q1.8.3
		You/your household rent this house	3	
		This house is provided to you/your household rent free	4	
		Other	5	
1.8.2a	How did you get the house? Did you? <i>Read out; Single mention</i>	Bought it	1	Go to Q1.8.2b
		Built it	2	Go to Q1.8.3
		Family bought/built it	3	
		Inherited it	4	
		Other	5	
1.8.2b	Where did you get most of the money from to buy/build the house? <i>Don't read out. Single mention</i>	Mortgage from building society	1	Go to Q1.8.2c
		Loan from bank	2	
		Loan from microfinance institution (MFI) such as Finca or Pride	3	
		Loan from a microlender such as Blue, Bayport	4	
		Loan from a savings and credit cooperative (SACCO)	5	
		Loan from government housing scheme	6	
		Borrowed from savings group	7	
		Borrowed from someone in your community who lends money to others (moneylender/kaloba/shylock)	8	Go to Q1.8.3
		Borrowed from family/friends	9	
		Own savings	10	
		Money from a Chilimba	11	
		Inherited some money	12	
		Pension lump sum/terminal benefits payment	11	
		Using cash when had cash	12	
		Other, specify	13	
1.8.2c	Do you still owe money on the house?	Yes	1	
		No	2	
		Refused	3	
1.8.3	Do you own other houses?	Yes	1	
		No	2	
1.8.4a	Do own land that you use for farming purposes?	Yes	1	Go to Q1.8.4b
		No	2	Go to Q2.1.1

1.8.4b	Approximately how much of this land do you use for farming purposes?				Hectares
	<i>Interviewer: Please record in units that respondent are comfortable with</i>				Acres
					Lima
				Don't know	99
1.9	Which of the following documents do you have in your name? <i>Read out; Multiple mentions possible</i>				
	National registration card	1	Lease or rental agreement (e.g. vehicle or house)		7
	Driver's licence	2	Subscription (e.g. satellite TV)		8
	Passport	3	Tax identification form		9
	Electricity/water bill	4	Insurance policy		10
	Telephone/Zamtel bill	5	Payslip from employer		11
	Bank statement	6	Title deed		12

Section 2: Getting and Spending Money

2.1 How do you usually pay for food/groceries? *Read out; Single mention*

2.2 How do you usually pay for school fees? *Read out; Single mention*

2.3 How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? *Read out; Single mention*

	2.1	2.2	2.3
By using your own cash	1	1	1
By borrowing money and paying in cash	2	2	2
By cheque	3	3	3
By debit card/ATM card	4	4	4
By credit card	5	5	5
Mobile phone payment/Mobile money services	6	6	6
Internet payment	7	7	7
By getting from the store/supplier and paying later with interest	8		8
By getting from the store/supplier and paying later without interest	9		9
By exchanging goods	10	10	10
By providing services or doing piece work	11	11	11
You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance	12		12
You don't buy this because you never use this	13		13
Other, specify	14	14	14
2.4	Thinking of your regular expenses, EXCLUDING food and clothing, what is most important for you to pay first when you get money? <i>Don't read out; Single mention</i>		
	Rent		1
	Electricity bills		2
	Water bills		3
	Telephone/talk time		4
	Medical expenses		5
	School / tuition fees		6
	Fuel – Charcoal / Wood / Paraffin		7
	Petrol / Diesel		8
	Save or put money away – into a bank or microfinance institution		9
	Chilimba contribution		10
	Savings group contribution		11
	Money owed to store where I got goods		12
	Money owed to suppliers of the goods I sell		13
	Loan from bank		14
	Loan from a microfinance institution e.g. Finca, Pride		15
	Loan from a micro lender e.g. Blue, Bayport		16
	Loan from a savings and credit cooperative (SACCO)		17
	Loan from a building society		18
	Loan from a savings group		19
	Loan from moneylender e.g. Kaloba, shylock		20
	Money owed to family/friends		21
	Other, specify		22
	I don't have expenses		23

2.5.1 Please tell me how you get the money you spend?

Don't read; Multiple mention possible

Interviewer: Explain to the respondent that he/she has to report on ALL the different ways he/she gets money (even when getting this from parents or others); if he/she does not spend ANY money – probe who buys his/her food/clothes etc.

2.5.2 For each money source ask: How often do you receive the money you get from?

Read out; Single mention

1=Daily; 2=Weekly; 3=Twice a month; 4=Monthly; 5=Seasonally; 6= Occasionally - no particular schedule; 7=Upon completion of job; 8=Other

2.5.3 For each money source ask: How do you usually receive the money you get from? *Read out; Single mention*

1=Cash in hand; 2=Into bank account; 3=On your phone; 4=Through a money transfer service such as Western Union, MoneyGram and Swift Cash

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

2.5.4 *Only for those with more than one source of money:*

On which of these do you rely to get most of your money from?

Read out money sources mentioned by the respondent in Q2.5.1 Single mention

		2.5.1	2.5.2	2.5.3	2.5.4
1	Salaries / wages from a company / business	1			1
2	Salaries / wages from a farm business (farm worker)	2			2
3	Salaries / wages from an individual (including family)	3			3
4	Salaries/wages from government	4			4
5	Self-employed in own business	5			5
6	Trading – buy goods and sell to others (agricultural or other products)	6			6
7	Trading products collected from nature (such as wood, thatch, charcoal, honey, muti)	7			7
8	Provide financial services to your community for profit (moneylender)	8			8
9	Piece work	9			9
10	Money from own farm produce/agricultural activities - crops/livestock/ poultry, fish farming or by-products such as milk, eggs, meat	10			10
11	Money from fishing	11			11
12	Rental income	12			12
13	Interest from savings, investments, stocks, unit trusts etc.	13			13
14	Private pension	14			14
15	State/Government pension	15			15
16	Social welfare money/grant from Government	16			16
17	Maintenance money from someone who is not part of the household	17			17
18	Money from family who are not part of the household	18			18
19	Money from friends	19			19
20	Get money from household member	20			20
21	Household member pays all my expenses	21			21
22	Other, specify	22			22

2.6a	Ask only those who get money from salaries/wages: (Q2.5.1= 1 or 2 or 3 or 4) Do you work? <i>Read out: Single mention</i> <i>Interviewer: Full-time=Gets salary/wages on fixed basis and works 40 hours or more per week;</i> <i>Part-time=Gets salary/wages on fixed basis but works less than 40 hours per week;</i> <i>Seasonally=Works only during certain seasons such as planting, harvesting - leaves job at the end of the season to return next season; Temporarily=Works only for a certain period of time.</i>	Full-time	1
		Part-time	2
		Seasonally	3
		Temporarily	4

2.6b	Ask only those who get money from own business: (Q2.5.1=5) How many people other than yourself are employed by the business? I would like to know the number of full-time and the number of part-time employees? <i>Interviewer: If respondent does not know code 99</i>	Total	
		Full-time	
		Part-time	
2.6c	Ask only those who get money from farming (Q2.5.1=10): Which of these activities are you/your household involved in? <i>Read out; Multiple mention</i>	2.6c	2.6d
2.6d	On what basis are you/your household involved in ...? Is it throughout the year, seasonal but annually or only sometimes? <i>Read out for each response in b; Single mention</i> 1=Throughout the year; 2=Seasonally; 3=Only sometimes		
	Crop farming		
	Vegetable farming		
	Livestock farming		
	Poultry farming		
	Fish farming	5	
2.6e	Ask only those who get money from farming (Q2.5.1=10 or 11): For your farming/fishing activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock or equipment for fishing. Where do you mainly get the money for these things? Or if you don't buy them, how do you mainly get them? <i>Don't read out; Single mention</i>		
	I do not use any inputs for farming or fishing activities		1
	I don't have to buy because I manage with what I have already (keeping seed from own harvest, using organic fertiliser, re-use nets, etc.)		2
	I have money to buy it, I use money from other sources of income		3
	Use savings I have		4
	I sell some of my crops and use the money		5
	I sell some of my livestock and use the money		6
	I sell products like milk, eggs that I get from my livestock to get money to buy it		7
	I sell something I collect from nature (e.g. thatch, wood) to get money to buy it		8
	I do piece work to get money to buy it		9
	I get it in exchange for work I do		10
	I get it from a buyer to whom I have to sell my crop, livestock or fish when it is ready		11
	I get from a supplier or distributor and pay later		12
	I get a loan from a bank		13
	I get a loan from a microfinance institution like Finca or Pride		14
	I get a loan from a microlender like Blue, Bayport		15
	I get a loan from a savings and credit cooperative (SACCO)		16
	I get a loan from a farmers' association		17
	I borrow from a community/savings group where we save and lend to each other		16
	I borrow from a moneylender e.g. Kaloba, shylock		17
	I get goods in advance from an agricultural buyer		18
	I get goods in advance from a farmers organisation		19
	A Government agency gives them to me or subsidises the cost (e.g. subsidised fertiliser)		20
	A Non-Government Organisation (NGO) or community based organisation gives them to me or subsidises the cost		21
	A relative or friend gives them to me or gives me money to buy it		22
	A relative or friend takes a loan to buy them for me		23
	Other specify		24
2.6f	Ask only those who get money from household members or have household members paying their expenses (Q2.5.1=20 or 21): You said that you get money from a household member/someone in the household pays your expenses. Who in the household gives you money/pays your expenses? <i>Multiple mention possible</i>	Spouse/partner	1
		Parent(s)	2
		Child/children	3
		Other	4

