

STRICTLY CONFIDENTIAL



2022 ICT SURVEY

ENUMERATOR'S GUIDE

@ November 2022

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1. INTRODUCTION

Zambia Information and Communications Technology Authority (ZICTA) in collaboration with the Zambia Statistical Agency (ZamStats) and the Ministry of Transport and Communications will undertake the “**Information and Communications Technology (ICT) Survey**” at household level (HH).

The objectives of the study are to:

- provide an ex-post update on the regulatory impact assessment of the ICT Act and associated Regulations;
- Establish access and usage of ICT products and services;
- Determine the extent of use of Government online services;
- assess the extent and awareness among consumers and providers of ICT services as regards online illicit content and online risks; and
- Conduct an assessment of the digital financial services market in Zambia.

To meet these objectives, primary information needs to be collected from Households (HHs) both in the urban and rural areas of all 10 Provinces of Zambia. HHs will be the basic sampling unit in the study.

The household (HH) survey will be carried out through direct interviews with HH members, in as many visits as possible. The survey will take place from 21st November 2022 to 10th December 2022.

2. THE HOUSEHOLD SURVEY

The aim of the HH survey is to collect direct information from HH members about their socio-economic characteristics and their experience with ICT services and devices or gadgets. About 6,400 HHs nationally are targeted. To achieve regional representation, the sample has been stratified by urban and rural in all provinces.

At HH level, the survey aims to collect the following information:

- HH demographics;
- Socio-economic conditions;
- Availability of ICT devices in HHs;
- HH members experience with ICT services and devices etc.

The survey will therefore include a broad range of questions to cover the above aspects.

2.1. SCOPE AND COVERAGE

The survey will have a nationwide coverage on a sample basis. The survey will be conducted in all the ten (10) provinces, namely: Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North-Western, Southern and Western.

The survey is split into two (2) modules but will be done at the same time. These are the individual and household modules. These will be covered through the household survey. In both cases, structured questionnaires will be used to collect the data.

2.1.1. Field Questionnaires

Three types of data collection instruments will be used during the 2022 ICT survey. Questionnaires are programmed in Survey Solutions while Maps me will be used to for household listing in selected enumeration areas.

1. **HOUSEHOLD QUESTIONNAIRE**, for collecting information about the households.
2. **INDIVIDUAL QUESTIONNAIRE**, for collecting information on eligible household members.

2.1.2. Enumerator Conduct

As an enumerator you should always be polite and try to establish good relationships with all households you are dealing with and with local authorities within the area assigned to you. You should stimulate interest in the survey so that the best information possible is obtained from the respondents.

You are not allowed to argue with respondents or rebuke them or enter into any political discussions with them. If a respondent leads you into a conversation outside your work then politely decline. If a respondent is hostile or not very cooperative with you, consult your supervisor who will solicit for cooperation from the respondent.

You must also dress appropriately when collecting data from the various households. You should always be clean and dressed in a manner accepted by the community where you are operating from.

2.1.3. Excluded Households from the Survey

The definition of a household given refers only to private households. Some people do not live in private households but in institutional houses like schools, hospitals, prisons, army camps, etc.

This survey will not list or enumerate persons/households living in hotels, motels, nurses' hostels, government hostels, prisons, boarding schools, colleges and universities, army camps, national service camps and other such institutionalised places if they do not cook separately. Diplomats accredited to Embassies and High Commissions will not be enumerated.

- However, persons such as doctors, wardens, managers of hostels, policemen, etc. staying with or without their families within the premises of institutions in separate houses normally cooking separately, should be treated as private households and should be enumerated in the usual manner.
- Ordinary workers other than diplomats working in Embassies and High Commissions will also be enumerated.
- Others with diplomatic status working in the UN, World Bank, etc. should be enumerated.
- Also to be enumerated are persons or households, who live in institutionalised places such as hostels, lodges, etc., but cooking separately. Examples are persons or households living in Highland House Hostel in Lusaka, such persons/households are to be enumerated.

