

## FINSCOPE ZAMBIA 2020 QUESTIONNAIRE

<b>Section A: Identification Particulars</b>		
	<b>Name</b>	<b>Code</b>
A1: Province		
A2: District		
A3: Constituency		
A4: Ward		
A5: Census Supervisory Area (CSA)		
A6: Region (rural/urban)		
A7: Standard Enumeration Area (SEA)		
A8: Household Number (HHN)		
A9: Locality/township name		

## Household Level Questions

### Section B: Household Roster

This section should be completed by the head of household or in their absence, the spouse or any other knowledgeable member of the household. Note that this information should be collected for all usual members of the household, including the head of household. To ensure you do not omit anyone, first list all household members, beginning with the head, before you start asking questions with respect to each individual household member.

B.1.1	Name			
B.1.2	What is (NAME) Sex? <i>Interviewer to observe and record</i>	Male	1	
		Female	2	
B.1.3	What is the date of birth of (NAME) (DD/MM/YY)?	Day	Month	Year
B.1.4	What age is (NAME) since his/her last birthday?			
B.1.5	What is the relationship of (NAME) to the head of the household? <i>Read out; Single mention</i>	Head	1	
		Spouse	2	
		Own Child	3	
		Step Child	4	
		Adopted Child	5	
		Grand Child	6	
		Brother/Sister	7	
		Cousin	8	
		Niece/Nephew	9	
		Brother/Sister-In Law	10	
		Parent	11	
		Parent-In-Law	12	
		Other Relative	13	
		Maid/Nanny/House-Servant	14	
Non-Relative	15			
B.1.6	What is (NAME) marital status? <i>Read out; Single mention</i>	Never married	1	
		Married	2	
		Cohabiting	3	
		Separated	4	
		Divorced	5	
		Widowed	6	
		Don't know	7	
B.1.7	Can (NAME) read and write in any language?	Yes	1	
		No	2	

B.1.8	Is (NAME) currently attending school?	Yes	1
		No	2
B.1.9	Has (NAME) ever attended school?	Yes	1
		No	2
B.1.10	What is the highest grade/level (NAME) has completed? <i>Read out; Single mention</i>	Nursery	1
		Grade 1	2
		Grade 2	3
		Grade 3	4
		Grade 4	5
		Grade 5	6
		Grade 6	7
		Grade 7	8
		Grade 8	9
		Grade 9	10
		Grade 10	11
		Grade 11	12
		Grade 12 GCE(0)	13
		GCE(A)	14
		Certificate	15
		Diploma	16
		Bachelors Degree (BA/BSc)	17
Masters Degree (MA/MSc)	18		
PhD or Above	19		
None	20		
B.1.11	In the past month, how did (NAME) spend MOST of his/her day time?	Full-time employment	1
		Part-time employment	2
		Unpaid family work	3
		Self-employed - running own business	4
		Farming	5
		Unemployed & looking for work	6
		Unemployed but not looking for work	7
		Studying in school/college/university	8
		Other, specify	9
B.1.12	Does (NAME) own a mobile phone?	Yes	1
		No	2

## Section C: Progress Out of Poverty Index

This section should be completed by the head of household or in their absence, the spouse or any other knowledgeable member of the household

### Section C1: Household Characteristics

C.1.1	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>	Concrete Only	1
		Covered Concrete	2
		Mud	3

		Wood Only	4
		Other (Specify)	5
		Not Applicable	6
		Don't Know	7
<b>C.1.2</b>	<b>What kind of building material are the walls of the house mainly made of?</b> <i>Interviewer to observe and record or read out; Single mention</i>	Pan Brick	1
		Concrete Brick	2
		Mud Brick	3
		Burnt brick	4
		Pole	5
		Pole & Dagga	6
		Mud Grass/Straw	7
		Iron Sheets	8
		Steel	9
		Hardboard	10
		A Mixture of Hardboard, Tin	11
		Sheet, Plastic, Etc	12
		Other (Specify)	13
		Not Applicable	14
		Don't Know	15
<b>C.1.3</b>	<b>What kind of building material is the roof of the house mainly made of?</b> <i>Interviewer to observe and record or read out; Single mention</i>	Iron sheets	1
		Asbestos tiles	2
		Other non-asbestos tiles	3
		Asbestos sheets	4
		Grass/straw/thatch, or other	5
		Concrete	6
		Other (Specify)	7
		Not applicable	8
		Don't know	9
<b>C.1.4</b>	<b>Is your house connected to electricity?</b>	<b>Yes</b>	1
		<b>No</b>	2
<b>C.1.5</b>	<b>What is the main type of energy that your household uses for cooking?</b> <i>Read out; Single mention</i>	Collected Firewood	1
		Purchased Firewood	2
		Charcoal Own Produced	3
		Charcoal Purchased	4
		Coal	5
		Kerosine/Paraffin	6
		Gas	7
		Electricity	8
		Solar	9
		Crop/Livestock Residues	10
		Other (Specify)	11
<b>C.1.6</b>	<b>What is the main type of energy that your household uses for lighting?</b> <i>Read out; Single mention</i>	Kerosene/paraffin	1
		Electricity	2
		Solar	3
		Candle	4
		Diesel	5
		Open fire	6
		Torch	7

		None	8
		Other (Specify)	9
<b>C.1.7</b>	<b>What is the main source of water supply for this household?</b> <i>Read out; Single mention</i>	Directly From River/ Lake/Stream/Dam	1
		Rainwater	2
		Unprotected Well	3
		Protected Well	4
		Borehole	5
		Unprotected Spring	6
		Protected Spring	7
		Public Tap	8
		Own Tap	9
		Other Tap (Eg from nearby building)	10
		Water Kiosk	11
		Bought From Other Vendor	12
		Bottled Water	13
		Other (Specify)	14
<b>C.1.8</b>	<b>What is the main source of drinking water for this household?</b> <i>Read out; Single mention</i>	Directly From River/ Lake/Stream/Dam	1
		Rainwater	2
		Unprotected Well	3
		Protected Well	4
		Borehole	5
		Unprotected Spring	6
		Protected Spring	7
		Public Tap	8
		Own Tap	9
		Other Tap (Eg from nearby building)	10
		Water Kiosk	11
		Bought From Other Vendor	12
		Bottled Water	13
		Other (Specify)	14
<b>C.1.9</b>	<b>Please tell me which of these do you or someone else in your household own (These should be in working condition). <i>Read out; Single mention for each</i></b>	Yes	No
C.1.9.1	Television	1	2
C.1.9.2	Pay TV e.g DSTV	1	2
C.1.9.3	Radio	1	2
C.1.9.4	DVDs/VCRs or home theatre	1	2
C.1.9.5	Lounge suite/sofa	1	2
C.1.9.6	Generator	1	2
C.1.9.7	Solar Panel	1	2
C.1.9.8	Refrigerator / Freezer	1	2
C.1.9.9	Fan	1	2
C.1.9.10	Bicycle	1	2
C.1.9.11	Motorcycle/Motorbike	1	2
C.1.9.12	Car	1	2
C.1.9.13	Truck / Van or Pickup	1	2
C.1.9.14	Washing machine	1	2
C.1.9.15	Electric iron	1	2
C.1.9.16	Non-electric Iron	1	2
C.1.9.17	Air conditioner	1	2
C.1.9.18	Tractor / power tiller	1	2
C.1.9.19	Plough for animal traction	1	2
C.1.9.20	Electric stove	1	2

C.1.9.21	Gas stove	1	2
C.1.9.22	Motor pump	1	2
C.1.9.23	Brazier/Mbaula	1	2
<b>Individual Level Questions</b>			
<i>Kish Grid: Program to pick one eligible adult (16 years or older) from household roster</i>			
<b>Section C2: Demographics and Know Your Customer (KYC) documents for main respondent</b>			
<b>If the selected respondent is not the one who responded to Section B (Household Roster), please validate the age, sex and level of education which was given in the roster</b>			
C.2.1	What is the sex of the respondent? <i>Interviewer to observe and record</i>	Male	1
		Female	2
C.2.2	What is the date of birth of (NAME) (DD/MM/YY)?	Day	Month
			Year
C.2.3	What was your age on your last birthday?		
C.2.4	What is the highest level of education you have attained? <b>Do not read out.</b>	Nursery	1
		Grade 1	2
		Grade 2	3
		Grade 3	4
		Grade 4	5
		Grade 5	6
		Grade 6	7
		Grade 7	8
		Grade 8	9
		Grade 9	10
		Grade 10	11
		Grade 11	12
		Grade 12 GCE(0)	13
		GCE(A)	14
		Certificate	15
		Diploma	16
		Bachelors Degree (BA/BSc)	17
		Masters Degree (MA/MSc)	18
		PhD or Above	19
		None	20
C.2.5	Which of the following documents do you have? <b>Read out; Multiple mentions possible</b>	National registration card	1
		Driver's license	2
		Passport	3
		Payslip from employer	4
		Lease or rental agreement in your name	5
		Subscription (e.g. satellite TV) in your name	6
		Tax identification form in your name	7
		Electricity/water bill in your name	8
		Insurance policy in your name	9
		Telephone/Zamtel bill in your name	10
		Title deed in your name	11

Section C3: Ownership and Access to a computer, phone and internet					
<p><b>C.3.1</b> Please tell me which of the following do you personally own? By this I mean if you want to sell it you can do so without permission (These should be in working condition). <i>Read out;</i></p> <p><b>Ask only if owns an asset?</b></p> <p><b>C.3.2</b> Would you consider using .... [read out asset owned] as security to borrow money?</p>					
		C.3.1		C.3.2	
		Yes	No	Yes	No
C.3.1.1	Television	1	2	1	2
C.3.1.2	Pay TV e.g DSTV	1	2		
C.3.1.3	Radio	1	2	1	2
C.3.1.4	DVDs/VCRs or home theatre	1	2	1	2
C.3.1.5	Lounge suite/sofa	1	2	1	2
C.3.1.6	Generator	1	2	1	2
C.3.1.7	Solar Panel	1	2	1	2
C.3.1.8	Refrigerator / Freezer	1	2	1	2
C.3.1.9	Fan	1	2	1	2
C.3.1.10	Bicycle	1	2	1	2
C.3.1.11	Motorcycle/Motorbike	1	2	1	2
C.3.1.12	Car/truck /Van or Pickup	1	2	1	2
C.3.1.13	Washing machine	1	2	1	2
C.3.1.14	Electric iron	1	2	1	2
C.3.1.15	Non-electric Iron	1	2	1	2
C.3.1.16	Air conditioner	1	2	1	2
C.3.1.17	Tractor / power tiller	1	2	1	2
C.3.1.18	Plough for animal traction	1	2	1	2
C.3.1.19	Agriculture land (for crop and livestock farming)	1	2	1	2
C.3.1.20	Non-agriculture land e.g residential plot, commercial plot	1	2	1	2
C.3.1.21	House	1	2	1	2
C.3.1.22	Livestock	1	2	1	2
C.3.1.23	Building used as a shop	1	2	1	2
C.3.1.24	Electric stove	1	2	1	2
C.3.1.25	Gas stove	1	2	1	2
C.3.1.26	Motor pump	1	2	1	2
C.3.1.27	Smart phone	1	2	1	2
C.3.1.28	Feature phone	1	2	1	2
C.3.1.29	Laptop	1	2	1	2
C.3.1.30	Desktop	1	2	1	2
C.3.1.31	Tablet	1	2	1	2
<b>C.3.3</b>	<b>Do you have access to a mobile phone (i.e. is there a phone that you can use if you wanted to)? Ask only those without a phone (C.3.1.27=2 &amp; C.3.1.28=2)</b>	Yes		1	
		No		2	
<b>C.3.4</b>	<b>Do you have access to a computer? Ask only those without a computer (C.3.1.29=2 &amp; C.3.1.30=2)</b>	Yes		1	
		No		2	
<b>C.3.5</b>	<b>Do you have access to the internet?</b>	Yes		1	
		No		2	
<b>If the respondent does not have access to a mobile phone (C.3.3 = 2) go to C.3.7</b>					
<b>C.3.6</b>	<b>Do you use a mobile phone that belongs to somebody else?</b>	Yes	1	<b>Go to C.3.9</b>	
		No	2		
<b>C.3.7</b>		I don't have anyone to call			1