2.7.1	Ask only those who get money (everybody except Q2.5.1=21) I would like to get an idea of the total amount of money you get from and ... and ... together (Read out responses in Q2.5.1). Would it be easier for you to give me an estimate of this for a month or for a year, or do you get some money monthly AND some annually? <i>Interviewer: Only record annual AND monthly income if the respondent has different sources of money – some received monthly and some received annually. DO NOT CALCULATE ANNUAL INCOME BASED ON MONTHLY INCOME REPORTED OR MONTHLY INCOME BASED ON ANNUAL INCOME REPORTED</i>	Month	1	Go to Q2.7.2
		Year	2	Go to Q2.7.3
		Have annual & monthly income	3	Go to Q2.7.2
		Don't know amount for either	4	Go to Q2.8a
		Refused	5	
2.7.2	On average, how much money do you get in a month? Please include money from all the activities that you have just mentioned.	ZMW	If Q2.7.1=1 go to Q2.8a If Q2.7.1=3 go to Q2.7.3	
2.7.3	On average, how much money do you get in a year? Please include money from all the activities that you have just mentioned.	ZMW	GO to Q2.8a	

2.8a	Do you have money of your own that you can do with as you wish?	Yes	1	Go to Q3.1	
		No	2	Go to Q2.8b	
2.8b	What is the main reason for why you don't have money of your own? <i>Do not read out. Single mention</i>	Money goes into household expenses			1
		Have to give my money to household member/family member			2
		Don't get an income			3
		Other, specify			4
		Refused to answer			5

Section 3: Planning, Cash-flow and Risk Management

3.1	In different households, different people make the decisions about how to manage money. Are you involved in your household's financial decisions? <i>By this I mean who makes decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.</i>			
	Respondent is involved			1
	Respondent not involved			2

3.2	Who would you go to if you needed financial advice? <i>Don't read out; Single mention</i> <i>Interviewer: If the respondent mentions more than one source – probe for the most trusted source of advice</i>			
	A household member		1	
	Family member or friend		2	
	Employer		3	
	Bank		4	
	Microfinance institution such as Finca or Pride		5	
	Savings and credit cooperative (SACCO)		6	
	Financial advisor/consultant		7	
	Farmers association		8	
	Business association		9	
	Chilimba		10	
	Savings group		11	
	Moneylender in community		12	
	Government official		13	
	Village elder/elder in community		14	
	Other specify		15	
	Would not ask anyone for advice		16	
	Don't know		17	
3.3	Do you agree with the following statements? <i>Interviewer: Read out statements</i>		Yes	No
3.3.1	You keep track of money that you receive and spend		1	2
3.3.2	You know how much money you spent last week		1	2
3.3.3	You adjust your expenses according to the money you have available		1	2
3.3.4	You often have to spend more money than you have available		1	2

3.4.1	Thinking about paying for your REGULAR expenses, how often do you struggle to pay? Which of the following applies to you? <i>Read out. Single response</i> <i>Interviewer: Regular expenses refer to those expenses that you usually have such as on a monthly basis</i>	Have fallen behind completely	1	
		Always struggle	2	
		Sometimes struggle	3	
		Don't struggle at all	4	
		Don't know (<i>Don't read out</i>)	5	
3.4.2	Thinking about paying for UNEXPECTED expenses, how often do you struggle to pay? Which of the following applies to you? <i>Read out. Single response</i>	Have fallen behind completely	1	
		Always struggle	2	
		Sometimes struggle	3	
		Don't struggle at all	4	
		Don't know (<i>Don't read out</i>)	5	
3.5.1	The following are major events in most people's lives. Which do you think is the most costly? <i>Read out. Single mention</i>	Birth of a child	1	
		Lobola	2	
		Wedding	3	
		Children's education	4	
		Funeral	5	
		Does not know (<i>Do not read out</i>)	6	
<i>If Q3.5.1=6 go to Q3.6.1 otherwise go to Q3.5.2</i>				
3.5.2	How/where will you get most of the money to pay for (<i>read option mentioned in Q3.5.1</i>) if you have to? <i>Do not read out. Single mention</i>	Savings	1	
		Rely on savings group social fund	2	
		Borrow from a bank	3	
		Borrow from microfinance institution such as Finca, Pride	4	
		Borrow from microlender such as Blue, Bayport	5	
		Borrow from a savings and credit cooperative (SACCO)	6	
		Borrow from savings group	7	
		Borrow from moneylender/kaloba/shylock	8	
		Borrow from family/friends	9	
		Rely on family and friends for gifts	10	
		Rely on the community for gifts	11	
		Sell something that I bought for this purpose	12	
		Sell something not intentionally bought for this purpose	13	
		Cut back on expenses	14	
		Cut back on meals	15	
		Take children out of school	16	
		Other, specify	17	
		Don't know	18	
3.6.1	We all have unexpected expenses such as medical costs, funeral costs, etc. Are you doing anything to make sure that you can deal with such unexpected expenses?	Yes	1	<i>Go to Q3.6.2</i>
		No	2	<i>Go to Q3.7.1</i>
3.6.2	<i>What are you doing about it?</i> <i>Do not read out; Single mention</i> <i>Interviewer records first response. This question does not refer to things that the respondent will do in the future – it refers to what he/she is doing now/has already done.</i>	Bought an asset to sell when I need the money	1	
		Bought livestock/poultry to sell when I need money	2	
		Saving/putting money aside	3	
		Have insurance cover	4	
		Other, specify	5	

3.7.1 Did you/your household experience any of the following during the past 12 months? *Read out statements*

3.7.2 *For those who experienced an event, ask:*

How did you cope financially when this happened?

Do not read out; Single mention

1=Used savings; 2=Borrowed money; 3=Sold an asset/something obtained for this purpose; 4=Sold asset/something not obtained for this purpose; 5=Cut down on expenses; 6=Claimed insurance/policy pay-out; 7=Nothing; 8=Other

		3.7.1		3.7.2
		Yes	No	
3.7.1a	<i>Illness in your household that required medical expenses</i>	1	2	
3.7.1b	<i>Death of a household or family member resulting in unexpected costs for you/your household</i>	1	2	
3.7.1c	<i>Loss of the income of an income earner of the household</i>	1	2	
3.7.1d	<i>Unforeseen school expenses</i>	1	2	
3.7.1e	<i>Unexpected rise in the price of goods such as groceries etc.</i>	1	2	
3.7.1f	<i>Harvest/crop failure/loss of livestock</i>	1	2	
3.7.1g	<i>Loss of income as a result of an unexpected drop in the price you get for produce/harvest/products you sell</i>	1	2	

3.8	Which of the following do you agree with? <i>Read out statements</i>	Agree	Disagree
3.8.1	<i>You have people in the community that you can turn to for help if you need to</i>	1	2
3.8.2	<i>You would rather turn to strangers than people in the community if you need financial help</i>	1	2
3.8.3	<i>People in your community have a strong sense of involvement in the community – people rely on each other for support</i>	1	2
3.8.4	<i>There is a strong tendency in your community where you live to form groups</i>	1	2
3.8.5	<i>Being part of the community is important to you</i>	1	2
3.8.6	<i>You are a member of a group/association other than a chilimba or savings group</i>		

3.9	In your community, if someone passes away, who pays most of the funeral costs? <i>Don't read out; Single mention</i>		
	<i>The community</i>		1
	<i>The family members</i>		2
	<i>The household</i>		3
	<i>People have insurance/funeral funds</i>		4
	<i>They belong to a savings group that will cover the costs</i>		5
	<i>Don't know</i>		6
	<i>Other, specify</i>		7

3.10.1	Are you doing anything to make sure you have money for the things you want in your future?		Yes	1	Go to Q3.10.2
			No	2	Go to Q3.11
3.10.2	What are you doing about it now? <i>Do not read out; Single mention</i> <i>Interviewer records first response</i>		<i>Bought an asset to sell later when I need the money</i>		1
			<i>Bought/started a business to generate money</i>		2
			<i>Invested in property to rent out</i>		3
			<i>Saving/putting money aside</i>		4
			<i>Other, specify</i>		5

3.11	Ask only to respondents 55 or older How will you mainly ensure that you have money to meet your needs when you are old and cannot work? <i>Do not read out; Single response</i>			
	<i>Savings</i>			1
	<i>Children</i>			2
	<i>Land/property</i>			3
	<i>Own business</i>			4
	<i>Rental income</i>			5
	<i>Shares</i>			6
	<i>Farming/agriculture/livestock</i>			7
	<i>Pension</i>			8
	<i>Insurance policy</i>			9
	<i>Don't know/have no plans</i>			10
	<i>Other specify</i>			11

Section 4: Saving

4.1	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? <i>USE SHOW CARD Single mention</i>	
	<i>Putting money somewhere to keep it safe</i>	1
	<i>Putting money somewhere to stop you from spending it so that you have it later when you need it</i>	2
	<i>Putting money away so that the total amount increases over time as you put more away</i>	3
	<i>Putting money away so that the total amount increases over time as it earns interest</i>	4
	<i>Putting money aside for you to use later for something specific</i>	5
	<i>Savings is the money that is left over from your income after you have covered all your expenses</i>	6
	<i>Don't know</i>	7

4.2	Which of the following statements do you agree with? <i>Read out each statement</i>	Agree	Disagree
4.2.1	<i>You sometimes don't buy things that you want in order to save money</i>	1	2
4.2.2	<i>You save or put money away for a specific purpose and you do not use it for any other purpose</i>	1	2
4.2.3	<i>You save or put money away for a specific purpose but you end up using it for something else before you used it for that purpose</i>	1	2
4.2.4	<i>You try different savings options to find the one where you can get the most interest</i>	1	2

4.3 Still talking about saving or putting money aside:

- a. Please tell me which of the following do you have? *Read out; Multiple mentions possible*

If respondent has none of these go to Q4.7

- (i) *Ask only those Q4.3.12 (saving with someone in the community)*

You said that you saved with someone in the community, do you pay for this service?