Institutionalised persons will be excluded in this survey because they tend to distort the data needed for the survey. However, persons in places like boarding schools and hospitals who qualify to be usual members of a household, according to the definition, will be captured in their respective households.

You and all other survey officials should have taken an oath of secrecy or will be required to **OBSERVE HIGH LEVEL OF SECRECY WITH DATA COLLECTED IN THE SURVEY**. If it is found that anyone

has shown the survey documents or disclosed the information to unauthorized persons, that person will be prosecuted under the **Census and Statistics Act Cap 127 of the Laws of Zambia**.

2.1.4. Enumeration Area

Standard Enumeration Areas (SEAs) are geographically demarcated areas by Zambia Statistical Agency (ZamStats) specifically for purposes of conducting censuses and surveys. They have in most cases clearly identifiable boundaries using land physical features such as roads, rivers, power lines, rail-lines, etc.

As an enumerator, you will be assigned an enumeration area in which you will do the enumeration work for the survey. Your supervisor will assign you to this area with a map showing boundaries.

Your supervisor will take you around your enumeration area and instruct you with regard to the order in which you will carry out the enumeration.

Since the cooperation of the people is an essential factor in the success of the survey, your supervisor will introduce you to the **LOCAL AND TRADITIONAL LEADERS** and **OTHER INFLUENTIAL PERSONS** in the area to solicit their cooperation.

Before interviewing a household you are required to **INTRODUCE YOURSELF** and **THE PURPOSE OF YOUR VISIT IN A POLITE MANNER**. After every interview you should thank the respondent(s) and remind them of your next visit.

3. SURVEY TEAM AND THEIR FUNCTIONS

The survey team's primary role is to collect household level data. The team comprises enumerators, supervisors, master trainers, coordinators, zone managers and regional statisticians.

3.1 ENUMERATOR

An enumerator is responsible for carrying out **FACE-TO-FACE INTERVIEWS** with households selected during the ICT survey.

Duties of an Enumerator

Your main duties as an enumerator in the survey is to collect data on the listing form and main questionnaires and then submit to your supervisor for verification.

You will be assigned to a supervisor. Your supervisor will allocate you work areas (SEAs). These areas have clearly identifiable boundaries. Your supervisor will show you around your SEA boundary so that you are familiar with it before you start your assignment. After you have been assigned your work areas and your SEA boundaries identified, you will then start your assignment by taking note of all the households in the SEA you have been assigned. Thereafter, your supervisor will select a sample of listed households as indicated on the Maps.ME software with provided GPS coordinates. You will then interview the selected households using the **Main household questionnaires**. If you find that the household head is different from the one indicated on the software, proceed to do the interview with the household you will find at that location.

Each enumerator will carry out his/her work in a SEA. A team of Enumerators will be led by a Supervisor. Your Supervisor will provide you with data collection instruments and other materials and will be

responsible for organizing your day-to-day field activities. During your fieldwork you must keep regular contact with your supervisor to enable him/her to make adjustments to the programs of your work. If necessary, you should also report any problems to him/her, such as any persons refusing to be interviewed or **ANY PROBLEM WITH THE DEVICE**.

The quality of information to be derived from the data is dependent on what you collect from the respondents. Make sure that you record the information which is correct to the best knowledge of the respondents.

The questionnaire is very detailed and may require that you visit the household more than once in order to collect all the information required on the questionnaire. If the respondents appear to be busy or ask you to come another time, then please make an appointment to complete the interview at an agreed date and time.

You must record answers **CLEARLY** where you are required to describe. You must also keep your survey materials clean and in good order.

You must always check your work before breaking off and ensure that:

- (i) You check your work for completeness. There should not be any omissions where it is not permitted by the application.
- (ii) You check your work for consistency. There should be consistency between answers recorded in the various sections of the questionnaire. For example an own child of the head should not be older than the head.
- (iii) If data is found to be inaccurate, the enumerator will be required to return to the HH to collect accurate information.
- (iv) Your tablet's battery as well as power bank are always adequately charged before you begin your work.
- (v) The Global Positioning System (GPS) coordinates of the EA are recorded.