	<b>What is the main reason why you don't have a mobile phone? Do not read out. Single mention.</b>	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, specify	12
<b>C.3.8</b>	<b>What is the main reason why you don't use a mobile phone? Do not read out. Single mention. 05636216</b>	I don't have anyone to call	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, specify	12	
	<b>Go to C.4.1</b>		
<b>C.3.9</b>	<b>Do you personally have a SIM card? Interviewer: HAVE refers to ownership of a SIM card</b>	Yes	1
		No	2
<b>C.3.10</b>	<b>Can you use it when you need to?</b>	Yes	1
		No	2
<b>Section C4: House and Land Ownership</b>			
<b>C.4.1</b>	<b>Please tell me which of the following describes your situation best? Read out; Single mention</b>	You own this house (Only ask if C.3.1.21=1)	1
		A member of your household owns this house	2
		You/your household rent this house	3
		This house is provided to you/your household rent free	4
		Other, specify	5
	<b>Go to C.4.5</b>		
<b>C.4.2</b>	<b>How did you get the house? Read out; Single mention</b>	Bought it	1
		Built it	2
		Family bought/built it	3
		Inherited it	4
		Other, specify	5
	<b>Go to C.4.5</b>		
<b>C.4.3</b>	<b>Where did you get most of the money from to buy/build the house? Don't read out. Single mention</b>	Mortgage from building society	1
		Loan from bank	2
		Loan from microfinance institution (MFI) such as Finca or EFC	3
		Loan from a microlender such as 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
	Borrowed from family/friends	9
	Own savings	10
	Money from a Chilimba	11
	Investment income from dividends, bonds, collective investment schemes	12
	Money from a village bank	13
	Inherited some money	14
	Pension lump sum/terminal benefits payment	15
	Using cash when had cash	16
	Other, specify	17

C.4.4	Do you still owe money on the house?	Yes	1
		No	2
		Refused	3

C.4.7	Ask only if C.3.1.19=1 Approximately how much of this land do you use for farming purposes? Interviewer: Please record in units that respondent are comfortable with	Hectares	
		Acres	
		Lima	
		Don't know	

## Section D: Getting and Spending Money

- D.1.1 What method do you mainly use to pay for food/groceries? **Read out; Single mention. Do not read out**
- D.1.2 What method do you mainly use to pay for utility bills (e.g water, electricity)
- D.1.3 How do you usually pay for school fees? **Read out; Single mention**
- D.1.4 How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? **Read out; Single mention**

	D1.1	D1.2	D1.3	D1.4
By using your own cash	1	1	1	1
By borrowing money and paying in cash	2	2	2	2
By cheque	3	3	3	3
Bank transfer	4	4	4	4
By debit card/ATM card	5	5	5	5
By credit card	6	6	6	6
Mobile phone payment/Mobile money services	7	7	7	7
Internet payment	8		8	8
By getting from the store/supplier and paying later with interest	9		9	9
By getting from the store/supplier and paying later without interest	10	10	10	10
By exchanging goods	11	11	11	11
By providing services or doing piece work	12		12	12
You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance	13		13	13
You don't buy this because you never use this	14	14	14	14
Other, specify	15	15	15	15

D.2	Thinking of your regular expenses, EXCLUDING food and clothing, what is most important for you to pay first when you get money?	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, insurance, investment, pension	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	15
	Loan from a microlender e.g. Izwe Loans	16
	Loan from a savings and credit cooperative (SACCO)	17
	Insurance	18
	Investment in the capital market	19
	Loan from a building society	20
	Loan from a savings group	21
	Loan from moneylender e.g. Kaloba, shylock	22
	Money owed to family/friends	23
	Other, specify	24
	I don't have expenses	25

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**D.3**

**D.3.1 Different people have different ways of getting money, please tell me how you get the money you spend?**  
**Read out; Multiple mention possible**  
**Interviewer: If the respondent doesn't have expenses – please probe access to money for personal use carefully! Explain to the respondent that he/she has to report on ALL the different ways he/she gets money (even when getting this from parents or others); if he/she does not spend ANY money – probe who buys his/her food/clothes etc.**

**D.3.2 For each money source ask: How often do you receive the money you get from .....?**  
**Read out; Single mention**  
*1=Daily; 2=Weekly; 3=More than once a month but not weekly; 4=Monthly; 5= Every 2 months; 6=Annually; 7=Seasonally; 8= Occasionally - no particular schedule; 9=Upon completion of job; 10=Other*

**D.3.3 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 a bank account; 3=On your phone; 4=Through a money transfer service such as Western Union, MoneyGram and Swift Cash; 5=Other*

**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).**

**D.3.4 Only for those with more than one source of money:**  
**You said you get money from [...] Read out money sources mentioned by the respondent in D.3.1 On which of these sources do you rely most to cover your expenses? Single mention**

		D.3.1	D.3.2	D.3.3	D.3.4
1	Salaries / wages from a farm (farm worker)	1			1
2	Salaries / wages from an individual/household e.g maid, garden boy, security guard	2			2
3	Salaries / wages from a private company / business other than farm business	3			3
4	Salaries/wages from government/parastatal	4			4
5	Money from trading/selling <b>Anything you produce/grow/raise/make/collect/buy with the intention of selling</b>	5			5
6	Money from providing a service – i.e. such as transport, hairdressing, processing, hospitality services (food & accommodation)	6			6
7	Piece work/Casual labor/Occasional jobs	7			7

8	Rental income	8		8
9	Interest from savings, investments, stocks, unit trusts etc.	9		9
10	Pension	10		10
11	Social welfare money/grant from Government	11		11
12	Rely on someone else/others to give/send me money	12		12
13	Don't get money – someone else pays my expenses <b>Single response IF D.3.1=13, go to D.9</b>	13		13
14	Other, specify	14		14
<b>D.4</b>	<b>Ask only those who get money from salaries/wages: (D.3.1 = 1 or 2 or 3 or 4) Do you work.....? Read out: Single mention</b>	Full-time		1
		Part-time		2
		Seasonally		3
		Once in a while/from time to time		4
<b>D.5</b>	<b>Only for those with D.3.1=5</b>			
	<b>You said you get money from selling things – what kind of things do you MAINLY sell (get most money from)? Don't read out; Probe. Single mention</b>			
	Crops/produce you grow			1
	Products I get from livestock			2
	Livestock			3
	Fish you catch yourself/aquaculture			4
	Things you buy from others – agricultural products			5
	Things you buy from others – non-agricultural products			6
	Things you make (clothes, art, crafts)			7
	Things you collect from nature (stones, sand, thatch, herbs)			8
	Things you process (honey, dairy products, flour)			9
	Other, specify			10
<b>D.6</b>	<b>Only for those with D.3.1=6</b>			
	<b>You said you get money from providing a service – what kind of services do you MAINLY provide (get most money from)? Don't read out. Single mention</b>			
	Personal services (hairdressers, massage, etc.)			1
	Telecommunications/IT			2
	Financial services e.g. Moneylender, mobile money agent			3
	Transport			4
	Hospitality – Accommodation, restaurants, etc.			5
	Information/research			6
	Technical – mechanic, etc.			7
	Educational/child care			8
	Other, specify			9
	<b>Ask D.7 and D.8 only for those with D.3.1=5 or 6</b>			
<b>D.7</b>	<b>How many people other than yourself do you employ? I would like to know the number of full-time and the number of part-time employees? Not referring to unpaid workers/unpaid family members</b>	Total		
		Full-time		
		Part-time		
<b>D.8</b>	<b>Who do you mainly sell your goods/services to? Don't read out. Single mention</b>			

	Government	1
	Co-operative	2
	Organisations such as schools, hospitals, NGOs	3
	Wholesaler	4
	Neighbors/public	5
	Processor	6
	Other retailers	7
	Middlemen	8
	Other, specify	9
<b>D.9</b>	<p><b>Ask those for whom D.3.1= 13 or D.3.4= 12</b></p> <p><b>You said that you rely on others for money or to pay your expenses. Who do you rely mostly on? Don't read out. Single mention</b></p>	
	Household member (e.g. spouse, parent/child/other relative)	1
	Relative/family who is not part of the household	2
	Someone who is not part of the household and who is not a family member	3
	Other, specify	4
<b>D.10</b>	<p><b>Ask only those who get money from farming (D.5=1,2,3 or 4):</b></p> <p><b>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? Don't read out; Single mention</b></p>	
	I do not use any inputs for farming or fishing activities 1	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 Bayport	14
	I get a loan from a microlender like Easy Cash	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	18
	I borrow from a moneylender e.g. Kaloba,shylock	19
	I get goods in advance from an agricultural buyer	20
	I get goods in advance from a farmers organisation	21
	A Government agency gives them to me or subsidises the cost (e.g. subsidized fertiliser)	22
	A Non-Government Organisation (NGO) or community based organisation gives them to me or subsidises the cost	23
	A relative or friend gives them to me or gives me money to buy it	24
	A relative or friend takes a loan to buy them for me	25
	Other specify	26
<b>D.11</b>	<p><b>Ask only those who get money from household members or have household members paying their expenses (D3.1=12 or 13):</b></p>	
	Spouse/partner	1
	Parent(s)	2
	Child/children	3
	Other	4

	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? <b>Multiple mention possible</b>			
<b>D.12</b>	<p><b>Ask only those who get money (everybody except D.3.1=13)</b></p> <p>I would like to get an idea of the total amount of money you get from .... and ... and ... together <b>(Read out responses in D.3.1).</b></p> <p>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?</p> <p><b>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</b></p>	Month	1	<b>Go to D.14</b>
		Year	2	<b>Go to D.15</b>
		Have annual & monthly income	3	<b>Go to D.14</b>
		Don't know amount for either	4	<b>Go to D.16</b>
		<i>Refused</i>	5	
<b>D.14</b>	On average, how much money do you get in a month? Please include money from all the activities that you have just mentioned.	ZMW		<b>Go to D.16</b>
<b>D.15</b>	On average, how much money do you get in a year? Please include money from all the activities that you have just mentioned.	ZMW		
<b>D.16</b>	How often do you have money of your own that you use as you wish? <b>Read out; Single response</b>	Always	1	<b>Go to D.19</b>
		Sometimes	2	
		Never	3	
<b>D.17</b>	EXCLUDING yourself, how many others depend on the money you get, including those who are not members of the household? <b>This question excludes D.3.1=13 D.3.1=14</b>			
<b>D.18</b>	What is the main reason why you don't have money of your own? <b>Do not read out. Single mention</b>	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 ( <b>Do not read out</b> )		5
<b>D.19</b>	Did this household purchase/consume/receive milk (fresh), milk (powdered, excl. baby milk), cheese, or other dairy products during the last 2 weeks?		Yes	1
			No	2
<b>Section E: Planning, Cash-flow and Risk Management</b>				
<b>E.1</b>	At this point in your life, which one of the following is MOST IMPORTANT to you? <b>Do not read out.</b>			
	Putting food on the table			1
	Educating yourself or your family			2
	Improving your business/farm			3
	Developing your career			4