1=Yes; 2=No

- b. *For each product a respondent has, ask:* In general, how often do you put money aside using?

1=Less than once a month; 2=Once a month; 3=More than once a month

Read out; Single mention

- c. *For each product a respondent has ask:* Approximately how much money do you save every time you save using?

Interviewer: Code 999 if respondent does not know

- d. *For each product a respondent has ask:* When did you last use ... ?

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 but less than 6 months ago; 6=6 months or longer ago

Read out; Single mention.

IF Q4.3d=6 go to Q4.3e otherwise go to Q4.3f

- e. *For each product for which Q4.3d=6 ask:* Why did you not use it more often? *Don't read out; Single mention*

1=Didn't have money to save; 2=Can't get my money when I need it; 3=Interest not high; 4=Other

- f. *For those with more than one savings product, ask:*

Which of these suits your savings needs best? *Read out products*

4.3 Savings products		4.3a	4.3b	4.3c ZMW	4.3d	4.3e	4.3f
4.3.1	Savings at a bank	1					1
4.3.2	Savings at a microfinance institution like Finca or Pride	2					2
4.3.3	Savings at a savings and credit cooperative (SACCO)	3					3
4.3.4	Savings that you keep on your mobile phone	4					4
4.3.5	Savings with your employer	5					5
4.3.6	Savings with Chilimba	6					6
4.3.7	Savings with savings group	7					7
4.3.8	Savings with another community group or church	8					8
4.3.9	Savings in the form of cash at home or in a secret hiding place that you are not using for everyday living expenses	9					9
4.3.10	Savings in the form of cash kept safe by carrying it around (e.g. in waist band/chitenge) - not using it for everyday living expenses	10					10
4.3.11	Savings by means of money given to a household or family member or friend to keep safe for you	11					11
4.3.12	Saving by means of money given to someone else for safe keeping (e.g. money guards)	12					12
4.3.13	Savings by means of buying farming/fishing inputs in advance (like seeds or fertiliser)	13					13
4.3.14	Savings by means of buying business stock or materials	14					14
4.3.15	Savings by means of buying building materials to use at a later stage	15					15
4.3.16	Savings in Treasury Bills or Government Bonds	16					16
4.3.17	Savings in unit trusts	17					17
4.3.18	Shares on the stock exchange	18					18
4.3.19	Pension / NAPSA	19					19
4.3.20	Any other form of savings that I have not mentioned that you have or used to have? If yes, Please tell me what this is?	20					20

4.4	What is the main reason for you to keep your savings (Read out response in Q4.3a for those with one savings mechanism, response in Q5.3f for those with more)? Do not read out; Single mention					
	Proximity – convenient access					1
	Easy/simple to use					2
	Have quick access					3
	Know money is safe from theft/fire					4
	Trust					5
	Earn good interest					6
	Because others (family members/community/members/friends) use it					7
	So nobody/a particular person will know about it					8
	Other, specify					9

4.5	What do you mostly put money away for? Do not read out; Single mention					
	Medical expenses either planned or emergency					1
	An emergency other than medical					2
	Living expenses for when you do not have money					3
	Funeral expenses when needed					4
	Education or school fees					5
	A wedding or lobola					6
	Farming expenses such as seeds or fertiliser					7
	Business expenses such as additional stock					8
	Security or cash collateral so that I can borrow money					9
	Providing something for my family after I die					10
	Retirement or old age					11
	Buying land					12
	Buying or building a house to live in					13

	Buying a house or land to rent out	14
	Buying household appliances, goods or furniture	15
	Buying business equipment	16
	Buying livestock	17
	Buying farming equipment or implements/fishing equipment such as nets or boats	18
	Buying a bicycle, motorcycle, car, truck or other transport	19
	Starting or expanding my business	20
	Putting money or goods into someone else's business	21
	Other specify	22

4.6	Approximately how much money do you currently have saved or put away? <i>Interviewer: Refer to MONEY saved</i>	ZMW	
		Refused	998
		Don't know	999

4.7.1	In the past 12 months, have you bought/built/started anything with the intention to sell in the future for a profit?	Yes	1	Go to Q4.7.2
		No	2	Go to Q4.8
4.7.2	What was the last thing you bought/built/started for this purpose? <i>Do not read out; Single mention</i>	Bought land/farm/property		1
		Bought/built house		2
		Bought household appliance such as a fridge/TV/stove		3
		Bought/started a business		4
		Bought livestock		5
		Bought jewellery/coins		6
		Other, specify		7

4.8.1	In the past 12 months, have you bought/built/started anything with the intention of using it to earn an income?	Yes	1	Go to Q4.8.2
		No	2	Go to Q5.1
4.8.2	What was the last thing you bought/built/started for this purpose? <i>Do not read out; Single mention</i>	Bought a car/vehicle		1
		Bought/built house/flat/apartment to rent out		2
		Bought land/farm to rent out		3
		Bought/started a business		4
		Bought equipment/machinery/tools such as sewing machine, stone crusher, concrete mixer, plough, etc.		5
		Bought livestock		6
		Other, specify		7

Section 5: Borrowing

5.1	Do you agree with the following statements? <i>Interviewer read out statements</i>	Yes	No	Don't know	Not applicable
5.1.1	You avoid borrowing money if you can	1	2	3	4
5.1.2	You prefer to save money for something rather than borrow to pay for it	1	2	3	4
5.1.3	If you borrow money it is okay to pay it a bit later than agreed	1	2	3	4
5.1.4	It is okay to borrow money to pay back outstanding debt	1	2	3	4
5.1.5	It is better to remain with debt than to sell something to pay it	1	2	3	4
5.1.6	It is better to keep savings than to use it to pay off debt	1	2	3	4
5.1.7	Without borrowing you would not be able to feed your family	1	2	3	4
5.1.8	You don't mind borrowing money to get something you really need	1	2	3	4
5.1.9	Being able to borrow money when you need it is more important than the amount you have to pay back when interest is charged	1	2	3	4

5.2	Credit Status			
5.2.1a	Did you borrow money from anybody or any institution during the past 12 months?	Yes	1	Go to Q5.2.1b
		No	2	Go to Q5.2.2
5.2.1b	How much money did you borrow the last time you borrowed?	ZMW		
		Refused	998	
		Don't know	999	

5.2.2	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution before the past 12 months?	Yes	1
		No	2
5.2.3	During the past 12 months, did you get any goods/services in advance and had to pay for them later?	Yes	1
		No	2
5.2.4a	Ask only for those who answered YES in Q5.2.1a or YES in Q5.2.2 or YES in Q5.2.3 Do you currently owe any money? <i>Interviewer: Respondent has to include all money that he/she has to pay back including the value of goods that he/she might have taken on credit</i>	Yes	1
		No	2
		Refused	3
5.2.4b	Approximately how much money do you currently owe?	ZMW	
		Refused	998
		Don't know	999
5.2.5a	Ask only if respondent gets money from farming (Q2.5.1=10) and Q5.2.1a = YES or Q5.2.2 = YES or Q5.2.3 = YES: Do you use money that you get from farming activities to pay back the money you owe?	Yes	1
		No	2
5.2.5b	Ask only if respondent gets money from own business(es) (Q2.5.1=5) and Q5.2.1a = YES or Q5.2.2 = YES or Q5.2.3 = YES: Do you use money that you get from your business to pay back the money you owe?	Yes	1
		No	2
If Q5.2.1a = NO, Q5.3 If Q5.2.1a=YES go to Q5.4			

5.3	What is the main reason why you have not borrowed money? <i>Don't read out; Single mention</i>	
	<i>Didn't need to borrow money, my income is enough to cover all necessary expenses</i>	1
	<i>Don't want to borrow money/don't believe in borrowing money</i>	2
	<i>Worried would not be able to pay back the money</i>	3
	<i>Interest charged on borrowed money is too high</i>	4
	<i>Do not know where to borrow money from</i>	5
	<i>Do not know how to apply for a loan</i>	6
	<i>Do not have security or collateral</i>	7
	<i>Cannot get a loan because of my credit history</i>	8
	<i>Do not have the right documentation</i>	9
	<i>Not allowed to borrow money by spouse, by family or other</i>	10
	<i>Tried to borrow, but have been refused</i>	11
	<i>Other, specify</i>	12
Go to Q5.9		

5.4 Still talking about borrowing money:

- a. Please tell me which of the following you have done in the past 12 months?

Read out; Multiple mentions possible

- b. **For each product a respondent has ask:** How did you/are you paying back this money?

1=Regular payments over time; 2=Had to/have to pay everything back at once (lump sum) within a given period;

3=Payment in kind (goods/services); 4=Other

Read out; Single mention

- c. **If respondent has borrowed from more than one source, ask:** Who did you borrow the most money from?