After ensuring that the days' work is free of errors and other inconsistencies not built-in the applications, the supervisor must synchronize the data file with the Cloud Server.

You should always write **NOTES** in the questionnaire (in the **NOTE BOX** provided for each item) to explain peculiar or unusual situations or strange answers recorded for the purposes of your Supervisor and other persons checking your work.

3.2 REGIONAL STATISTICIAN, MASTER TRAINER AND SUPERVISOR

The Regional Statistician is the head of the operations in the province responsible for ensuring that the fieldwork is conducted in the required manner. He/she will be expected to make sure all the logistics for the field operations are in place. They will assist in the coordination of the ICT survey.

The Master Trainer is responsible for the day-to-day running of the field exercise. This involves **OVERSEEING** and **MONITORING** the work of the enumerators. In addition, he/she is responsible for managing the team's survey materials.

The Supervisor will be responsible for the day-to-day operations of the survey during fieldwork.

- He/she will assist the enumerator in identifying their work areas; assist them with the list of selected households.
- He/she will also organize the work schedule and check their work on a daily basis.

- He/she will be required to conduct interviews.
- He/she will also make sure that the **LOCAL COMMUNITY LEADERS** including **LOCAL AUTHORITIES, CHIEFS, HEADMEN**, etc. are informed about the ICT survey.
- He/she must verify the collected data for accuracy. If some data is inaccurate or missing information, he/she must send the enumerator back to the household to complete the information.
- He/she will be responsible for ensuring that interview data is synchronized with the cloud server.

3.3 COORDINATOR

Ten (10) coordinators will be working on the study and will be responsible for the following:

- Providing liaison with ZamStats regional offices;
- Making arrangements with ZamStats Regional Statisticians in survey areas;
- Providing logistical support;
- Ensuring that teams have all the items needed;
- Tracking the progress of the survey implementation by number;
- Ensuring that data from completed SEAs is synchronized with the cloud server at the close of a business day.

4. INTERVIEW AND ENUMERATORS' ROLE

4.1 MATERIALS PROVIDED

Each enumerator will be provided with the following:-

- A Samsung Galaxy Tab tablet loaded with Survey Solutions Applications for Household questionnaire and individual household members questionnaire and MAPS.ME Applications for boundaries and navigation;
- A soft copy of the enumerator's manual loaded on the tablet;
- Power banks;
- A letter of introduction;

4.2 ENUMERATOR'S FUNCTIONS

- Introducing yourself, explaining who you are and for who you are working in a manner that facilitates the participation of household members in the survey;
- Study and understand ALL instructions included in the manual and provided through the training in order to complete the survey in an appropriate manner;
- Coordinate with supervisor on how to carry out the survey and to report daily work done;
- Check that material needed to carry out the survey is sufficient and appropriate;
- Carry out the survey personally to each household selected and each household member, avoiding the presence of external people and following **FULLY** instructions given;
- Ask questions in a clear, and polite manner and indicate responses appropriately;
- Double check and revise the questionnaire at the end of the interview in order to correct any mistakes and save or partially save record as verification of the accuracy of the information; and
- Perform the work in an honest manner in accordance with the importance of the ICT survey.

4.3 HOW TO CARRY OUT THE INTERVIEW

Face-to-face interviews are a way of getting information directly from the person being interviewed and should not be viewed as a mechanical process, but rather as an art. It should be a normal, smooth conversation between two persons, in a manner that does not influence or lead the respondent to answer in a particular way. In order to carry out the interview in a proper manner, the following rules should be respected:

4.3.1 IDENTIFYING THE MAIN RESPONDENT

The household will be chosen by your supervisor and assigned to you. You should identify the selected HH, and then identify the main respondent (HH head or a direct substitute that can give answers in lieu of the HH head). Since you and the respondent do not know each other, it is thus important that you establish a clear relationship with the respondent without making them suspicious. For this reason, the first impression is very important. When you go to the HH, you should be the first to start talking informally, introducing yourself, what organization you are working for, and the purpose of the visit.