	Buying household goods e.g. TV, refrigerator		5	
	Buying land/building or improving your house		6	
	Your health or that of your family		7	
	Other (SPECIFY)		8	
	Don't know		9	
	Refused to Answer		10	
<b>E.2</b>	<b>In different households, different people make the decisions about how to manage money. Are you involved in your household's financial decisions? By this I mean who makes decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.</b>	Respondent is involved	1	
		Respondent not involved	2	
<b>E.3</b>	<b>Who would you go to if you needed financial advice? Don't read out; Single mention</b> <b>Interviewer: If the respondent mentions more than one source – probe for the most trusted source of advice</b>			
	A household member		1	
	Family member /friend outside the household		2	
	Employer		3	
	Bank		4	
	Microfinance institution such as Finca or EFC		5	
	Savings and credit cooperative (SACCO)		6	
	Farmers association		7	
	Pension advisor		8	
	Insurance advisor		9	
	Capital market operator (Stock broker, investment advisor)		10	
	Other Financial advisor/consultant		11	
	Business association		12	
	Chilimba member (s)		13	
	Savings group/savings group members		14	
	Village bank		15	
	Moneylender in community		16	
	Government official		17	
	Village elder/elder in community		18	
	Internet/online		19	
	Other specify		20	
	Would not ask anyone for advice		21	
	Don't know		22	
<b>E.4</b>	<b>Do you agree with the following statements? Interviewer: Read out statements</b>	<b>Yes</b>	<b>No</b>	
E.4.1a	You keep track of money that you receive and spend	1	2	
E.4.1b	You know how much money you spent last week	1	2	
E.4.1c	You know how much money you have at present	1	2	
E.4.1d	You adjust your expenses according to the money you have available	1	2	
E.4.1e	You often have to spend more money than you have available	1	2	
<b>E.5</b>	<b>How do you keep track of your money (receipts and expenses)? Ask only those who keep track of money that they receive and spend (E4.1a=1): Do not read out</b>	<b>Yes</b>	<b>No</b>	
		Keep a record	1	2
		Monitor account balance	1	2
	Other (Specify)	1	2	
<b>E.6</b>		<b>Yes</b>	1	

	Do you have a plan for how to spend your money for things like food, clothing, school fees bills and other needs from month to month?	No	2
E.7	Thinking about paying for your <b>REGULAR</b> expenses, which of the following applies to you?  Read out. Single response Interviewer: Regular expenses refer to those expenses that you usually have such as on a monthly basis	Don't struggle at all Sometimes struggle Always struggle Have fallen behind completely Don't know ( <b>Don't read out</b> )	1 2 3 4 5
E.8	Thinking about paying for <b>UNEXPECTED</b> expenses, which of the following applies to you? Read out. Single response	Always struggle Sometimes struggle Don't struggle at all Don't know ( <b>Don't read out</b> )	1 2 3 4
E.9	The following are major events in most people's lives. Which do you think is the most costly? Read out. Single mention	Birth of a child Lobola Wedding Education <b>Accident</b> Funeral Does not know ( <b>Do not read out</b> )	1 2 3 4 5 6 7
<b>If E.9=6 go to E.11 otherwise go to E.10</b>			
E.10	How/where will you get most of the money to pay for....( <b>read option mentioned in E.9</b> ) if you have to?  Do not read out. Single mention	Savings Rely on savings group social fund Borrow from a bank Borrow from microfinance institution such as EFC Borrow from microlender such as Agora Borrow from a savings and credit cooperative (SACCO) Borrow from savings group Borrow from moneylender/kaloba/shylock Borrow from family/friends Rely on family and friends for gifts Rely on the community for gifts Sell something that I bought for this purpose Sell something not intentionally bought for this purpose Cut back on expenses Cut back on meals Take children out of school Other, specify Don't know	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
E.11	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 No	1 2 <b>Go to E.13</b>
E.12		Bought an asset to sell when I need the money Bought livestock/poultry to sell when I need money	1 2

	<b>What are you MOSTLY doing about it? Do not read out; Single mention</b> <b>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.</b>	Saving/putting money aside	3	
		Have insurance cover	4	
		Other, specify	5	
<b>E.13</b>	<b>On average, how much money do you spend in a month?</b>	ZMW		
	<b>E.14 Did you/your household experience any of the following during the past 12 months? Read out statements</b>  <b>E.15 For those who experienced an event, ask:</b> <b>How did you cope financially when this happened?</b> <i>Do not read out; Single mention</i> <i>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</i>			
		<b>E.14</b>		<b>E.15</b>
		<b>Yes</b>	<b>No</b>	
E.14.1	Illness in your household that required medical expenses	1	2	
E.14.2	Death of a household or family member resulting in unexpected costs for you/your household	1	2	
E.14.3	Loss of the income of an income earner of the household	1	2	
E.14.4	Large unforeseen school expenses e.g school trip	1	2	
E.14.5	Unexpected rise in the price of goods such as groceries etc.	1	2	
E.14.6	Harvest/crop failure/loss of livestock	1	2	
E.14.7	Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell	1	2	
<b>E.16</b>	<b>Which of the following do you agree or disagree with? Read out statements</b>	<b>Agree</b>	<b>Disagree</b>	
E.16.1	<i>You have people in the community that you can turn to for financial help if you need to</i>	1	2	
E.16.2	<i>You have people in your life who can help you financially if you ever need it</i>	1	2	
E.16.3	<i>You would rather turn to strangers than people in the community if you need financial help</i>	1	2	
E.16.4	<i>People in your community have a strong sense of involvement in the community – people rely on each other for support</i>	1	2	
E.16.5	<i>There is a strong tendency in your community where you live to form groups</i>	1	2	
E.16.6	<i>Being part of the community is important to you</i>	1	2	
E.16.7	<i>You are a member of a group/association other than a chilimba or savings group</i>	1	2	
<b>E.17</b>	<b>When you see you are going to run out of money – how do you MOSTLY cover your expenses until you get money again? Do not read out; Single response</b>			
	Savings		1	
	Borrow		2	
	Ask family/friends for help		3	
	Cut down on meals		4	
	Take children out of school		5	

	Go and visit/stay with relatives			6
	Skip debt repayment			7
	Work more/do extra work			8
	Don't know			9
	Other specify			10
<b>E.18</b>	<b>In your community, if someone passes away, who pays most of the funeral costs? Don't read out; Single mention</b>			
	The community			1
	Friends and family members			2
	The household			3
	People have insurance/funeral funds			4
	They belong to a savings group that will cover the costs			5
	Don't know (Do not read out)			6
	Other, specify			7
	<b>E.19 In the last 6 months has your household...? Read out statements</b>			
	<b>E.20 Please tell me how often... Read out statements</b>			
	<i>1=At least once a week; 2=At least once a month but not every week; 3=Less than once a month</i>			
		<b>E.19</b>		<b>E.20</b>
		<b>Yes</b>	<b>No</b>	
<b>E.19.1</b>	Gone without enough food to eat	1	2	
<b>E.19.2</b>	Gone without medicine or medical treatment that was needed	1	2	
<b>E.19.3</b>	Had to miss an important family event (funeral, wedding, etc.) because you did not have money to attend	1	2	
<b>E.19.4</b>	Child or any person you support sent home for lack of school fees	1	2	
<b>E.19.5</b>	Failed to go out with a friend/family for entertainment e.g movie due to lack of money	1	2	
<b>E.21</b>	<b>If you needed (K500 FOR RURAL / K1,000 FOR URBAN) in case of an emergency, would you be able to raise it?</b>	Yes	1	<b>Go to E.23</b>
		No	2	
		Don't know( <b>Do not read out</b> )	3	
		Refused to Answer( <b>Do not read out</b> )	4	
<b>E.22</b>	<b>What would be your MAIN source of money if you needed it in.....? Do not read out;</b>			
		<b>1 Day</b>	<b>3 Days</b>	<b>1 week</b>
	Savings	1	1	1
	Rely on savings group social fund	2	2	2
	Borrow from a bank	3	3	3
	Borrow from microfinance institution such as Madison Finance	4	4	4
	Borrow from microlender such as Innovate	5	5	5
	Borrow from a savings and credit cooperative (SACCO)	6	6	6
	Borrow from savings group	7	7	7
	Borrow from moneylender/kaloba/shylock	8	8	8
	Borrow from family/friends	9	9	9
	Rely on family and friends for gifts	10	10	10
	Rely on the community for gifts	11	11	11
	Sell something that I bought for this purpose	12	12	12
	Sell something not intentionally bought for this purpose	13	13	13
	Cut back on expenses	14	14	14
	Cut back on meals	15	15	15
	Take children out of school	16	16	16

	Claim insurance		17	17	17
	Other, specify		18	18	18
	Don't know(Do not read out)		19	19	19
	Refused to Answer(Do not read out)		20	20	20
<b>E.23</b>	<b>Are you doing anything to make sure you have money for the things you want in your future (apart from education and employment)?</b>	Yes	1		
		No	2		<b>Go to E.25</b>
<b>E.24</b>	<b>What are you doing about it now? Do not read out; Single mention. Interviewer records first response</b>	Bought an asset to sell later when I need the money			1
		Bought/started a business to generate money			2
		Invested in property to rent out			3
		Saving/putting money aside			4
		Other, specify			5
<b>E.25</b>	<b>We all have something that we would like to do or get for ourselves and our families in future when we have the money. Can you tell me what that will be for you? Don't read out; Single mention</b>	Car/vehicle			1
		Land/farm			2
		House			3
		Large appliances for the household			4
		Farm equipment			5
		Education			6
		Start a business			7
		Other, specify			8
<b>E.26</b>	<b>How will you MAINLY ensure that you have money to meet your needs when you are old and cannot work? Do not read out; Single response</b>	Savings			1
		Children			2
		Land/property			3
		Own business			4
		Rental income			5
		Shares			6
		Farming/agriculture/livestock			7
		Pension			8
		Insurance policy			9
		Don't know/have no plans			10
		Other specify			11
<b>E.27</b>	<b>Compared to one year ago, would you say your financial status has improved / remained the same / worsened?</b>	Improved			1
		Remained the same			2
		Worsened			3
		Don't know(Do not read out)			4
		Refused to Answer(Do not read out)			5
<b>E.28</b>	<b>Do you personally keep an eye on financial matters, such as changes in...?</b>	<b>Yes</b>		<b>No</b>	
<b>E.28.1</b>	The Pension Industry	1		2	<b>If answer is No to all the items, Go to E.30</b>
<b>E.28.2</b>	The stock market	1		2	
<b>E.28.3</b>	The currency (money) market	1		2	
<b>E.28.4</b>	Interest rates	1		2	
<b>E.28.5</b>	Inflation	1		2	
<b>E.28.6</b>	Taxation	1		2	
<b>E.28.7</b>	The job market	1		2	
<b>E.28.8</b>	Housing market	1		2	
<b>E.28.9</b>	Zambian Government budgets	1		2	