Read out responses in Q5.4a; Single mention

5.4	Loan sources	5.4a	5.4b	5.4c
5.4.1	Borrowed money from a bank	1		1
5.4.2	Borrowed money from a microfinance institution such as Finca or Pride	2		2
5.4.3	Borrowed money from a microlender such as Blue, Bayport	3		3
5.4.4	Borrowed money from a SACCO	4		4
5.4.5	Got a loan from a Government Scheme/Institution	5		5
5.4.6	Borrowed money from your employer	6		6
5.4.7	Borrowed money from family/friends that you had to pay back	7		7
5.4.8	Got money from family/friends that you did not have to pay back	8		

5.4.9	Borrowed money from savings group	9		9
5.4.10	Borrowed money from someone in the community who lends money to others (moneylender/kaloba/shylock)	10		10
5.4.11	Borrowed money from a church or other community based organisation that you belong to	11		11
5.4.12	Did you borrow money or get goods in advance from any other source that I have not mentioned? From whom/where?	12		12

5.5	What is the main reason why you borrowed from (Read out response in Q5.4a for those with one lender and the response in Q5.4c for those with more than one lender)? Do not read out; Single mention			
	Proximity – convenient access			1
	Easy/simple to use			2
	Quickest access to the money			3
	Repayment terms suits me			4
	Trust			5
	Interest rates are low			6
	Have to be able to ensure nobody knows about it			7
	Other, specify			8

5.6	Thinking about the money you borrowed from (Read out response in Q5.4a for those with one lender and the response in Q5.4c for those with more than one lender)? what was this money for? Do not read out; Single mention			
	Medical expenses/medical emergencies			1
	An emergency other than medical			2
	Living expenses when you did not have money			3
	To take care of a sick relative/relatives			4
	For another person to use			5
	Paying off another debt			6
	Chilimba contribution			7
	Savings group contribution			8
	A wedding or lobola			9
	Funeral expenses			10
	Education or school fees (self or others)			11
	To pay water/electricity/telephone bills			12
	Business expenses such as stock, stationary, packaging			13
	Farming expenses such as seeds, fertiliser or land preparation			14
	To buy household goods such as fridge, stove, etc.			15
	Buying land			16
	Buying or building a house for you to live in			17
	Buying a house or land to rent out			18
	Improving or renovating your house			19
	Buying livestock			20
	Buying farming equipment or implements/fishing equipment such as nets or boats			21
	Buying a bicycle, motorcycle, car, truck or other transport			22
	Starting or expanding your business			23
	Putting money or goods into someone else's business			24
	To take care of a sick relative/relatives			25
	For another person to use			26
	Other, specify			27
If Q5.4a = 1 or 2 or 3 or 4 go to Q5.7				
If Q5.4a NOT 1 and NOT 2 and NOT 3 and NOT 4 go to Q5.8.1				

5.7	Ask only those with formal loans (If Q5.4a = 1 or 2 or 3 or 4): You said you borrowed from (read response in Q5.4a) Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? Read out statements	Yes	No
5.7.1	You were given a written contract	1	2
5.7.2	The loan agreement was explained to you	1	2
5.7.3	You were told about all the costs before you took the loan	1	2
5.7.4	You understood what all the costs would be before you took the loan	1	2

5.7.5	The regular instalment was about the amount you thought it would be	1	2
5.7.6	You could easily get the documents needed to apply for the loan	1	2
5.7.7	You were required to provide security/collateral	1	2
5.7.8	You were required to make a deposit before you got the loan	1	2

5.8.1	In the current economic situation many people cannot always make the payments on the money they have borrowed. In the past 12 months have you missed making a payment when it was due?	Yes	1	Go to Q5.8.2
		No	2	Go to Q5.9
5.8.2	What was the main reason for you missing a payment? <i>Do not read out; Single mention</i>			
	The provider of the loan did not contact me to receive payment, so I decided not to pay		1	
	I had unexpected expenses and could not pay		2	
	I did not think I needed to pay the loan back at this time		3	
	I forgot to pay		4	
	I thought I would try and see if the provider of the loan would forget		5	
	I could not get transport		6	
	My employer did not give me my salary		7	
	People/institution I supply goods to did not pay me		8	
	I lost my job		9	
	I lost my crop/harvest/livestock		10	
	I did not get a good price for my crop/harvest		11	
	My business was not doing well/failed		12	
	I was looking after a family member who was sick		13	
	I was sick		14	
	I did not have the money		15	
	Other specify		16	
	Refused		17	

5.9.1	Have you ever applied for a loan from any of the following? <i>Read out</i>	Bank	Yes	1
			No	2
		Microfinance institution such as Finca or Pride	Yes	1
			No	2
		Microlender like Blue or Bayport	Yes	1
			No	2
		Savings and credit cooperative (SACCO)	Yes	1
			No	2
<i>If any of the responses in Q5.9.1 = Yes go to Q5.9.2</i>				
<i>If ALL responses in 5.9.1=No and Q5.2.3=Yes go to Q5.10</i>				
<i>If ALL responses in 5.9.1=No and Q5.2.3=No go to Q6.1.1</i>				

5.9.2 Have you been refused a loan by ? *Read out responses in 5.9.1; Multiple response possible* 1=Yes; 2=No

5.9.3 What was the main reason given for the refusal? *Don't read out; Single mention*

1=Did not have a down payment; 2=Did not have the right documentation; 3=No security/collateral; 4=Income too low; 5=Too much debt; 6=No credit history; 7=Other, specify; 8=Don't know

Get institutions from the response list in Q5.9.1

		5.9.2	5.9.3
5.9.2a	Bank		
5.9.2b	Microfinance institution such as Finca or Pride		
5.9.2c	Microlender like Blue or Bayport		
5.9.2d	Savings and credit cooperative (SACCO)		

5.10 You indicated that you got goods/services in advance that you could pay for at a later stage in the past 12 months:

a. Please tell me what goods/services did you get in this way? *Do not read out; Multiple mentions possible*

For each item respondent has mentioned in Q5.10a, ask:

b. What was this mostly used for? *Read out; Single mention.*

1=Personal/household use; 2=To do business/make money; 3=Farming/fishing; 4=Other

c. Which of the following describes how you paid for? *Use show card/read out; Single mention*

1= You got and then paid in instalments; 2=You got and then paid the full amount later;

3= You got ... and used it to generate money sold it and paid back the same day; 4=You paid back in kind

5.10	Credit uses:	5.10a	5.10b	5.10c
	Items such as food, sugar, flour, cooking ingredients	1		
	Clothing	2		
	Personal services (hair care, massages, etc.)	3		
	Farming inputs	4		
	Farming produce such as vegetables, maize, beans	5		
	Farming equipment/fishing equipment	6		
	Ploughing/harvesting services	7		
	Stock for business	8		
	Bicycle/motorcycle/car	9		
	Appliances such as a fridge, stove, furniture	10		
	Building materials such as cement, tiles, bricks	11		
	Transport services e.g. taxi	12		
	Motor vehicle repair/servicing	13		
	Something not specified here, specify	14		

Section 6: Insurance

6.1.1	Have you ever heard about insurance?	Yes	1	Go to Q6.1.2
		No	2	Go to Q7.1
6.1.2	Do you have insurance cover? <i>Interviewer: Explain to respondent that this could be in his/her own name or they could be covered by insurance that is in somebody else's name.</i>	Yes	1	
		No	2	

6.2	Please tell me which of the following you agree with? <i>Read out statements</i>	Agree	Disagree	Don't know
6.2.1	Insurance is a way of saving	1	2	3
6.2.2	Insurance is expensive and unaffordable for the majority of people	1	2	3
6.2.3	Having insurance is a way of making sure you have money for when things go wrong	1	2	3
6.2.4	You understand how insurance works	1	2	3
6.2.5	You trust insurance companies to pay out when something does go wrong	1	2	3
6.2.6	Insurance is for people with more money and valuable assets	1	2	3
6.2.7	Insurance is for everyone and you are aware of products that can be accessed by everyone	1	2	3
If Q6.1.2=Yes go to Q6.3.1				
If Q6.1.2=No go to Q6.5				

6.3.1 Please tell me which of the following you have? *Read out; Multiple mentions possible*

6.3.2 **For each product the respondent has, ask:** Is this in your name or are you covered by someone else's insurance?