For example:

*Good morning madam, my name is **JOHN MWANZA** and I am from ZamStats and working for ZICTA and the Ministry of Technology and Science on a study that aims at understanding usage of ICT services and devices/gadgets among persons who are **10 years and older** in this household. I would like to ask you some questions since the information you can provide is very important for the purpose of the study.*

4.3.2 PRIVATE INTERVIEW

It very important that the interview, for individual questions for household members who are 10 years and older, is carried out privately without external presence or influence, since the presence of other people could bias the output of the survey. However, for household members who are 10 to 15 years, household head or any other adult may be allowed to observe if he/she insists or at the request of the interviewee. To avoid other persons' presence that can interfere with the interview, the enumerator will need to explain the importance of confidentiality to the interviewee with tact.

4.3.3 CONFIDENTIALITY AND LEGAL POWERS

This survey is being carried out under the provisions of the Census and Statistics Act, Chapter 127 of the Laws of Zambia.

Under this Act, all persons residing in Zambia, except for foreign diplomats accredited to embassies and high commissions at the time of the survey, are required to provide the necessary information. However, cooperation of the people is most important for a successful survey. Under the Act, you are not permitted to show, disclose or discuss any information collected in the survey with anyone other than the survey officials.

Before commencing the first question it is important to let the household member know that information given are and will be maintained anonymous. No name will be reported with the data but only numbers. The only reason we collect names is that, in case of a callback, we might interview specific household members.

Further, they should be informed that there is no right or wrong answer to the questions asked but any kind of information provided by the interviewee will be very important for purpose of the survey and will be maintained anonymous and used for statistical purposes only. The result of the survey will not be published at individual or household level but as aggregates at provincial and national level.

4.3.4 NEUTRALITY AND TIME

It is essential that you maintain neutrality without interpreting the questions in your own way. Each question must be read exactly how it is written since a slight different word might induce a different reaction and answer from the HH member. HH members should be given ample time to understand and to think about the answer. If the answer given by the HH member is vague or unclear, you should just ask kindly to explain a bit more or to repeat the answer given. If you figure out that the HH member is answering randomly in order to finish the interview, you should suggest that it is better to take time. If the interviewee is rushing you because he/she is getting annoyed or tired, you should postpone the interview to another day since tiredness decreases data quality. It is essential that you do not anticipate, lead, guess or suggest the answer since the results could be biased.

4.3.5 HOW TO HANDLE INDECISION AND DO NOT KNOW ANSWERS

- You should always try to avoid missing or don't know answers.
- As a result, you should always try to probe more but without leading the answer or influencing the interviewee. Just ask to explain a bit more or to think more about the answer.
- Similarly, if you realize that the interviewee gave an answer inconsistent with some given earlier, you should try to probe more without disturbing the interviewee.

4.3.6 REVISION

- At the end of the day, you should skim through the questionnaire and check that nothing is illogical, missing and that there are no incomplete answers. If that is the not case, you should go back to the household and ask some questions again.
- Before giving the workload for the day to the supervisor, you must check carefully that nothing is missing and there are no mistakes. Records must be complete when submitted to the supervisor.
- If everything is fine you can give the days' work to the supervisor otherwise you should go back to the household and have the illogical responses corrected.
- When the supervisor gets the days' work, he/she will check nothing is inconsistent, everything is okay and understandable.
- If everything is fine, the supervisor will synchronize the data file with the FTP server at the end of fieldwork. If there are problems with the data, the supervisor will give it back to the enumerator for appropriate action.
- The Master trainer will have access to the data file but only with the rights to view records. However, if there are problems with the data, the Master trainer will relay the information to the supervisor for appropriate action.
- Once finished you will thank the household members and remind them that you might call back in case of some clarifications.