E.29		Yes	No
E.29.1	General Newspapers	1	2
E.29.2	Financial / business pages in newspapers	1	2
E.29.3	Financial magazines	1	2
E.29.4	Benefits statement	1	2
E.29.5	Radio and television business and financial programs	1	2
E.29.6	Internet (email, web, newsfeeds, etc)	1	2
E.29.7	Financial advisor	1	2
E.29.8	Other, specify	1	2
E.30	Five (5) brothers are given a gift of K10,000. IF they divide the money equally amongst themselves, how much would each one get? <b>Don't read out. Single mention.</b>	K2,000	1
		Other response	0
E.31	If you put K10,000 into an account and you are guaranteed 2% interest per year, how much would you get if you withdraw only at the end of the year and you don't deposit more money into your account? <b>Do not read out. Single mention</b>	K10,200	1
		Other response	0
E.32	If you see the same radio in two shops, A and B. The cost is K10,000. Shop A offers you a K1,500 discount while shop B gives you a 10% discount. Which shop has given you the biggest discount? <b>Do not read out. Single mention</b>	Shop A	1
		Shop B	0
E.33	If you have K5,000 to buy food per month and other household members contribute K2,500, then you spend K3,250 on food. How much money are you left with? <b>Do not read out. Single mention</b>	K4,250	1
		Other response	0
-			

## Section F: Savings and Investments

### Savings

F.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? <b>Single mention</b>		
	Putting money somewhere to keep it safe		1
	Putting money somewhere to stop you from spending it so that you have it later when you need it		2
	Putting money away so that the total amount increases over time as you put more away		3
	Putting money away so that the total amount increases over time as it earns interest		4
	Putting money aside for you to use later for something specific		5
	Savings is the money that is left over from your income after you have covered all your expenses		6
	Don't know		7
F.2	Which of the following statements do you agree or disagree with? <b>Read out each statement</b>	Agree	Disagree
F.2.1	You sometimes don't buy things that you want in order to save money	1	2
F.2.2	You save or put money away for a specific purpose and you do not use it for any other purpose	1	2
F.2.3	You save or put money away for a specific purpose but you end up using it for something else	1	2
F.2.4	You try different savings options to find the one where you can get the most interest	1	2

**F.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 F.8**

**(i) Ask only those F3.12 (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 F.3d=6 go to F.3e otherwise go to F.3f**

e. **For each product for which F.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**

	<b>F.3 Savings products</b>	<b>F.3a</b>	<b>F.3b</b>	<b>F.3c ZMW</b>	<b>F.3d</b>	<b>F.3e</b>	<b>F.3f</b>
<b>F.3.1</b>	Savings at a bank	1					1
<b>F.3.2</b>	Savings at a microfinance institution like Bayport	2					2
<b>F.3.3</b>	Savings at a savings and credit cooperative (SACCO)	3					3
<b>F.3.4</b>	Savings that you keep on your mobile phone	4					4
<b>F.3.5</b>	Savings with your employer	5					5
<b>F.3.6</b>	Savings with Chilimba	6					6
<b>F.3.7</b>	Savings with savings group	7					7
<b>F.3.8</b>	Savings with another community group or church	8					8
<b>F.3.9</b>	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
<b>F.3.10</b>	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
<b>F.3.11</b>	Savings by means of money given to a household or family member or friend to keep safe for you	11					11
<b>F.3.12</b>	Saving by means of money given to someone else for safe keeping (e.g. money guards)	12					12
<b>F.3.13</b>	Savings by means of buying farming/fishing inputs in advance (like seeds or fertiliser)	13					13

<b>F.3.14</b>	Savings by means of buying business stock or materials	14					14
<b>F.3.15</b>	Savings by means of buying building materials to use at a later stage	15					15
<b>F.3.16</b>	Savings in Treasury Bills or Government Bonds	16					16
<b>F.3.17</b>	Savings in unit trusts	17					17
<b>F.3.18</b>	Shares on the stock exchange	18					18
<b>F.3.19</b>	Pension / NAPSA	19					19
<b>F.3.20</b>	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
<b>F.5</b>	<b>What is the main reason for you to keep your savings ..... (Read out response in F.3a for those with one savings mechanism, response in F.3f for those with more)? Do not read out; Single mention</b>						
	Proximity – convenient access						1
	Easy/simple to use						2
	Have quick access						3
	Know money is safe from theft/fire						4
	Trust						5
	Because others (family members/community/members/friends) use it						6
	So that nobody/a particular person will know about it						7
	Earn good interest						8
	Other, specify						9
<b>F.6</b>	<b>Thinking about the money you saved. What did you mainly save for? Would you say this was mostly for.... Read out; Single mention</b>						
	To help you with regular expenses		1				<b>Go to F.6.1</b>
	To help you cope with unexpected expenses		2				<b>Go to F.6.2</b>
	Business purposes		3				<b>Go to F.6.3</b>
	farming/fishing purposes		4				<b>Go to F.6.4</b>
	Social ceremonies/celebrations		5				<b>Go to F.7</b>
	Buying a bicycle, motorcycle, car, truck or other means of transport for personal use		6				
	Buying household goods such as a fridge or stove or other asset		7				
	Buy residential land/house or building a house to live in/renovate home		8				
	Buying property such as a house or land to rent out		9				
	Money to use when I'm old		10				
	Other, specify		11				
<b>F.6.1</b>	<b>Ask only if F6=1 You said you saved mainly to help you cope with regular expenses. What kind of expenses? Don't read out; Single mention</b>						
	Education or education related costs						1
	Living expenses						2
	Paying off debt						3
	Saving group contribution						4
	Other, specify						5
<b>F.6.2</b>	<b>Ask only if F6=2 You said you saved mainly to help you cope with unexpected expenses. What kind of expenses? Don't read out; Single mention</b>						
	Medical expenses						1
	Funeral expenses						2
	Other, specify						3

<b>F.6.3</b>	<b>Ask only if F6=7</b>		
	<b>You said you saved mainly for business purposes. What was this for? Don't read out; Single mention</b>		
	Startup costs such as registration, etc. or buying a business		1
	Buying inputs, stocks		2
	Buying land or property for business purposes		3
	Buying business equipment such as a printer or sewing machine etc.		4
	Buying a bicycle, motorcycle, car, truck or other means of transport for business use		5
	Covering production/processing/marketing costs		6
Other, specify		7	
<b>F.6.4</b>	<b>Ask only if F6=8</b>		
	<b>You said you mainly saved to help you with for farming/fishing expenses. What was this for Don't read out; Single mention</b>		
	Buying inputs like seeds, fertilizer or for land preparation		1
	Buying/renting land for farming purposes		2
	Buying livestock		3
	Buying farming equipment or implements/fishing equipment such as nets or boats		4
	Buying a bicycle, motorcycle, car, truck, tractor or other means of transport for farming purp		5
	Covering production/processing/marketing costs		6
Other, specify		7	
<b>F.7</b>	<b>Approximately how much money do you currently have saved or put away?</b>		ZMW
	<b>Interviewer: Refer to MONEY saved</b>		Refused 998
			Don't know 999
<b>F.8</b>	<b>In the past 12 months, have you bought/built/started anything with the intention to sell in the future for a profit?</b>	Yes	1
		No	2
<b>Go to F.10</b>			
<b>F.9</b>	<b>What was the last thing you bought/built/started for this purpose? Do not read out; Single mention</b>	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 Treasury bills/bonds/shares/collective investment schemes(unit trusts)	5
		Bought jewelry/coins	6
Other, specify	7		
<b>F.10</b>	<b>In the past 12 months, have you bought/built/started anything with the intention of using it to earn an income?</b>	Yes	1
		No	2
<b>Go to F.12</b>			
<b>F.11</b>	<b>What was the last thing you bought/built/started for this purpose? Do not read out; Single mention</b>	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 Treasury bills/bonds/shares/collective investment schemes(unit trusts)	6
		Bought livestock	7
		Other, specify	8

<b>Investments</b>					
<b>F.12</b>	<b>Are you familiar with following? Read out.</b>  <b>Interviewer: For respondents who answer 1 or 2 to each of the options, probe to establish whether they really know or not before recording.</b>	<b>Heard and know the meaning</b>	<b>Heard but do not know the meaning</b>	<b>Never heard</b>	
<b>F12.1</b>	Securities and Exchange Commission (SEC)	1	2	3	<b>If answer is NO for all, Go to F.18</b>
<b>F12.2</b>	Lusaka Securities Exchange (LuSE)	1	2	3	
<b>F12.3</b>	Capital Markets Association of Zambia (CMAZ)	1	2	3	
<b>F12.4</b>	Listed company e.g. ZAFFICO Plc. ZCCM IH, Zanaco Bank Plc.	1	2	3	
<b>F12.5</b>	Dividends	1	2	3	
<b>F12.6</b>	Corporate bonds / Government bonds / Treasury Bills/Shares	1	2	3	
<b>F12.7</b>	Collective Investment Scheme or Unit Trust	1	2	3	
<b>F12.8</b>	Stockbroker / Dealer / Investment Adviser	1	2	3	
<b>F.13</b>	<b>How did you first hear about..... (Refer to options in F.12 that respondent has heard about)? Do not read out; Single mention</b>	Television			1
		Radio			2
		Newspaper			3
		Internet			4
		Social media (Facebook, Whatsapp, Twitter)			5
		Financial Service Provider (Stockbroker, Fund manager)			6
		SMS			7
		Family / Friend / Co-workers			8
		Financial literacy campaign (financial literacy week, world investor week, etc)			9
		Seminar / Talk / Presentation			10
		School / Personal study / Research			11
		Billboard advert			12
		Others, specify			13
<b>F.14</b>	<b>Please tell me which of the following you agree with? Read out; Multiple mentions possible</b>	<b>Agree</b>	<b>Disagree</b>	<b>Don't know</b>	
<b>F.14.1</b>	An individual can invest in Treasury bills/bonds/shares/collective investment schemes(unit trusts)	1	2	3	
<b>F.14.2</b>	Investing in Treasury bills/bonds/shares/collective investment schemes(unit trusts) is only for the rich	1	2	3	
<b>F.14.3</b>	Investing in treasury bills/bonds/shares/collective investment schemes(unit trusts)is for long term wealth accumulation	1	2	3	
<b>F.14.4</b>	Investing in Treasury bills/bonds/shares/collective investment schemes(unit trusts) is profitable	1	2	3	
<b>F.14.5</b>	You may lose or gain by investing in Treasury bills/bonds/shares/collective investment schemes(unit trusts)	1	2	3	
<b>F.14.6</b>	A company can raise capital through the capital market	1	2	3	
<b>F.14.7</b>	You understand how investment in Treasury bills/bonds/shares/collective investment schemes(unit trusts) works	1	2	3	
<b>F.14.8</b>	You trust financial service providers that offer investment products	1	2	3	
<b>F.14.9</b>	Share prices of a listed company may rise or fall	1	2	3	
<b>F.14.10</b>	You become a part owner of a company if you buy shares	1	2	3	