Read out; Single mention

1=Own insurance; 2=Someone else's insurance

6.3.3 **For each product the respondent has, ask:**

How did you get this insurance? *Read out; Single mention*

1=Insurance broker/agent; 2=Mobile phone; 3=Bank; 4=Employer; 5=Input supplier; 6=Other specify

6.3.1	Insurance	6.3.1	6.3.2	6.3.3
6.3.1a	Motor vehicle insurance	1		
6.3.1b	Travel insurance	2		
6.3.1c	Domestic/household Insurance	3		
6.3.1d	Funeral insurance	4		
6.3.1e	All risks insurance	5		
6.3.1f	Medical insurance	6		
6.3.1g	Health cover	7		
6.3.1h	Agricultural insurance	8		
6.3.1i	Life assurance	9		
6.3.1j	Personal injury/accident Insurance	10		
6.3.1k	Property insurance	11		
6.3.1l	Money insurance	12		
6.3.1m	Insurance that covers a loan/Credit life insurance	13		
6.3.1n	Any other insurance product not mentioned here	14		

6.4	There are different reasons for people having the kind of products we have just talked about. What is the main reason why YOU have it? <i>Don't read out; Single mention</i>		
	Cannot afford to lose the thing that is covered		1
	The cost is low compared to the consequences of loss		2
	Being insured stops you worrying about losing things		3
	Have to make provision for my old age		4
	It is required by law to have it		5
	It is better to be safe than sorry later		6
	Have to make provision for when things go wrong		7
	To cover my loan when something happens to me		8
	To make sure my family has money to cover expenses in the event of my death		9
	Other specify		10
	Does not know		11
Go to Q7.1			

6.5	There are different reasons for people not having insurance. What is the main reason YOU don't have it? <i>Don't read out; Single mention</i>		
	Does not know the benefits of insurance		1
	Does not know how it works		2
	Does not know how to get it/where to get it		3
	Does not trust it or the companies that provide		4
	Protects self in other ways – don't need it		5
	Does not want to think about bad things happening		6
	Cannot afford it		7
	They don't want to pay out when you claim		8
	Other specify		9

Section 7: Payment systems

Transfers

7.1	In the past 12 months, have you sent money to someone in a different place within the country or outside of Zambia?	Yes	1	Go to Q7.2.1
		No	2	Go to Q7.4

7.2.1. Who did you send money to in the past 12 months? *Don't read out; Multiple mention possible*

For each mention in Q7.2.1 ask:

7.2.2 Where did you send the money to for? *Read out; Single mention*

1= Rural village; 2=Urban community; 3=Outside of Zambia

7.2.3 How often did you send money to? *Read out; Single mention*

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5= Several times a year; 6=Only once/ffOnce a year;

7= When you can; 8= When they ask you to/in an emergency

7.2.4 How do you mostly send the money to.....? *Don't read out; Single mention*

1=Bank transfer/Pay into bank account; 2=Through the Post Office; 3=Through Western Union/Money gram/Swift cash; 4=Through mobile phone; 5=Send cell phone top-up/airtime vouchers; 6=Bus/taxi driver takes it there; 7=Friends or family takes it there; 8=Other

If Q7.2.1= 1 or 2 or 3 or 4 or 5 or 6 ask:

7.2.5 What is most of the money intended for that you send to? *Don't read out; Single mention*

1=Household use (food/clothing); 2=Education (school fees, transport, uniforms, books); 3=Farming expenses; 4=Business expenses; 5=Building/renovation/expansion; 6=Purchase of land; 7=Purchasing a house; 8=Hospital/medical expenses; 9=Funeral expenses; 10=Social event; 11=Other

		7.2.1	7.2.2	7.2.3	7.2.4	7.2.5
1	Spouse	1				
2	Child	2				
3	Parent	3				
4	Other family member	4				
5	Friend	5				
6	Business I got goods/services from	6				
7	Someone I borrowed money from	7				
8	School/university/college	8				
9	Other, specify	9				

Ask only those who sent money outside Zambia (Q7.2.2=3 for any mention in Q7.2.1)

7.3.1	The last time you sent money outside Zambia, which country did you send the money to?	South Africa	1
		Other, specify	
7.3.2	How much money did you send?	Currency	Amount
		ZMW	
		ZAR	
		Other, specify	
		Don't know	99
		Refused	98

7.4	In the past 12 months, have you received money from someone in a different place within the country or from outside the country?	Yes	1	Go to Q7.5.1
		No	2	Go to Q

7.5.1 Who did you receive money from in the past 12 months? *Don't read out; Multiple mention possible*

For each mention in Q7.5.1 ask:

7.5.2 Where did send the money from? *Read out; Single mention*

1= Rural village; 2=Urban community; 3=Outside of Zambia

7.5.3 How often does ... send you money? *Read out; Single mention*

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5= Several times a year; 6=Once a year; 7=When they can; 8= When you ask them/in an emergency

7.5.4 How does ... mostly send the money to you? *Read out; Single mention*

1=Bank transfer/Pay into bank account; 2=Through the Post Office; 3=Through Western Union/Money gram/Swift cash; 4=Through mobile phone; 5=Send cell phone top-up/airtime vouchers; 6=Bus/taxi driver brings it; 7=Friends or family bring it; 8=Other

If Q7.5.1= 1 or 2 or 3 or 4 or 5 or 6 ask:

7.5.5 What do you use most of the money you receive for? *Don't read out; Single mention*

1=Household use (food/clothing); 2=Education (school fees, transport, uniforms, books); 3=Farming expenses; 4=Business expenses; 5=Building/renovation/expansion; 6=Purchase of land; 7=Purchasing a house; 8=Hospital/medical expenses; 9=Funeral expenses; 10=Social event; 11=Other

		7.5.1	7.5.2	7.5.3	7.5.4	7.5.5
1	Spouse	1				
2	Child	2				
3	Parent	3				
4	Other family member	4				
5	Friend	5				
6	Business customer	6				
7	Someone who borrowed money from you	7				
8	Other specify	8				

Ask only those who received money from outside Zambia (Q7.5.2=3 for any mention in Q7.5.1)

7.6.1	The last time you received money from outside Zambia, which country did you receive it from?	South Africa	1
		Other, specify	
7.6.2	How much money did you receive?	Currency	Amount
		ZMW	
		ZAR	
		Other, specify	
		Don't know	99
		Refused	98

Mobile money

7.7.1	Have you ever heard about mobile money?	Yes	1	Go to Q7.7.2
		No	2	Go to Q7.20
7.7.2	What is mobile money? <i>Don't read out; Multiple mention</i>	Sending/receiving money using a mobile phone		1
		An account on you phone where you can save money		2
		You can buy things using your phone		3
		You can pay bills using your phone		4
		Other, specify		5
7.8.1	How did you first learn about mobile money? <i>Do not read out; Multiple mention</i>	Television		1
		Radio		2
		Bank		3
		Newspaper		4
		SMS		5
		Family/friend		6
		Mobile money agent		7
		Mobile money operator/Cell phone company		8
		Billboards		9
		Internet		10
		Road shows		11
		Colleagues/co-workers		12
		Other		13
7.8.2	Which mobile money providers are you aware of? <i>Do not read out; Multiple mention possible</i> <i>Interviewer: Mobile money provider=Network that you have to register with to use mobile money</i>	Airtel Money		1
		MTN Money		2
		Zamtel		3
		Xapit/Zanaco		4
		Zoona		5
		Other, specify		6

7.8.3	Please tell me which of the following you agree with? <i>Read out statements</i>	Agree	Disagree	Don't know
	You would like to use a mobile phone to pay for goods and services	1	2	3
	You would like to use a mobile phone to put money away so you can use it later	1	2	3
	You would like to use a phone to pay utility bills such as water bill	1	2	3
	One can easily lose money if you send/receive using a mobile phone	1	2	3
	If you save money on your phone and your phone is lost you cannot get back your money	1	2	3

7.9.1	Have you ever used mobile money?	Yes	1	Go to Q7.9.2
		No	2	Go to Q7.9.3
7.9.2	Are you currently using mobile money?	Yes	1	Go to Q7.10.1
		No	2	Go to Q7.9.3
7.9.3	Are you registered to use mobile money?	Yes	1	
		No	2	
7.9.4	What is the main reason why do you not use mobile money? <i>Don't read out; Single mention</i>			
	I do not know what it is			1
	I do not know how to get it			2
	I do not have the required documents			3
	There is no point-of-service/agent close to where I live			4
	I do not need it, I do not make any transactions			5
	Registration is too complicated			6
	Registration fee is too high			7
	Using it is difficult			8
	Fees for using this service are too high			9
	No one among my friends or family use this service			10
	I do not understand this service; I do not know what I can use it for			11
	I do not have a smartphone			12
	I do not trust that my money is safe on a mobile money account			13
	My spouse, family, in-laws do not approve of me having a mobile money account			14
	It is against my religion			15
	I don't use it because all agents are men			16
	Mobile money does not provide anything better/any advantage over the financial services I currently use			17
Other, specify			18	
Go to Q7.20				

7.10.1	When did you first start using mobile money? I would like to get the month and the year?	Month		Go to Q7.6
		Year		
		Can't remember	99	Go to Q7.5.2
7.10.2	Would you say it was? <i>Read out; Single mention</i>	Up to six months ago		1
		Between 6 months and a year ago		2
		Over a year ago, but less than 2 years ago		3
		2 years or more ago but less than 5 years ago		4
		5 years ago or more		5
		Don't know/Can't remember (<i>Don't read</i>)		6

7.11	What is the main reason you started using mobile money? <i>Do not read out; Single mention</i>	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 organization/government agency requested I signed up for an account	6
		An agent or sales person convinced me	7
		I saw posters/billboards/radio/TV advertising that convinced me	8
		A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use	9
		I saw other people using it and wanted to try by myself	10
		I wanted to start saving money with an m-money account	11
		I wanted a safe place to store my money	12
		I got a discount on airtime	13
		I got a promotional amount of money to spend if I start using m-money	14
		Most my friends/family members are already using it	15
Other, specify	16		