5. INSTRUCTIONS FOR NAVIGATING THE APPLICATION AND ENTERING DATA

The household questionnaire is administered to ALL eligible members of the household. This section provides general instructions for entering questionnaire data in the Android Survey Solutions Application.

5.1 LAUNCHING THE Survey Solutions DATA ENTRY APPLICATION

Figure 1 shows **HOME SCREEN** of the device (Samsung Galaxy Tab 4). It features shortcuts to various applications which have been installed on the device. The data entry application for Android Survey Solutions can be launched in two ways viz.:

1. By tapping the finger on circled icon of the **Survey Solutions Entry App**.
2. Alternatively or if the circled icon is not visible on the **HOME SCREEN**, tap the finger on icon label "**Other Apps**", search for **Survey Solution Entry icon** and tap on it as in **1** above.

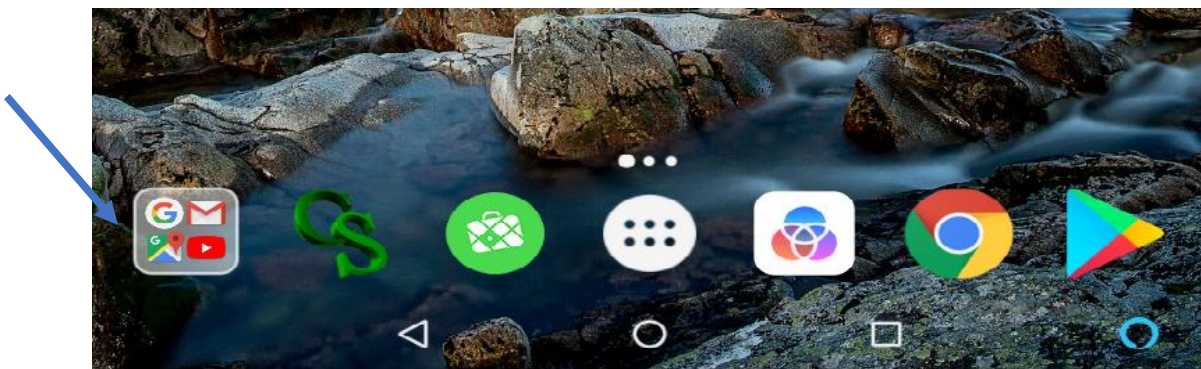


Figure 1: Device Home Screen

When you tap on the Survey Solution Entry icon, all data entry **CAPI applications** (*Computer Assisted Personal Interview*) on the device will be displayed. If there is only one application on the device it opens automatically i.e. it takes you to the login screen.

The Application launches in two ways as indicated above. Tapping on the Survey Solutions icon takes you to the display in Figure 2 below.

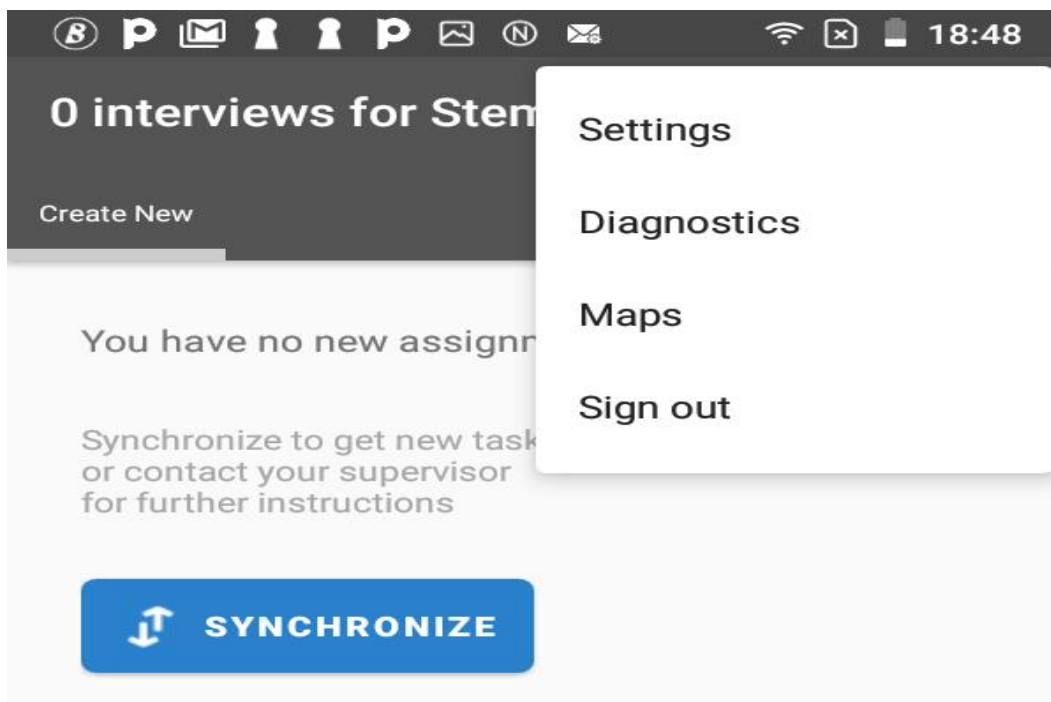
Figure 2: Survey Solutions initial screen