<b>F.14.11</b>	As an investor, you have the right to participate at a listed company's Annual General Meeting (AGM)	1	2	3
<b>F.15</b>	Have you ever invested in a treasury bills/bonds/shares/collective investment schemes(unit trusts)?	Yes	1	
		No	2	<b>Go to F.18</b>
<b>F.16</b>	Please tell me which of the following products you have invested in?  <b>Read out, multiple mention possible</b>		Yes	No
	Shares		1	2
	Bonds		1	2
	Treasury Bills		1	2
	Collective Investment Schemes / Unit Trust		1	2
<b>F.17</b>	What was the main reason you invested in a capital markets product?  <b>Do not read out; Single mention possible</b>	I invest to earn interest		1
		I invest to build wealth		2
		I invest to prepare for my life after retirement		3
		I invest because my family / friends / colleagues do it		4
		Other, specify		5
<b>F.18</b>	What is the main reason you have NOT invested in treasury bills/bonds/shares/collective investment schemes (unit trusts)? <b>Do not read out: Single mention</b>			
	Do not know the benefits of investing			1
	Do not know how it works			2
	Do not know where the product is offered			3
	Do not trust the companies that provide the products			4
	Do not have money to invest			5
	I am scared to lose my money			6
	Others, specify			7
<b>F.19</b>	How frequently do you invest in the capital markets? <b>Read out; Single mention</b>	Only when there is an Initial Public Offering (IPO)		1
		At least once a week but not everyday		2
		At least once every two weeks, but not once a week		3
		At least once a month, but not once every two weeks		4
		Less than once a month		5
<b>F.20</b>	Have you received investment advice regarding a product in the capital markets in the past 12 months?	Yes	1	
		No	2	<b>Go to F.23</b>
<b>F.21</b>	Who gave you the investment advice? <b>Read out, multiple mention possible</b>		Yes	No
	Securities and Exchange Commission (SEC)		1	2
	Stockbroker		1	2
	Investment adviser		1	2
	Fund Manager		1	2
	Family/friend/colleague		1	2
	Other, specify		1	2
<b>F.22</b>	Do the products being provided in the capital markets meet your financial goals or needs?	Yes		1
		No		2
<b>F.23</b>	Where would you first go if you had a complaint regarding a capital markets product that you invested in?  <b>Read out; Single mentions</b>	I would go to the company that offered me the investment product		1
		I would go the Securities and Exchange Commission (SEC)		2
		I would go to the Lusaka Securities Exchange (LuSE)		3
		I would go to the Capital Markets Association of Zambia		4
		I would go to the Consumer and Competition Protection Commission (CCPS)		5
		I would do nothing about it		6

## Section G: Borrowing

### G.1 Do you agree with the following statements? Interviewer read out statements

		Yes	No	Don't Know	Not Applicable
G.1.1	You avoid borrowing money if you can	1	2	3	4
G.1.2	You prefer to save money for something rather than borrow to pay for it	1	2	3	4
G.1.3	If you borrow money it is okay to pay it a bit later than agreed	1	2	3	4
G.1.4	It is okay to borrow money to pay back outstanding debt	1	2	3	4
G.1.5	It is better to remain with debt than to sell something to pay it	1	2	3	4
G.1.6	It is better to keep savings than to use it to pay off debt	1	2	3	4
G.1.7	Without borrowing you would not be able to feed your family	1	2	3	4
G.1.8	You don't mind borrowing money to get something you really need	1	2	3	4
G.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

### G2 Credit Status

G.2.1a	Did you borrow money from anybody or any institution during the past 12 months?	Yes	1	Go to G.2.2
		No	2	
G.2.1b	Approximately how much money did you borrow the last time you borrowed?	ZMW		
		Refused	998	
		Don't know	999	
G.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	
G.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	
G.2.4a	Ask only for those who answered YES in G.2.1a or YES in G.2.2 or YES in G.2.3. Do you currently owe any money? 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	Yes	1	If relevant go to G.2.5 otherwise go to G.3
		No	2	
		Refused	3	
G.2.4b	Approximately how much money do you currently owe?	ZMW		
		Refused	998	
		Don't Know	999	
G.2.5a	Ask only if respondent gets money from farming (D.3.1=10) and G.2.1a = YES or G.2.2 = YES or G.2.3 = YES: Do you use money that you get from farming activities to pay back the money you owe?	Yes	1	
		No	2	
G.2.5b		Yes	1	

	<b>Ask only if respondent gets money from own business (es) (D.3.1=7) and G.2.1a = YES or G.2.2 = YES or G.2.3= YES:</b> Do you use money that you get from your business to pay back the money you owe?	No	2
	<b>If G.2.1a = NO, go to G.2.3</b> <b>If G.2.1a=YES go to G.4</b>		
<b>G.3</b>	<b>What is the main reason why you have not borrowed money?</b> Don't read out; Single mention		
	Didn't need to borrow money, my income is enough to cover all necessary expenses		1
	Don't want to borrow money/don't believe in borrowing money		2
	Worried would not be able to pay back the money		3
	Interest charged on borrowed money is too high		4
	Do not know where to borrow money from		5
	Do not know how to apply for a loan		6
	Do not have security or collateral		7
	Cannot get a loan because of my credit history		8
	Do not have the right documentation		9
	Not allowed to borrow money by spouse, by family or other		10
	Tried to borrow, but have been refused		11
	Other, specify		12
<b>Go to G.9.1</b>			
<b>G.4</b>	<b>Still talking about borrowing money:</b> <b>G.4a. Please tell me which of the following you have done in the past 12 months?</b> Read out; Multiple mentions possible  <b>G.4b. For each product a respondent has ask: How did you/are you paying back this money?</b> 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  <b>G4c. If respondent has borrowed from more than one source, ask: Who did you borrow the most money from?</b> Read out responses in QG4a; Single mention		
<b>G.4</b>	<b>Loan sources</b>	<b>G.4a</b>	<b>G.4b</b>
G.4.1	Borrowed money from a bank		
G.4.2	Borrowed money from a microfinance institution such as EFC		
G.4.3	Borrowed money from a microlender such as YesCash		
G.4.4	Borrowed money from a SACCO		
G.4.5	Got a loan from a Government Scheme/Institution		
G.4.6	Borrowed money from your employer		
G.4.7	Borrowed money from family/friends that you had to pay back		
G.4.8	Got money from family/friends that you did not have to pay back		
G.4.9	Borrowed money from savings group		
G.4.10	Borrowed money from a village bank		
G.4.11	Borrowed money from someone in the community who lends money to others (moneylender/kaloba/shylock)		
G.4.12	Borrowed money from a church or other community based organisation that you belong to		
G.4.13	Borrowing against an insurance policy		
G.4.14	Borrowing against a pension membership		
G.4.15	Did you borrow money or get goods in advance from any other source that I have not mentioned? From whom/where?		
<b>G.5</b>	<b>What is the main reason why you borrowed from ..... (Read out response in G.4a for those with one lender and the response in G.4c for those with more than one lender)? Do not read out; Single mention</b>		
	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
<b>G.6</b>	<b>Thinking about the money you borrowed from [...] (Read out response in G4a for those with one lender; G4c for those with more than one lender) What was most of this money for? Would you say this was for mostly ...? Read out; Single mention</b>		
	To help you with regular expenses	1	<b>Go to G.6.1</b>
	To help you cope with unexpected expenses	2	<b>Go to G.6.2</b>
	For business purposes	3	<b>Go to G.6.3</b>
	For farming/fishing purposes	4	<b>Go to G.6.4</b>
	Social ceremonies/celebrations	5	<b>Go to G.7</b>
	Buying a bicycle, motorcycle, car, truck or other means of transport for personal use	6	
	Buying household goods such as a fridge or stove or other asset	7	
	Buy residential land/house or building a house to live in/renovate home	8	
	Buying property such as a house or land to rent out	9	
	Other, specify	10	
<b>G.6.1</b>	<b>Ask only if G.6=1 You said you borrowed most money to help you cope with regular expenses. What kind of expenses? Don't read out; Single mention</b>		
	Education or education related costs		1
	Living expenses		2
	Paying off debt		3
	Saving group contribution		4
	Other, specify		5
<b>G.6.2</b>	<b>Ask only if G.6=2 You said you borrowed most money to help you cope with unexpected expenses. What kind of expenses? Don't read out; Single mention</b>		
	Medical expenses		1
	Funeral expenses		2
	Other, specify		3
<b>G.6.3</b>	<b>Ask only if G.6=7 You said you borrowed most money for business purposes. What was this for? Don't read out; Single mention</b>		
	Startup costs such as registration, etc. or buying a business		1
	Buying inputs, stocks		2
	Buying land or property for business purposes		3
	Buying business equipment such as a printer or sewing machine etc.		4
	Buying a bicycle, motorcycle, car, truck or other means of transport for business use		5
	Covering production/processing/marketing costs		6
	Other, specify		7
<b>G.6.4</b>	<b>Ask only if G.6=8 You said you borrowed most money for farming/fishing purposes. What was this for? Don't read out; Single mention</b>		
	Buying inputs like seeds, fertilizer or for land preparation		1
	Buying/renting land for farming purposes		2
	Buying livestock		3
	Buying farming equipment or implements/fishing equipment such as nets or boats		4
	Buying a bicycle, motorcycle, car, truck, tractor or other means of transport for farming purposes		5
	Covering production/processing/marketing costs		6
	Other, specify		7

If G.4a= 1 or 2 or 3 or 4 go to G.7, otherwise go to G.8.1

<b>G.7</b>	<b>Ask only those with formal loans (If G.4a = 1 or 2 or 3 or 4):</b> <b>You said you borrowed from .... (read response in G.4a) Please tell me about your (most recent) experience with regard to taking a loan with these institutions?</b> <b>Which of the following statements are true? Read out statements</b>	Yes	No	
<b>G.7.1</b>	You were given a written contract	1	2	
<b>G.7.2</b>	The loan agreement terms and conditions were explained to you	1	2	
<b>G.7.3</b>	You were told about all the costs before you took the loan	1	2	
<b>G.7.4</b>	You understood what all the costs would be before you took the loan	1	2	
<b>G.7.5</b>	The regular instalment was about the amount you thought it would be	1	2	
<b>G.7.6</b>	You could easily get the documents needed to apply for the loan	1	2	
<b>G.7.7</b>	You were required to provide security/collateral	1	2	
<b>G.7.8</b>	You were required to make a deposit before you got the loan	1	2	
<b>G.8.1</b>	<b>In the current economic situation many people may not 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?</b>	Yes	1	
		No	2	
			<b>Go to G.9.1</b>	
<b>G.8.2</b>	<b>What was the main reason for you missing a payment? Do not read out; Single mention</b>			
	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	
	Money deducted by employer but not remitted to lender		16	
	Other specify		17	
	Refused (Do not read out)		18	
<b>G.9.1</b>	<b>Have you ever applied for a loan from any of the following? Read out, Multiple mention</b>	Bank	Yes	1
			No	2
		Microfinance institution such as Finca	Yes	1
			No	2
		Microlender like Unity Finance	Yes	1
			No	2
		Savings and credit cooperative (SACCO)	Yes	1
			No	2
<p><b>If any of the responses in G.9.1 = Yes go to G.9.2</b>  <b>If ALL responses in G.9.1=No and G.2.3=Yes go to G.10</b>  <b>If ALL responses in G.9.1=No and G.2.3=No go to Section H</b></p>				
<b>G.9.2 Have you been refused a loan by ..... ? Read out responses in G.9.1; Multiple response possible 1=Yes; 2=No</b>				