7.12.1	Which of the following statements applies to you? <i>Read out; Single mention</i>	You are not registered but you use mobile money through someone else (family/friends)	1	Go to Q7.7.2
		You are not registered but you use mobile money through a mobile money agent	2	
			You are registered to use mobile money	3
7.12.2	What is the main reason why you are not registered? <i>Do not read out; Single mention</i>	I do not have a state ID or other required documents	1	
		There is no mobile money agent close to where I live/work	2	
		Fees for using such account are too high	3	
		I can have all the services through an agent, I do not need an account	4	
		Registration fees are too high	5	
		I prefer that agents perform transactions for me, they will fix the problems if anything happens	6	
		I do not trust my money is safe in a mobile money account	7	
		I prefer to keep money in cash and use mobile money only to send/receive money	8	
		I have heard of fraud on mobile money	9	
		Agent can help me use the service I do not know how to use it on my own	10	
		Do not see any advantages in registering	11	
		Other, specify	12	
Go to Q7.14				
7.13.1	How did you register? <i>Read out; Multiple responses possible</i>	At a mobile money agent	1	
		Through your bank	2	
		Through your phone	3	
		Through the internet	4	
		Other, specify	5	
7.13.2	With which networks are you registered to use mobile money services? <i>Don't read out; Multiple mention</i>	Airtel Money	1	
		MTN Money	2	
		Zamtel	3	
		Xapit/Zanaco	4	
		Zoona	5	
		Other, specify	6	
7.14	What do you use mobile money for? <i>Read out; Multiple mentions possible</i>			
7.14.1	Send money to family/friends			1
7.14.2	Receive money from family/friends			2
7.14.3	Send money to suppliers of goods/services to my business			3
7.14.4	Receive money from my customers			4
7.14.5	Store/save money			5
7.14.6	Buy airtime			6
7.14.7	Receive salary/wages			7
7.14.8	Receiving social welfare money/grant from Government			8
7.14.9	Pay bills like ZESCO, DSTV, water bill			9
7.14.10	Pay wages of other people			10
7.14.11	Repayment of loans			11
7.14.12	Insurance payments			12
7.14.13	Contributions to savings group			13
7.14.14	Contributions/donations to social events			14
7.14.15	Pay school fees			15
7.14.16	Pay for health/medical services			16
7.14.17	Purchasing household goods like food and groceries			17
7.14.18	Purchasing fuel/gas			18
7.14.19	Check account balances			19
7.14.20	Any other transactions not mentioned here, specify			20
7.15	How often do you use mobile money? <i>Read out; Single mention</i>	Daily	1	
		At least once a week	2	
		Not every week but several times a month	3	
		Less than once a month	4	
		Other, specify	5	

7.16	Do you usually do mobile money transactions yourself or does somebody else do them on your behalf? <i>Read out; Single mention</i>		Do transactions myself		1
			Somebody helps me		2
			Somebody does it on my behalf		3
7.17.1	When last did you use mobile money? <i>Read out; Single mention</i>	Yesterday	1	Go to Q7.13	
		In the past 7 days	2		
		In the past 30 days	3		
		In the past 90 days	4	Go to Q7.12.2	
		More than 90 days ago but less than 6 months ago	5		
		6 months or longer ago	6		
7.17.2	What is the main reason for not using mobile money more often? <i>Don't read out; Single mention</i>				
	Didn't need it				1
	Doesn't suit/meet my needs				2
	Too expensive				3
	Service is not good				4
	Other				5
7.18.1	In the past 12 months have you experienced any of the following when you wanted to use mobile money? <i>Read out; Multiple mentions possible</i>				
7.18.1a	Network failure				1
7.18.1b	Agent absent/not available				2
7.18.1c	Agent didn't have enough cash				3
7.18.1d	Agent overcharged for transactions				4
7.18.1e	Lost money				5
7.18.1f	Agent wanted you to reveal your PIN number				6
7.18.1g	Have you experienced any other problems which I did not mention here? Can you please explain these to me?				7
7.18.2	Ask only those who experienced problems: What did you do when you experienced these problems? <i>Don't read out; Multiple mentions possible</i>	Complained at customer services desk			1
		Went to the agent/Complained with agent			2
		Did nothing			3
		Other, specify			4
7.19.1	Have you ever used a mobile money agent?	Yes	1	Go to Q7.14.2	
		No	2	Go to Q7.15	
7.19.2	What did/do you use mobile money agents for? <i>Don't read out; Multiple mentions possible</i>	Registration			1
		Cash-in/deposits			2
		Cash-out/withdrawals			3
		Paying bills			4
		Buying airtime			5
		Sending money			6
		Receiving money			7
		Other			8
7.19.3	Do you tend to use the same agent most of the time?	Yes	1	Go to Q7.14.4	
		No	2	Go to Q7.15	
7.19.4	What is the main reason you are using this agent regularly? <i>Do not read out; Single mention</i>				
	Out of courtesy				1
	The agent is fast				2
	I trust this agent				3
	Reliability: the agent is always present during work hours				4
	Reliability: the agent always has e-float and/or cash to help with my transaction				5
	Proximity to where I live				6
	Proximity to places where I go – market, school, retail store, my job, etc.				7
	Agent is knowledgeable/helpful				8
	Agent is friendly and engaged				9
	This agent is my personal friend, family member or a relative				10
	My family members, friends or workmates use this agent				11
	Agent was recommended to me				12
	Other (Specify)				13

E-payments

7.20 For each of the following statements, please tell me whether it is true for you or not? *Read out statements*

		True	Not true	Don't know
7.20.1	You do not like carrying cash	1	2	3
7.20.2	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	3
7.20.3	You are prepared to learn how to use new technology	1	2	3
7.20.4	You prefer to pay for goods and services in cash rather than using electronic means	1	2	3

7.21 In the past 12 months, about how often did you use the following for purchases?

Read out; Single mention

		Never	Daily	Weekly	Monthly	Less often than monthly
7.21.1	Cash	1	2	3	4	5
7.21.2	ATM / Debit card	1	2	3	4	5
7.21.3	Credit card	1	2	3	4	5
7.21.4	Bank transfer	1	2	3	4	5
7.21.5	Mobile money	1	2	3	4	5

7.22.1	Do you have utility bills such as water, property rates, Muvi TV, DSTV etc. that you have to pay on a regular basis?	Yes	1	Go to Q7.17.2
		No	2	Go to Q8.1.1

7.22.2 In the past 12 months, about how often did you use the following for paying bills?

Read out; Single mention

		Never	Daily	Weekly	Monthly	Less often than monthly
7.22.2a	Cash	1	2	3	4	5
7.22.2b	ATM / Debit card	1	2	3	4	5
7.22.2c	Credit card	1	2	3	4	5
7.22.2d	Bank transfer	1	2	3	4	5
7.22.2e	Mobile money	1	2	3	4	5

Section 8: Financial Service Groups

Some people belong to group saving schemes such as savings groups and/or chilimbas where they save on a regular basis and sometimes also borrow from.

8.1.1	Do you currently belong to any of the following? <i>Read out</i>	Chilimba	Yes	1	<i>Go to Q8.1.2 for group with Q8.1.1=No</i> <i>Go to Q8.3.1 for group with Q8.1.1=Yes</i>	
			No	2		
		Savings group	Yes	1		
			No	2		
					Chilimba	Savings group
8.1.2	Did you belong to such a group before?	Yes			1	1
		No			2	2
8.2	What is the main reason you don't belong to such a group? <i>Don't read out; Single mention</i>				Chilimba	Savings group
	<i>I get the services they offer from financial institutions such banks or MFIs</i>				1	1
	<i>I save money on my mobile phone</i>				2	2
	<i>Don't have any money to save</i>				3	3
	<i>Don't have enough money to save</i>				4	4
	<i>Share amount/share price is too high</i>				5	5
	<i>Share amount is too low</i>				6	6
	<i>There are no such groups in the community</i>				7	7
	<i>Their activities are too time consuming</i>				8	8
	<i>Don't trust them</i>				9	9
	<i>I see no benefits for me in what they have to offer</i>				10	10
	<i>Other, specify</i>				11	11
<i>For group with Q8.1.1=No end section here Go to Q9.1</i>						

8.3.1	What is the main reason why you belong to a chilimba/savings group(s)? <i>Don't read out; Single mention</i>	Chilimba	Savings group
	<i>To socialise or meet friends/to network</i>	1	1
	<i>They give financial advice</i>	2	2
	<i>They give information on matters such as education, health, etc.</i>	3	3
	<i>Can turn to them when in financial need</i>	4	4
	<i>Can get access to money in case of loss or emergency/access the social fund</i>	5	5
	<i>To borrow money</i>	6	6
	<i>To save money</i>	7	7
	<i>I trust the members with my money</i>	8	8
	<i>Inherited membership</i>	9	9
	<i>It is compulsory/expected of me</i>	10	10
	<i>It forces me to save</i>	11	11
	<i>Other, specify</i>	12	12
8.3.2	Are there any other reasons why you belong to a chilimba/savings group(s)? <i>Don't read out; Multiple mentions possible</i>		
	<i>To socialise or meet friends/to network</i>	1	1
	<i>They give financial advice</i>	2	2
	<i>They give information on matters such as education, health, etc.</i>	3	3
	<i>Can turn to them when in financial need</i>	4	4
	<i>Can get access to money in case of loss or emergency/access the social fund</i>	5	5
	<i>To borrow money</i>	6	6
	<i>To save money</i>	7	7
	<i>I trust the members with my money</i>	8	8
	<i>Inherited membership</i>	9	9
	<i>It is compulsory/expected of me</i>	10	10
	<i>It forces me to save</i>	11	11
	<i>Other, specify</i>	12	12

8.4.1	Which of the following do you do with the group(s) you belong to? <i>Read out; Multiple mention possible</i>	Chilimba	Savings group
	<i>Save with the group</i>	1	1
	<i>Borrow from the group – with interest</i>	2	2
	<i>Borrow from the group – without interest</i>	3	3
	<i>Access the social fund</i>	4	4
8.4.2	Do you? <i>Read out</i> 1=Yes; 2=No		
	<i>Contribute towards funerals or other emergencies of group members and their families</i>		
	<i>Contribute towards social events of group members e.g. weddings, birth of a child</i>		
	<i>Have a joint income generating activity e.g. brick making, basket making</i>		
	<i>Buy assets for the group/individual members</i>		
8.5.1	Are any of the groups you belong to registered? 1=Yes; 2=No; 3=Don't know		
8.5.2	Does any of the groups you belong to have a bank account? 1=Yes; 2=No; 3=Don't know		
8.5.3	Does any of the groups you belong to use mobile money to store money? 1=Yes; 2=No; 3=Don't know		
8.5.4	Does any of the groups you belong to use mobile money to receive money? 1=Yes; 2=No; 3=Don't know		
8.5.5	Do you use mobile money to make your contribution to any of the groups you belong to? 1=Yes; 2=No		
8.5.6	How many groups do you belong to?		