<b>G.9.3 What was the main reason given for the refusal?</b> 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				
<b>Get institutions from the response list in G.9.1</b>				
<b>G.9.2a</b>	Bank		<b>G.9.2</b>	<b>G.9.3</b>
<b>G.9.2b</b>	Microfinance institution such as MicroFinance Zambia			
<b>G.9.2c</b>	Microlender like Xtenda			
<b>G.9.2d</b>	Savings and credit cooperative (SACCO)			
<b>G.10</b>	<p><b>You indicated that you got goods/services in advance that you could pay for at a later stage in the past 12 months:</b>  <b>G.10a. Please tell me what goods/services did you get in this way? Do not read out; Multiple mentions possible</b></p> <p><b>For each item respondent has mentioned in QG10a, ask:</b>  <b>G.10b. What was this mostly used for? Read out; Single mention.</b>  1=Personal/household use; 2=To do business/make money; 3=Farming/fishing; 4=Other</p> <p><b>G.10c. Which of the following describes how you paid for .....? Read out; Single mention</b>  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</p>			
<b>G.10</b>	<b>Credit uses:</b>	<b>G.10a</b>	<b>G.10b</b>	<b>G.10c</b>
	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		
<b>G.11</b>	<b>Credit Reference Bureau</b>			
<b>G.11.1</b>	<b>Have you heard of the credit reference bureau (CRB)?</b>	Yes	1	
		No	2	<b>Go to QG11.4</b>
<b>G.11.2</b>	<b>Have you ever accessed your credit reference bureau (CRB) report?</b>	Yes	1	<b>Go to QG11.4</b>
		No	2	
		Don't know	3	<b>Go to QG11.4</b>
<b>G.11.3</b>	<b>Why have you not accessed your credit reference bureau report?</b>	Did not know I could see the report		1
		Too expensive		2
		I do not need to access my report		3
		I do not know how to access my report		4
		I do not have a credit reference report		5
		Other (Specify)		6
		Don't know		7
		Refused to Answer		8
<b>G.11.4</b>		Negative report at the credit reference bureaus		1

Do you know what would happen to a person who fails to pay back a loan on time?	Extra fees / charges	2
	Sent to jail	3
	Property taken away / auction of your collateral	4
	Be declared bankrupt	5
	Nothing	6
	Other (SPECIFY)	7
	Don't know	8
Refused to Answer	9	

## Section H: Pensions, Insurance and Climate Change

Pensions					
H.1	Have you heard of a pension scheme?	Yes	1		
		No	2	Go to H.9	
H.2	Where did you first hear about pension schemes?				
	Financial literacy programs			1	
	Employer			2	
	T.V			3	
	friend/family			4	
	school			5	
	Newspaper			6	
	Radio			7	
Other specify			8		
H.3	Which pension schemes have you heard about? Do Not Read Out, Multiple mention			Yes	No
H.3.1	Public Service Pension Fund (PSPF)			1	2
H.3.2	Local Authority Superannuation Fund (LASF)			1	2
H.3.3	National Pensions Scheme Authority (NAPSA)			1	2
H.3.4	Saturnia Regna Pension Fund			1	2
H.3.5	Kwacha Pension Trust Fund			1	2
H.3.6	Toyota Zambia Pension Scheme			1	2
H.3.7	Barclays Bank Staff Pension Scheme			1	2
H.3.8	Madison Pension Trust Fund			1	2
H.3.9	Zambia Railways Pension Scheme			1	2
H.3.10	ZSIC Pension Trust Fund			1	2
H.3.11	NAPSA Staff Pension Scheme			1	2
H.3.12	Mukuba Pension Scheme			1	2
H.3.13	Other, specify			1	2
H.4	Do you agree, disagree or not sure on the following statements (Read Out, Multiple mention)				
		Agree	Disagree	Not sure	
H.4.1	If you have a pension, it can help you to live a life you want in old age?	1	2	3	
H.4.2	In addition to compulsory pension schemes like NAPSA, having a private pension scheme can make you live the life you want in old age	1	2	3	
H.4.3	You can willingly join the private pension scheme	1	2	3	
H.4.4	There are private and public pension schemes in Zambia	1	2	3	
H.4.5	At retirement, some pension schemes pay out lump-sum money and the rest is paid to you monthly	1	2	3	
H.4.6	Pension is a form of long term savings	1	2	3	
H.4.7	In case of death by the main beneficiary, the dependants will continue to get a monthly payment	1	2	3	
H.4.8	It is better to put your money in other investments rather than contributing to a pension scheme.	1	2	3	
H.4.9	Retirees get pension on time in a private pension scheme	1	2	3	

H.4.10	Retirees get pension on time in a public pension scheme	1	2	3	
H.4.11	Pension is only paid when a contributing member retires	1	2	3	
H.4.12	Monthly payments to pensioners increase periodically	1	2	3	
H.4.13	You can make additional contributions in a private pension scheme to enhance your retirement benefits	1	2	3	
H.4.14	If you are in formal employment, the law requires that you belong to a pension scheme	1	2	3	
<b>H.5 Do you contribute to any pension scheme?</b>					
	Yes	1	<b>Go to H.7</b>		
	No	2			
<b>H.6 Why don't you have a pension scheme?</b>					
	Don't know what pensions are	1			
	Have never thought about it	2			
	Not employed/Don't have a job	3			
	Not employed in the formal sector	4			
	Don't know where to get it	5			
	Don't know how to get it	6			
	Have other ways of getting money when I'm old	7			
	I don't have money to contribute to a pension scheme	8			
	No specific reason	9			
	Other, specify	10			
<b>Go to H.8</b>					
<b>H.7 Is your pension scheme private or public?</b>				<b>Yes</b>	<b>No</b>
H.7.1	Private	1		2	
H.7.2	Public	2		2	
<b>H.8 Would you be willing to save some percentage, say, 5% of your monthly income towards a private pension scheme?</b>					
	Yes	1			
	No	2			
<b>H.9 At what age do you think one should start saving for old age?</b>					
<b>H.10 How would you rate your level of confidence in the Pensions and Insurance Authority?</b>					
	High	1			
	Moderate	2			
	Low	3			
<b>Insurance</b>					
<b>H.11 Please tell me which of the following you agree or disagree with? Read out statements</b>					
	Agree	Disagree	Don't Know		
H.11.1	Insurance is a way of saving	1	2	3	
H.11.2	Insurance is expensive and unaffordable for the majority of people	1	2	3	
H.11.3	Having insurance is a way of making sure you have money to use when things go wrong	1	2	3	
H.11.4	You understand how insurance works	1	2	3	
H.11.5	You trust insurance companies to pay out when something does go wrong	1	2	3	
H.11.6	Insurance is for people with more money and valuable assets	1	2	3	
H.11.7	You are aware of products that can be accessed by everyone	1	2	3	

H.11.7	Insurance will make you lose money without gain	1	2	3
<b>H.12.1 Please tell me which of the following you have? Read out; Multiple mentions possible</b>				
<b>H.12.2 For each product the respondent has, ask:</b> <b>Is this in your name or are you covered by someone else's insurance? Read out; Single mention</b> 1=Own insurance; 2=Someone else's insurance				
<b>H.12.3 For each product the respondent has, ask:</b> <b>How did you get this insurance? Read out; Single mention</b> 1=Insurance broker/agent; 2=Mobile phone; 3=Bank; 4=Employer; 5=Input supplier; 6=Other specify				
<b>H.12.1</b>	<b>Insurance</b>	<b>H.12.1</b>	<b>H.12.2</b>	<b>H.12.3</b>
H.12.1a	Motor vehicle insurance	1		
H.12.1b	Travel insurance	2		
H.12.1c	Domestic/household Insurance	3		
H.12.1d	Funeral insurance	4		
H.12.1e	All risks insurance	5		
H.12.1f	Medical scheme	6		
H.12.1g	Health insurance	7		
H.12.1h	National Health Insurance Scheme	8		
H.12.1i	Agricultural insurance	9		
H.12.1j	Life assurance	10		
H.12.1k	Personal injury/accident Insurance	11		
H.12.1l	Property/house insurance	12		
H.12.1m	Money insurance	13		
H.12.1n	Insurance that covers a loan/Credit life insurance	14		
H.12.1o	Any other insurance product not mentioned here	15		
<b>H.13 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? Don't read out; Single mention</b>				
	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
<b>Go to H.15</b>				
<b>H.14 There are different reasons for people not having insurance. What is the main reason YOU don't have it? Don't read out; Single mention</b>				
	Never heard of it until now			1
	Does not know the benefits of insurance			2
	Does not know how it works			3
	Does not know how to get it/where to get it			4
	Does not trust it or the companies that provide			5
	Protects self in other ways – don't need it			6
	Does not want to think about bad things happening			7
	Cannot afford it			8
	They don't want to pay out when you claim			9

	Other specify			10
<b>Government payments to individuals (Welfare payments)</b>				
H.15	Do you get financial assistance from the Government?	Yes	1	Go to H.20
		No	2	
H.16	What do you get?	Yes	No	
H.16.1	Social Cash transfer	1	2	
H.16.2	Bursary	1	2	
H.16.3	Farmer Input Support Programme	1	2	
H.16.4	Other, specify	1	2	
H.17	How often do you receive.....? 1=Weekly; 2=Once monthly; 3=Less than once per month			
H.17.1	Social Cash transfer			1
H.17.2	Bursary			2
H.17.3	Farmer Input Support Programme			3
H.17.4	Other, specify			4
H.18	How do you get the payment?	Yes	No	
H.18.1	Cash	1	2	
H.18.2	Mobile money	1	2	
H.18.3	Into a bank account	1	2	
H.18.4	Other, specify	1	2	
H.19	Please tell me which of the following problems you have experienced with these payments? <b>Read out; Multiple mentions possible</b>			
				<b>Yes</b>
H.19.1	Payment was late			1
H.19.2	You had to give money to an official Yes No			1
H.19.3	Money didn't come at all			1
H.19.4	You received less money than should have			1
H.19.5	Your household is not on the register			1
H.19.6	You were not able to go to the collection point and you didn't get the payment			1
H.19.7	You didn't have proof of identity and didn't get the money			1
H.19.8	Other, specify			1
<b>Climate Change</b>				
H.20	Do you understand what climate change is?	Yes	1	Go to H.22
		No	2	
H.21	What does climate change mean to you? <b>Do not read out; Multiple mention</b>			
H.21.1	Droughts/Dry Spell			1
H.21.2	Heat wave			2
H.21.3	Storms/Floods/Excess rainfall			3
H.21.4	Crop failure			4
H.21.5	Other (Specify)			5

<b>H.22</b>	<b>In the last 12 months, did you experience any of the following....</b>				
<b>H.22.1</b>	Droughts/Dry Spell	<b>Yes</b>	<b>No</b>	<b>If answer is No to events, go to Section I</b>	
<b>H.22.2</b>	Heat wave	1	2		
<b>H.22.3</b>	Storms/Floods/Excess rainfall	1	2		
<b>H.22.4</b>	Crop failure	1	2		
<b>H.22.5</b>	Other (Specify)	1	2		
<b>H.23</b>	<b>Did you experience any of the following hardships as a result of...(read out what respondent experienced as indicated in H22)</b>				
		<b>Yes</b>	<b>No</b>		
<b>H.23.1</b>	Loss to crops, livestock or own business	1	2		
<b>H.23.2</b>	Rise in prices of goods and services (including transport, electricity, groceries, interest rates, food)	1	2		
<b>H.23.3</b>	Illness within your household or family that resulted in medical expenses	1	2		
<b>H.23.4</b>	Loss of job – self or household member	1	2		
<b>H.23.5</b>	Destruction or damage of your dwelling or other property	1	2		
<b>H.23.6</b>	Death or disability of main income earner	1	2		
<b>H.23.7</b>	Death of other family member not main income earner	1	2		
<b>H.23.8</b>	Other, specify				
<b>H.24</b>	<b>Did you have need for additional money to help you deal with the hardships?</b>	Yes	1		
		No	2		
		Don't know	3		
		Refused to answer	4		
<b>H.25</b>	<b>How did you deal with this hardship? Read all, multiple mention</b>				
		<b>Yes</b>	<b>No</b>		
<b>H.25.1</b>	Claimed Insurance	1	2	<b>Go to H.26</b>	
<b>H.25.2</b>	Cut down expenses	1	2	<b>Go to the next section</b>	
<b>H.25.3</b>	Used savings	1	2		
<b>H.25.4</b>	Relied on money from family	1	2		
<b>H.25.5</b>	Missed a loan repayment (s)	1	2		
<b>H.25.6</b>	Borrowed money from a bank	1	2		
<b>H.25.7</b>	Borrowed money from non-bank financial institutions	1	2		
<b>H.25.8</b>	Borrowed money from Savings group, village bank or chilimba	1	2		
<b>H.25.9</b>	Borrowed money from moneylender	1	2		
<b>H.25.10</b>	Sold something to get money	1	2		
<b>H.25.11</b>	Replanted	1	2		
<b>H.25.12</b>	Did nothing	1	2		
<b>H.25.13</b>	Other, specify	1	2		
<b>H.26</b>	<b>How did you access your insurance?</b>				<b>Yes</b>
<b>H.26.1</b>	Through agro dealer			1	2
<b>H.26.2</b>	Through co-operative			1	2
<b>H.26.3</b>	Throughout-grower scheme			1	2
<b>H.26.4</b>	Through farmer input support programme (FISP)			1	2
<b>H.26.5</b>	From the insurance company or broker			1	2
<b>Section I: Payment systems – Transfers</b>					
<b>I.1</b>	<b>In the past 12 months, have you sent money to someone in a different place within the country or outside of Zambia?</b>	Yes	1		
		No	2	<b>Go to I.4</b>	
	<b>I.2.1. Who did you send money to in the past 12 months? Don't read out; Multiple mention possible</b>				
	<b>For each mention in I.2.1 ask:</b>				
	<b>I.2.2 Where did you send the money to for .....? Read out; Single mention</b>				

1= Rural village; 2=Urban community; 3=Outside of Zambia			
<b>I.2.3 How often did you send money to .....? Read out; Single mention</b>			
1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5= Several times a year; 6=Only once/ff Once a year; 7= When you can; 8= When they ask you to/in an emergency			
<b>I.2.4 How do you mostly send the money to.....? Don't read out; Single mention</b>			
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			
<b>If I.2.1= 1 or 2 or 3 or 4 or 5 or 6 ask:</b>			
<b>I.2.5 What is most of the money intended for that you send to .....? Don't read out; Single mention</b>			
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			
		<b>I.2.1</b>	<b>I.2.2</b>
<b>I.2.3</b>			<b>I.2.4</b>
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 other than a friend/family member	7	
8	School/university/college	8	
9	Other, specify	9	
<b>I.3.1</b>	<b>The last time you sent money outside Zambia, which country did you send the money to?</b>	South Africa	1
		Other, specify	2
<b>I.3.2</b>	<b>How much money did you send?</b>	<b>Currency</b>	<b>Amount</b>
		ZMW	
		ZAR	
		USD	
		Other, specify	
		Don't know	99
		Refused	98
<b>I.4</b>	<b>In the past 12 months, have you received money from someone in a different place within the country or from outside the country?</b>	Yes	1
		No	2
<b>I5.1 Who did you receive money from in the past 12 months? Don't read out; Multiple mention possible</b>			
<b>For each mention in QI5.1 ask:</b>			
<b>I5.2 Where did .... send the money from? Read out; Single mention</b>			
1= Rural village; 2=Urban community; 3=Outside of Zambia			
<b>I5.3 How often does ... send you money? Read out; Single mention</b>			
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			
<b>I5.4 How does ... mostly send the money to you? Read out; Single mention</b>			

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 I.5.1= 1 or 2 or 3 or 4 or 5 or 6 ask:**

**I.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

		I.5.1	I.5.2	I.5.3	I.5.4
1	Spouse				
2	Child				
3	Parent				
4	Other family member				
5	Friend				
6	Business customer				
7	Someone who borrowed money from you				
8	Other specify				

I.6.1	The last time you received money from outside Zambia, which country did you receive it from?	South Africa	1
		Other, specify	2

I.6.2	How much money did you receive?	<b>Currency</b>	<b>Amount</b>
		ZMW	
		ZAR	
		USD	
		Other, specify	
		Don't know	99
Refused	98		

## DIGITAL FINANCIAL SERVICES – MOBILE MONEY

I.7.1	Have you ever heard about mobile money?	Yes	1	
		No	2	Go to I.20

I.7.2	What is mobile money? Don't read out; Multiple mention	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

I.8.1	How did you first learn about mobile money? Do not read out; Multiple mention	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		

<b>I.8.2</b>	<b>Which mobile money providers are you aware of? Do not read out; Multiple mention possible</b> Interviewer: Mobile money provider=Network that you have to register with to use mobile money	Mobile Payments Solutions		1
		Airtel Money		2
		Zoona		3
		MTN Money		4
		Kazang		5
		SmartPay		6
		Mobi Kash		7
		Zamtel Kwacha		8
		Other,specify		9
<b>I.8.3</b>	<b>Please tell me which of the following you agree or disagree with? Read out statements</b>	<b>Agree</b>	<b>Disagree</b>	<b>Don't Know</b>
<b>I.8.3.1</b>	You would like to use a mobile phone to pay for goods and services	1	2	3
<b>I.8.3.2</b>	You would like to use a mobile phone to put money away so you can use it later	1	2	3
<b>I.8.3.3</b>	You would like to use a phone to pay utility bills such as water bill	1	2	3
<b>I.8.3.4</b>	One can easily lose money if you send/receive using a mobile phone	1	2	3
<b>I.8.3.5</b>	If you save money on your phone and your phone is lost you cannot get back your money	1	2	3
<b>I.9.1</b>	<b>Have you ever used mobile money?</b>	Yes	1	
		No	2	<b>Go to I.9.3</b>
<b>I.9.2</b>	<b>Are you currently using mobile money?</b>	Yes	1	<b>Go to I.10.1</b>
		No	2	<b>Go to I.9.3</b>
<b>I.9.3</b>	<b>Are you registered to use mobile money?</b>	Yes		1
		No		2
<b>I.9.4</b>	<b>What is the main reason why you do not use mobile money? Don't read out; Single mention</b>			
	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
	Using it is difficult			7
	Fees for using this service are too high			8
	No one among my friends or family use this service			9
	I do not understand this service; I do not know what I can use it for			10
	I do not have a mobile phone			11
	I do not trust that my money is safe on a mobile money account			12
	My spouse, family, in-laws do not approve of me having a mobile money account			13
	It is against my religion			14
	I don't use it because all agents are men			15
	Mobile money does not provide anything better/any advantage over the financial services I currently use			16
Other, specify			17	
	<b>Go to I.20</b>			
<b>I.10.1</b>	<b>When did you first start using mobile money, would you say it was ....? Read out; Single mention</b>	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 (Don't read)		6

I.11	<b>What is the main reason you started using mobile money?</b> <b>Do not read out; Single mention</b>	I had to send money to another person I had to receive money from another person Somebody/a person requested I open an account I had to send money to an organization/government agency: e.g., had to pay a bill I had to receive money from an organization/government agency: e.g., pension or welfare benefits An organization/government agency requested I signed up for an account An agent or sales person convinced me I saw posters/billboards/radio/TV advertising that convinced me A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use I saw other people using it and wanted to try by myself I wanted to start saving money with a money account I wanted a safe place to store my money I got a discount on airtime I got a promotional amount of money to spend if I start using mobile money Most of my friends/family members are already using it It's convenient to send and receive money anywhere and anytime Other, specify	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
I.12.1	<b>Which of the following statements applies to you?</b> <b>Read out; Single mention</b>	You are not registered but you use mobile money through someone else (family/friends) You are not registered but you use mobile money through a mobile money agent You are registered to use mobile money	1 2 3 <b>Go to I.13.1</b>
I.12.2	<b>What is the main reason why you have not registered/activated the account?</b> <b>Do not read out; Single mention</b>	I do not have a state ID or other required documents There is no mobile money agent close to where I live/work Fees for using such account are too high I can have all the services through an agent, I do not need an account I prefer that agents perform transactions for me, they will fix the problems if anything happens I do not trust my money is safe in a mobile money account I prefer to keep money in cash and use mobile money only to send/receive money I have heard of fraud on mobile money Agent can help me use the service I do not know how to use it on my own Do not see any advantages in registering Other, specify	1 2 3 4 5 6 7 8 9 10 11
<b>Go to I.14</b>			
I.13.1	<b>How did you register/activate?</b> <b>Read out; Multiple responses possible</b>	At a mobile money agent Through your bank Through your phone Through the internet Other, specify	1 2 3 4 5
I.13.2	<b>With which networks are you registered to use mobile money services?</b> <b>Don't read out; Multiple mention</b>	Mobile Payments Solutions Airtel Money Zoono MTN Money Kazang SmartPay	1 2 3 4 5 6

		Mobi Kash	7
		Zamtel Kwacha	8
		Other,specify	9
<b>I.14</b>	<b>What do you use mobile money for? Read out; Multiple mentions possible</b>		
I.14.1	Send money to family/friends		1
I.14.2	Receive money from family/friends		2
I.14.3	Send money to suppliers of goods/services to my business		3
I.14.4	Receive money from my customers		4
I.14.5	Store/save money		5
I.14.6	Buy airtime		6
I.14.7	Receive salary/wages		7
I.14.8	Receiving social welfare money/grant from Government		8
I.14.9	Pay bills like ZESCO, DSTV, water bill		9
I.14.10	Pay wages of other people		10
I.14.11	Repayment of loans		11
I.14.12	Insurance payments		12
I.14.13	Contributions to savings group		13
I.14.14	Contributions/donations to social events		14
I.14.15	Pay school fees		15
I.14.16	Pay for health/medical services		16
I.14.17	Purchasing household goods like food and groceries		17
I.14.18	Purchasing fuel/gas		18
I.14.19	Check account balances		19
I.14.20	Any other transactions not mentioned here, specify		20
<b>I.15</b>	<b>How often did you use mobile money in the last 3 months? Read out; Single mention</b>	At least once a day	1
		At least once a week but not everyday	2
		At least once a month	3
		Less than once a month	4
		Other, specify	5
<b>I.16</b>	<b>Do you usually do mobile money transactions yourself or does somebody else do them on your behalf? Read out; Single mention</b>	Do transactions myself	1
		Somebody helps me	2
		Somebody does it on my behalf	3
<b>I.17.1</b>	<b>When last did you use mobile money? Read out; Single mention</b>	Today	1
		In the past 7 days	2
		In the past 30 days	3
		In the past 90 days	4
		More than 90 days ago but less than 6 months ago	5
		6 months or longer ago	6
		<b>Go to I.18</b>	
<b>I.17.2</b>	<b>What is the main reason for not using mobile money more often? Don't read out; Single mention</b>	Didn't need it	1
		Doesn't suit/meet my needs	2
		Too expensive	3
		Service is not good	4
		Other	5
<b>I.18</b>	<b>In the past 12 months have you experienced any of the following when you wanted to use mobile money? Read out; Multiple mentions possible</b>		
I.18.1a	Network failure		1
I.18.1b	Agent absent/not available		2