8.6.1	Thinking about all the chilimbas/groups you belong to and all the contributions you have made to these, what is the total amount you contributed last month? <i>Interviewer code 999 for refusal or don't know response</i>	ZMW	ZMW
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8.6.2	How often do you contribute to this chilimba/group? <i>Read out; Single mention</i> <i>Interviewer if the respondent belongs to more than one chilimba/savings group refer to the chilimba he/she most often uses; if the respondent belongs to more than one savings group refer to the group he/she most often uses</i>	Every week	1	1
		Twice a month	2	2
		Once a month	3	3

Section 9: Other Service Providers

9.1	Can you tell me what banks are used for? <i>Do not read out; Multiple mentions possible</i>			
	Saving money			1
	Borrowing money			2
	Salary processing			3
	Transferring/sending money to someone else			4
	Keep money safe			5
	Other, specify			6
	Don't know			7

We are almost done, but before we close our interview, I would like you to help me summarise the some of the things we talked about:

9.2	Which of the following do you use to help you manage your money? <i>Read out; Multiple mentions possible</i>			
9.2.1	Bank			1
9.2.2	Microfinance institution (MFI) such as Finca or Pride			2
9.2.3	Lender such as Blue, Bayport			3
9.2.4	Savings and credit cooperative (SACCO)			4
9.2.5	Chilimba			5
9.2.6	Saving group			6
9.2.7	Moneylender/kaloba/shylock			7
9.2.8	Someone in the community			8
9.2.9	Family/friends			9

If Q9.2=1 ask Q9.3

9.3.1 When you use a bank do you use it ...
Read out; Multiple mention possible

In your name only	1	If any response=1 or 2 or 3 go to Q9.4.1 otherwise go to 9.3.2
In your name and someone else's name jointly	2	
Through a group/association you belong to	3	
In somebody else's name and not in your name at all	4	

9.3.2 What is the main reason why you are not using it in your own name? *Don't read out; Single mention*

Too young	1
I don't have the right documentation	2
My income is insufficient/I have no income	3
We share the costs/it is cheaper to have one account	4
I am not allowed to have my own account – by spouse, household member	5
I don't know how to open an account	6
Other specify	7

9.3.3 Can you use/access the bank when you want to?

Yes	1	Go to Q9.4.1
No	2	Go to Q9.3.4

9.3.4 What is the main reason you are not able to use/access this account when you want to?
Don't read out; Single mention

Need permission from account holder	1
Cannot use it when the owner of the account is not around	2
Not always open/available	3
Too far	4
Too expensive	5
Other, specify	6

9.4.1	About how often do you use bank services? <i>Read out; Single mention</i>		Daily	1
			Once or more a week but not daily	2
			Once or more a month but not weekly	3
			Less than once a month	4
9.4.2	When did you last use bank services? <i>Read out; Single mention</i>	Yesterday	1	Go to Q9.5
		In the past 7 days	2	
		In the past 30 days	3	
		In the past 90 days	4	Go to Q9.4.3
		More than 90 days ago but less than 6 months ago	5	
		6 months or longer ago	6	
9.4.3	What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i>			
	Didn't need it/Didn't have enough money			1
	Doesn't suit/meet my needs			2
	Bank too far to use regularly			3
	Too expensive			4
	Service is not good			5
	Other			6
9.5.1	What is the main reason why you use a bank? <i>Don't read out; Single mention</i>			
	To receive salary/wages			1
	To pay salaries/wages			2
	To pay suppliers/receive money from customers			3
	To save/earn interest on savings			4
	To get credit/loan			5
	To keep money safe			6
	To send/receive money			7
	Other			8
9.5.2	Which of the following do you use when you do bank transactions? <i>Read out; Multiple mention</i>		9.5.2	9.5.3
9.5.3	Which do you use most often? <i>Read out responses in Q9.5.1. Single mention</i>			
	Bank branch	1	1	
	ATM	2	2	
	Mobile phone	3	3	
	Internet	4	4	
	Agent	5	5	
9.5.4	Which of the following products or services do you use with a bank? <i>Read out; Multiple mention</i>			
	ATM/debit card			1
	Money transfer			2
	Current/cheque account			3
	Savings account			4
	Fixed deposit account			5
	Loan account			6
	Any other account not mentioned here? Specify			7

For those who are not using banks (Q9.2 NOT 1)

9.6	What is the main reason why you do not have a bank account/have stopped using a bank account? <i>Don't read out; Single mention</i>	
	Does not need it - Insufficient or no money coming in to justify it	
	Cannot maintain the minimum balance	
	Bank service charges are too high	
	Banks are too far away	
	Banking hours are not convenient	
	Does not have the documentation required	
	Does not know how to open a bank account	
	Does not understand benefits of having a bank account	
	Does not trust banks	
	Banks do not provide the products or services I need	
	Can get the same services elsewhere in the community	
	Need permission of someone else to open it	
	Feel intimidated by the bank environment/Does not feel comfortable in a bank	

	Other, specify			14
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If Q9.2=2 then ask:

9.7.1	When you use a microfinance institution such as Finca or Pride do you use it ... <i>Read out; Multiple mention possible</i>	In your name only	1	If any response=1 or 2 or 3 go to Q9.8.1 otherwise go to 9.7.2
		In your name and someone else's name jointly	2	
		Through a group/association you belong to	3	
		In somebody else's name and not in your name at all	4	

9.7.2	What is the main reason why you are not using it in your own name? <i>Don't read out; Single mention</i>			
	Too young		1	
	I don't have the right documentation		2	
	My income is insufficient/I have no income		3	
	We share the costs/it is cheaper to have one account		4	
	I am not allowed to have my own account – by spouse, household member		5	
	I don't know how to open an account		6	
	Other specify		7	

9.7.3	Can you use/access the microfinance institution when you want to?	Yes	1	Go to Q9.8.1
		No	2	Go to Q9.7.4

9.7.4	What is the main reason you are not able to use/access it when you want to? <i>Don't read out; Single mention</i>			
	Need permission from account holder		1	
	Cannot use it when the owner of the account is not around		2	
	Not always open/available		3	
	Too far		4	
	Too expensive		5	
	Other, specify		6	

9.8.1	About how often do you use the services of a microfinance institution? <i>Read out; Single mention</i>	Daily	1
		Once or more a week but not daily	2
		Once or more a month but not weekly	3
		Less than once a month	4

9.8.2	When did you last use these services? <i>Read out; Single mention</i>	Yesterday	1	Go to Q9.9.1
		In the past 7 days	2	
		In the past 30 days	3	
		In the past 90 days	4	Go to Q9.8.3
		More than 90 days ago but less than 6 months ago	5	
		6 months or longer ago	6	

9.8.3	What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i>			
	Didn't need it/Didn't have enough money		1	
	Doesn't suit/meet my needs		2	
	MFI too far to use regularly		3	
	Too expensive		4	
	Service is not good		5	
	Other		6	

9.9.1	What is the main reason why you use a microfinance institution such as Finca or Pride? <i>Don't read out; Single mention</i>			
	To receive salary/wages		1	
	To pay salaries/wages		2	
	To pay suppliers/receive money from customers		3	
	To save/earn interest on savings		4	
	To get credit/loan		5	
	To keep money safe		6	
	To send/receive money		7	
	Other		8	

9.9.2	Which of the following do you use when you do transactions with them? <i>Read out; Multiple mention</i>	9.9.2	9.9.3
9.9.3	Which do you use most often? <i>Read out responses in Q9.5.1. Single mention</i>		
	Branch	1	1
	ATM	2	2
	Mobile phone	3	3
	Internet	4	4
	Agent	5	5

9.9.4	Which of the following products or services do you use with a microfinance institution? <i>Read out; Multiple mention</i>	
	ATM/debit card	1
	Money transfer	2
	Current/cheque account	3
	Savings account	4
	Fixed deposit account	5
	Loan account	6
	Any other account not mentioned here? Specify	7

For those who are not using microfinance institutions (Q9.2 NOT 2)

9.10	What is the main reason why you do not use a microfinance institution like Finca or Pride? <i>Don't read out; Single mention</i>	
	Does not need it - Insufficient or no money coming in to justify it	1
	Cannot maintain the minimum balance	2
	MFI service charges are too high	3
	MFIs are too far away	4
	MFI hours are not convenient	5
	Does not have the documentation required	6
	Does not know how to open an account at an MFI	7
	Does not understand benefits of having an account	8
	Does not trust banks	9
	MFIs do not provide the products or services I need	10
	Can get the same services elsewhere in the community	11
	Need permission of someone else to open it	12
	Feel intimidated by the MFI environment/Does not feel comfortable in a MFI	13
	Other, specify	14