I.18.1c	Agent didn't have enough cash/float				3
I.18.1d	Agent overcharged for transactions				4
I.18.1e	Lost money				5
I.18.1f	Agent wanted you to reveal your PIN number				6
I.18.1g	Have you experienced any other problems which I did not mention here? Can you please explain these to me?				7
I.18.2	<b>Ask only those who experienced problems:</b> <b>What did you do when you experienced these problems?</b> <b>Don't read out; Multiple mentions possible</b>	Complained at customer services desk			1
		Complained to the agent			2
		Did nothing			3
		Other, specify			4
I.19.1	Have you ever used a mobile money agent?	Yes	1		
		No	2		<b>Go to I.20</b>
I.19.2	<b>What did/do you use mobile money agents for? Don't read out; Multiple mentions possible</b>	Registration/activation			1
		Cash-in/deposits			2
		Cash-out/withdrawals			3
		Paying bills			4
		Buying airtime			5
		Sending money			6
		Receiving money			7
		Other			8
I.19.3	Do you tend to use the same agent most of the time?	Yes	1		
		No	2		<b>Go to I.20</b>
I.19.4	<b>What is the main reason you are using this agent regularly? Do not read out; Single mention</b>				
	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
	The agent is female				13
	The agent is male				14
Other (Specify)				15	
<b>E-payments</b>					
I.20	<b>For each of the following statements, please tell me whether it is true for you or not? Read out statements</b>				
		<b>True</b>	<b>Not true</b>	<b>Don't know</b>	
I.20.1	You do not like carrying cash	1	2	3	
I.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	
I.20.3	You are prepared to learn how to use new technology	1	2	3	
I.20.4	You prefer to pay for goods and services in cash rather than using electronic means	1	2	3	

<b>In the past 12 months, how often did you use the following for purchases? Read out; Single mention</b>						
<b>I.2.1</b>		<b>Never</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Less often than monthly</b>
	Cash					
<b>I.21.1</b>	ATM / Debit card					
<b>I.21.2</b>	Credit card					
<b>I.21.3</b>	Bank transfer					
<b>I.21.4</b>	Mobile money					

<b>I.21.5</b>						
<b>I.22.1</b>	<b>Do you have utility bills such as water, electricity, property rates, Muvi TV, DSTV, etc. that you have to pay on a regular basis?</b>	Yes	1			
		No	2			<b>Go to Section J</b>

<b>I.22.2 In the past 12 months, about how often did you use the following for paying bills? Read out; Single mention</b>						
		<b>Never</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Less often than monthly</b>
<b>I.22.2a</b>	Cash	1	2	3	4	5
<b>I.22.2b</b>	ATM / Debit card	1	2	3	4	5
<b>I.22.2c</b>	Credit card	1	2	3	4	5
<b>I.22.2d</b>	Bank transfer	1	2	3	4	5
<b>I.22.2e</b>	Mobile money	1	2	3	4	5

## Section J: Financial Service Groups

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

<b>J.1.1</b>	<b>Do you currently belong to any of the following? Read out</b>	<b>Chilimba</b>	Yes	1	<b>If NO to all, Go to J.1.3</b>
			No	2	
		<b>Savings group</b>	Yes	1	
			No	2	
		<b>Village bank</b>	Yes	1	
			No	2	

<b>J.1.2</b>	<b>How many groups do you belong to?</b>	<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
		<b>Go to J.3.1</b>		

<b>J.1.3</b>	<b>Did you belong to such a group previously?</b>		<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
		Yes	1	1	1
		No	2	2	2

<b>J.2</b>	<b>Main reason you don't belong to such a group?</b>	<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
	I get the services they offer from financial institutions such as banks or MFIs	1	1	1
	I save money on my mobile phone	2	2	2
	Don't have any money to save	3	3	3
	Don't have enough money to save	4	4	4
	Share amount/share price is too high	5	5	5
	Share amount is too low	6	6	6
	There are no such groups in the community	7	7	7

	Their activities are too time consuming	8	8	8
	Don't trust them	9	9	9
	I see no benefits for me in what they have to offer	10	10	10
	Other, specify	11	11	11
<b>For group with J.1.1=No end section here and Go to Section K</b>				
<b>J.3.1</b>	<b>Main reason why you belong to a chilimba/savings group(s)/village bank?</b>	<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
	To socialise or meet friends/to network	1	1	1
	They give financial advice	2	2	2
	They give information on matters such as education, health, etc.	3	3	3
	Can turn to them when in financial need	4	4	4
	Can get access to money in case of loss or emergency/access the social fund	5	5	5
	To borrow money	6	6	6
	To save money	7	7	7
	I trust the members with my money	8	8	8
	Inherited membership	9	9	9
	It is compulsory/expected of me	10	10	10
	It forces me to save	11	11	11
	Other, specify	12	12	12
<b>J.3.2</b>	<b>Are there any other reasons why you belong to a chilimba/savings group(s)? Don't read out; Multiple mentions possible</b>			
	To socialise or meet friends/to network	1	1	1
	They give financial advice	2	2	2
	They give information on matters such as education, health, etc.	3	3	3
	Can turn to them when in financial need	4	4	4
	Can get access to money in case of loss or emergency/access the social fund	5	5	5
	To borrow money	6	6	6
	To save money	7	7	7
	I trust the members with my money	8	8	8
	Inherited membership	9	9	9
	It is compulsory/expected of me	10	10	10
	It forces me to save	11	11	11
	Other, specify	12	12	12
<b>J.4.1</b>	<b>Which of the following do you do with the group(s) you belong to?</b>	<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
	Save with the group	1	1	1
	Borrow from the group – with interest	2	2	2
	Borrow from the group – without interest	3	3	3
	Access the social fund	4	4	4
<b>J.4.2</b>	<b>Do you ....? Read out 1=Yes 2=No</b>	<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
	Contribute towards funerals or other emergencies of group members and their families			

	Contribute towards social events of group members e.g. weddings, birth of a child			
	Have a joint income generating activity e.g. brick making, basket making			
	Buy assets for the group/individual members			
		<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
<b>J.5.1</b>	<b>Are any of the groups you belong to registered?</b> 1=Yes 2=No 3=Don't know			
<b>J.5.2</b>	<b>Does any of the groups you belong to have a bank account?</b> 1=Yes 2=No 3=Don't know			
<b>J.5.3</b>	<b>Does any of the groups you belong to use mobile money to store money?</b> 1=Yes 2=No 3=Don't know			
<b>J.5.4</b>	<b>Does any of the groups you belong to use mobile money to receive money?</b> 1=Yes 2=No 3=Don't know			
<b>J.5.5</b>	<b>Do you use mobile money to make your contribution to any of the groups you belong to?</b> 1=Yes 2=No 3=Don't know			
		<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
<b>J.6.1</b>	<b>Thinking about all the chilimbas/savings groups/village banks you belong to and all the contributions you have made to these, what is the total amount you contributed last month?</b> <b>Interviewer code 999 for refusal or don't know response</b>	<b>ZMW</b>	<b>ZMW</b>	<b>ZMW</b>
		<b>Chilimba</b>	<b>Savings group</b>	<b>Village bank</b>
<b>J.6.2</b>	<b>How often do you contribute to this chilimba/group?</b> <b>Read out; Single mention</b> <b>Interviewer if the respondent belongs to more than one chilimba/savings group/village bank refer to the one he/she most often uses;</b>	<i>Daily</i>	<i>1</i>	<i>1</i>
		<i>Every Week</i>	<i>2</i>	<i>2</i>
		<i>Twice a month</i>	<i>3</i>	<i>3</i>
		<i>Once a month</i>	<i>4</i>	<i>4</i>
		<i>Other specify</i>	<i>5</i>	<i>5</i>



K2	<b>Why do you value the services of [response in k1.10] the most? Don't read out; Single mention</b>	
	Helps me save	1
	My money is safe with them	2
	I can get a loan when I need it	3
	I can turn to them when I have a money emergency	4
	I can send and receive money	5
	I can make payments	6
	Other, specify	96
K3	<b>Ask only if K1.1 =1 for any one of K1a – K1c</b> <b>If you have a problem with the services we have just talked about (i.e. with financial institutions) where do you go to complain? Don't read out. Multiple mentions possible.</b>	
	Customer services	1
	Go to my branch	2
	Regulator of financial services	3
	Central Bank	4
	Do not go anywhere to complain	5
	Never had a problem	6
	Other, specify	96
	Don't know	99
K4	<b>Ask only if K1.2 =4 for any one of K1a – K1b</b> <b>You said you are using someone else's account – what is the main reason why don't you use your own account? Don't read out. Single mention.</b>	
	I don't have the right documentation	1
	It is too expensive	2
	I am not allowed to open an account/need permission from household/family member	3
	I don't know how to open an account	4
	I don't know where to go to open an account	5
	I cannot read/write	6
	I don't have enough money to justify opening an account	7
	I don't use it often enough	8
	No specific reason	9
	Other specify	96
	K5a	<b>Ask only if K1.1a = NO</b> <b>Why don't you use the services of a bank to help you manage your money? Don't read out; Single mention</b>
Does not need it - Insufficient or no money coming it to justify it		1
Cannot maintain the minimum balance		2
Bank service charges are too high		3
Banks are too far away		4
Banking hours are not convenient		5
Does not have the documentation required		6
Does not know how to open a bank account		7
Does not understand benefits of having a bank account		8
Does not trust banks		9
Banks 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 bank environment/Does not feel comfortable in a bank		13
Bank products are complicated		14
Banks share my information with other institutions		15
Other, specify		96

K5b	<b>Ask only if K1.1b = NO</b>	
	<b>Why don't you use the services of a MFI to help you manage your money?</b>	
	<b>Don't read out; Single mention</b>	
	Does not need it - Insufficient or no money coming it to justify it	1
	Cannot maintain the minimum balance	2
	Service charges are too high	3
	They are too far away	4
	Hours are not convenient	5
	Does not have the documentation required	6
	Does not know how to open an account	7
	Does not understand benefits of using them	8
	Does not trust them	9
They do not provide the products or services I need	10	
Can get the same services elsewhere in the community	11	
Other, specify	96	
K5c	<b>Ask only if K1.1j=YES</b>	
	<b>What is the main reason why you use moneylenders? Don't read out; Single mention</b>	
	Quick access to money	1
	They are in the community/they are close	2
	I have no other options to borrow from	3
	I know them	4
	Can borrow small or large amounts	5
Other, specify	96	
K6	<b>Ask only if ALL of K1.1. = NO</b>	
	<b>Apart from family and friends, why don't you use any institution or organisation to help you manage your money?</b>	
	<b>Don't read out; Single mention</b>	
	Don't trust others with my money	1
	They don't offer services that will suit my needs	2
	They are expensive/charge too much	3
	I don't see any value in what they offer	4
	They are too far away	5
	No specific reason	6
Religious reason	7	
Other, specify	96	

## Section L: Access to Infrastructure

L.1. How long would it take you to get to your nearest.....?

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

L.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

							L.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	
L.1.1	Filling station						
L.1.1	Supermarket						
L.1.2	School						
L.1.3	Health Centre						
L.1.4	Post Office						
L.1.5	Bank branch or ATM						
L.1.6	Microfinance institution						
L.1.7	Building society						
L.1.8	Insurance company						
L.1.9	Mobile money agent						
L.1.10	Bank agent						
L.1.11	Capital Markets Operator (stockbroker, fund manager)						
L.1.12	Filling station						