If Q9.2=3 then ask:

9.11.1	When you use a SACCO do you use it ... <i>Read out; Multiple mention possible</i>	In your name only	1	If any response=1 or 2 or 3 go to Q9.12.1 otherwise go to 9.11.2
		In your name and someone else's name jointly	2	
		Through a group/association you belong to	3	
		In somebody else's name and not in your name at all	4	
9.11.2	What is the main reason why you are not using it in your own name? <i>Don't read out; Single mention</i>			
	Too young		1	
	I don't have the right documentation		2	
	My income is insufficient/I have no income		3	
	We share the costs/it is cheaper to have one account		4	
	I am not allowed to have my own account – by spouse, household member		5	
	I don't know how to open an account		6	
	Other specify		7	
9.11.3	Can you use/access the SACCO when you want to?	Yes	1	Go to Q9.12.1
		No	2	Go to Q9.11.4
9.11.4	What is the main reason you are not able to use/access it when you want to? <i>Don't read out; Single mention</i>			
	Need permission from account holder		1	
	Cannot use it when the owner of the account is not around		2	
	Not always open/available		3	
	Too far		4	
	Too expensive		5	
	Other, specify		6	
9.12.1	About how often do you use SACCO services? <i>Read out; Single mention</i>	Daily	1	
		Once or more a week but not daily	2	
		Once or more a month but not weekly	3	
		Less than once a month	4	
9.12.2	When did you last use the services of a SACCO? <i>Read out; Single mention</i>	Yesterday	1	Go to Q9.13
		In the past 7 days	2	
		In the past 30 days	3	
		In the past 90 days	4	Go to Q9.12.3
		More than 90 days ago but less than 6 months ago	5	
		6 months or longer ago	6	

9.12.3	What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i>		
	Didn't need it/Didn't have enough money		1
	Doesn't suit/meet my needs		2
	SACCO too far to use regularly		3
	Too expensive		4
	Service is not good		5
	Other		6
9.13.1	What is the main reason why you use a SACCO? <i>Don't read out; Single mention</i>		
	To receive salary/wages		1
	To pay salaries/wages		2
	To pay suppliers/receive money from customers		3
	To save/earn interest on savings		4
	To get credit/loan		5
	To keep money safe		6
	To send/receive money		7
	Other		8
9.13.2	Which of the following do you use when you do transactions with them? <i>Read out; Multiple mention</i>	9.13.2	9.13.3
9.13.3	Branch		
	ATM		
	Mobile phone		
	Internet		
	Agent		
9.13.4	Which of the following products or services do you use with a SACCO? <i>Read out; Multiple mention</i>		
	ATM/debit card		1
	Money transfer		2
	Current/cheque account		3
	Savings account		4
	Fixed deposit account		5
	Loan account		6
	Any other account not mentioned here? Specify		7

For those who are not using SACCOs (Q9.2 NOT 3)

9.14	What is the main reason why you do not use SACCOs? <i>Don't read out; Single mention</i>		
	Does not need it - Insufficient or no money coming in to justify it		1
	Cannot maintain the minimum balance		2
	SACCO service charges are too high		3
	SACCOs are too far away		4
	SACCO hours are not convenient		5
	Does not have the documentation required		6
	Does not know how to open an account at a SACCO		7
	Does not understand benefits of having an account		8
	Does not trust SACCOs		9
	SACCOs do not provide the products or services I need		10
	Can get the same services elsewhere in the community		11
	Need permission of someone else to open it		12
	Feel intimidated by the SACCO environment/Does not feel comfortable in a SACCO		13
	Other, specify		14

If Q9.2=4 then ask:

9.15.1	When you use a microlender like Blue or Bayport do you use it ... <i>Read out; Multiple mention possible</i>	<i>In your name only</i>	1	If any response=1 or 2 or 3 go to Q9.16.1 otherwise go to 9.15.2
		<i>In your name and someone else's name jointly</i>	2	
		<i>Through a group/association you belong to</i>	3	
		<i>In somebody else's name and not in your name at all</i>	4	
9.15.2	What is the main reason why you are not using it in your own name? <i>Don't read out; Single mention</i>			
	<i>Too young</i>			1
	<i>I don't have the right documentation</i>			2
	<i>My income is insufficient/I have no income</i>			3

	We share the costs/it is cheaper to have one account		4
	I am not allowed to have my own account – by spouse, household member		5
	I don't know how to open an account		6
	Other specify		7
9.15.3	Can you use/access a microlender like Blue Bayport when you want to?	Yes 1 No 2	Go to Q9.16.1 Go to Q9.15.4
9.15.4	What is the main reason you are not able to use/access it when you want to? <i>Don't read out; Single mention</i>		
	Need permission from account holder		1
	Cannot use it when the owner of the account is not around		2
	Not always open/available		3
	Too far		4
	Too expensive		5
	Other, specify		6

9.16.1	About how often do you use the services of microlender like Blue or Bayport? <i>Read out; Single mention</i>	Daily Once or more a week but not daily Once or more a month but not weekly Less than once a month	1 2 3 4
9.16.2	When did you last use it? <i>Read out; Single mention</i>	Yesterday In the past 7 days In the past 30 days In the past 90 days More than 90 days ago but less than 6 months ago 6 months or longer ago	1 2 3 4 5 6 Go to Q9.5 Go to Q9.4.3
9.16.3	What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i>		
	Didn't need it/Didn't have enough money		1
	Doesn't suit/meet my needs		2
	Microlender too far to use regularly		3
	Too expensive		4
	Service is not good		5
	Other		6
9.17.1	What is the main reason why you use a microlender like Blue or Bayport ? <i>Don't read out; Single mention</i>		
	To receive salary/wages		1
	To pay salaries/wages		2
	To pay suppliers/receive money from customers		3
	To save/earn interest on savings		4
	To get credit/loan		5
	To keep money safe		6
	To send/receive money		7
	Other		8
9.17.2	Which of the following do you use when you do transactions with them? <i>Read out; Multiple mention</i>	9.17.2	9.17.3
9.17.3	Which do you use most often? <i>Read out responses in Q9.5.1. Single mention</i>		
	Branch	1	1
	ATM	2	2
	Mobile phone	3	3
	Internet	4	4
	Agent	5	5
9.17.4	Which products or services do you use with a microlender like Blue or Bayport? <i>Read out; Multiple mention</i>		
	Loan account		1
	Any other account not mentioned here? Specify		2

For those who are not using microlenders (Q9.2 NOT 4)

9.18	What is the main reason why you do not use a microlender like Blue or Bayport? <i>Don't read out; Single mention</i>		
	Does not need it - Insufficient or no money coming in to justify it		1
	Cannot maintain the minimum balance		2
	Microlender service charges are too high		3

	Microlenders are too far away	4
	Microlender hours are not convenient	5
	Does not have the documentation required	6
	Does not trust microlenders	7
	Microlenders do not provide the products or services I need	8
	Can get the same services elsewhere in the community	9
	Need permission of someone else to open it	10
	Feel intimidated by microlenders/Does not feel comfortable dealing with microlenders	11
	Other, specify	12

Products and Services

Ask all

9.19	Which of these are most important to have to be able to manage your finances on a daily basis? <i>Read out; Single mention</i>	
9.19.1	Savings account at a bank	1
9.19.2	Loan account at a bank	2
9.19.3	Savings at a microfinance institution like Finca or Pride	3
9.19.4	Loan at a microfinance institution like Finca or Pride	4
9.19.5	Savings at a savings and credit cooperative (SACCO)	5
9.19.6	Loan at a savings and credit cooperative (SACCO)	6
9.19.7	Chilimba	7
9.19.8	Savings in a savings group	8
9.19.9	Loan from a savings group	9
9.19.10	Loan from a kaloba/shylock	10
9.19.11	Mobile money services – remittances	11
9.19.12	Mobile money services for paying bills	12
9.19.13	Mobile money services for buying goods	13

Section 10: Access to Infrastructure

10.1 How long would it take you to get to your nearest

Interviewer: Read option list. Don't read out response list; Single mention

10.2 Would you be comfortable to deposit and withdraw money at this point if there was something like an ATM or an agent available there? 1=Yes; 2=No

		Q10.1					Q10.2
		15 minutes or less	More than 15 to 30 minutes	More than 30 minutes to an hour	More than an hour	Don't know	
10.1.1	Fuel station	1	2	3	4	5	
10.1.2	Supermarket	1	2	3	4	5	
10.1.3	Primary school	1	2	3	4	5	
10.1.4	Health centre	1	2	3	4	5	
10.1.5	Post Office	1	2	3	4	5	
10.1.6	Bank branch or ATM	1	2	3	4	5	
10.1.7	Microfinance institution	1	2	3	4	5	
10.1.8	Building society	1	2	3	4	5	
10.1.9	Insurance company	1	2	3	4	5	
10.1.10	Mobile money agent	1	2	3	4	5	
10.1.11	Bank agent	1	2	3	4	5	

Respondent/household telephone number for back checking purposes:

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Is this respondent's number or someone else's number?
1=Respondent number
2=Someone's number

Interviewer comments