The initial screen of the Survey Solutions App features several icons as shown in figure 2. Enter the following URL for synchronization point: <https://zsa.zamstats.gov.zm:8443>. Enter your login credentials (The unique Login and password given to you).

Once logged in, the Interviewer application screen will appear as shown below.

Figure 3: Interviewer Application Screen



The interviewer application consists of the following:

- **Dashboard** – this is where all the assignments are listed, you will either be inside a questionnaire or here on the dashboard.
- **Synchronization** – this is the sending of data and receiving of new assignments
- **Settings** – This is where the interviewer and connection setting are defined
- **Diagnostics** – Selecting this option make backups of collected data, tests connectivity and internet speed
- **Sign in/Sign out** – Allows the enumerator to log in and start work or log out of the application at the end of the day

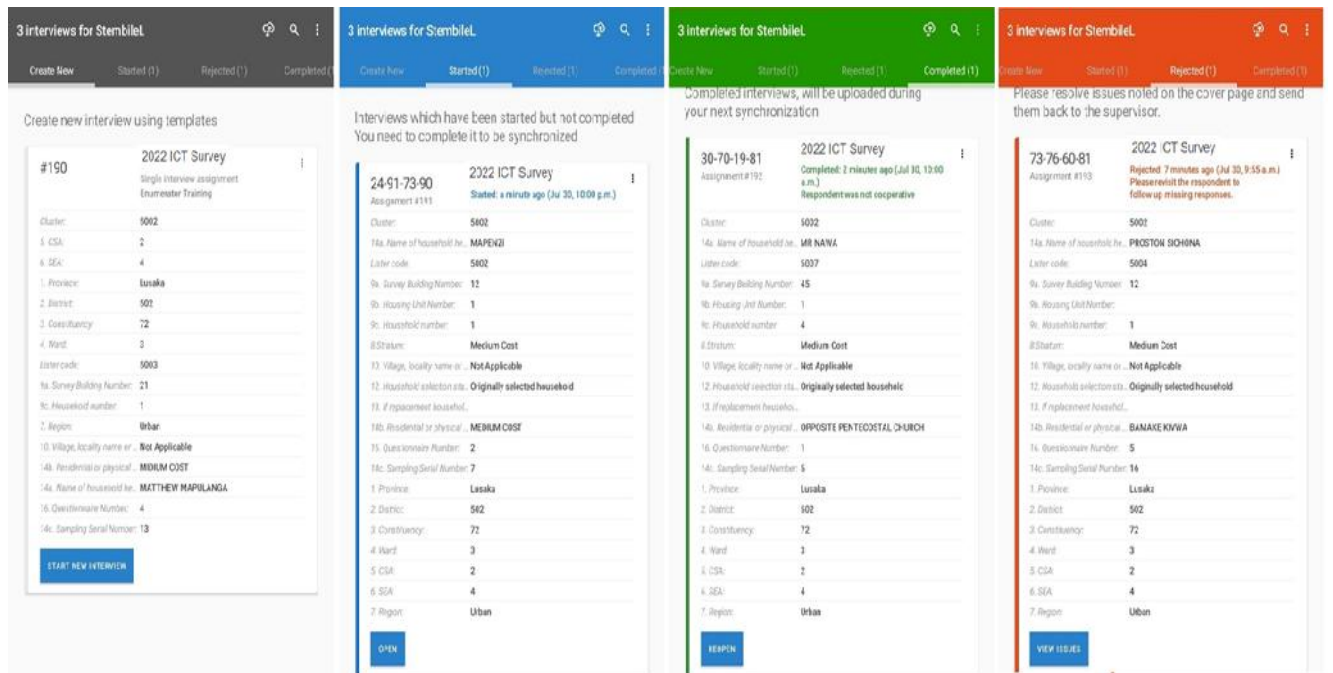
The Dashboard: Overview

Lists all questionnaire assignments in rows, interviews are grouped by status:

- a. **New** - assignment has not been started;
- b. **Started** - assignment has been started but not yet completed;
- c. **Completed** - assignment has been marked by the enumerator as complete but not yet sent to the server;
- d. **Rejected** - supervisor has reviewed the assignment, found problems, and returned it to the enumerator for correction.

The images below show the dashboard displaying assignments in all possible states.

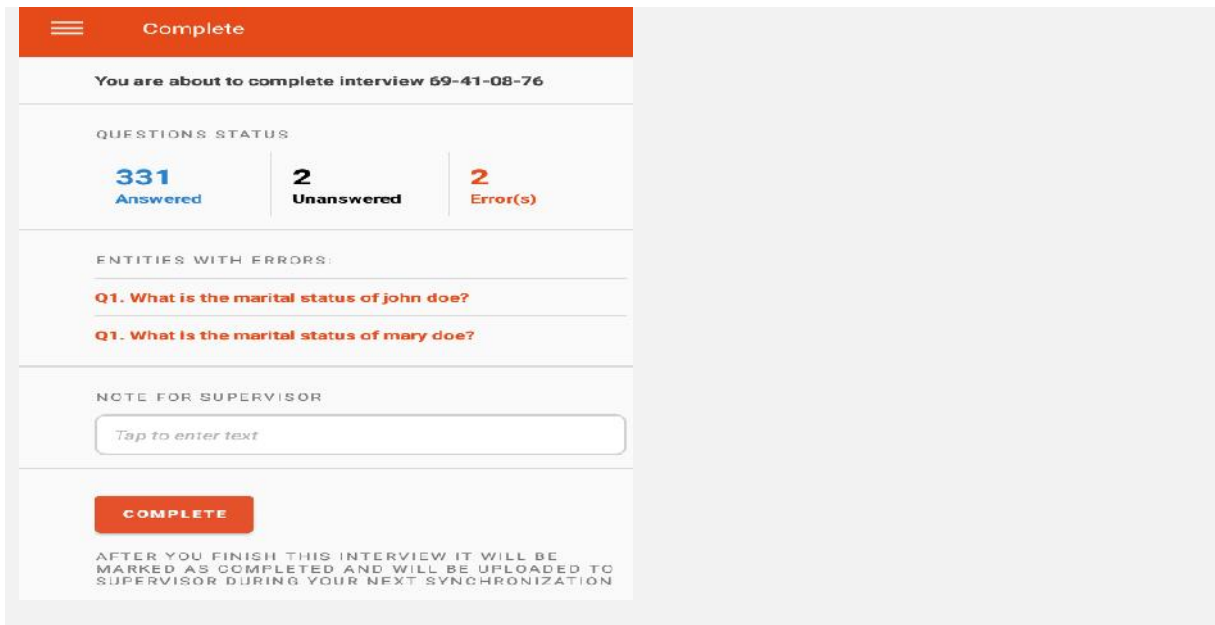
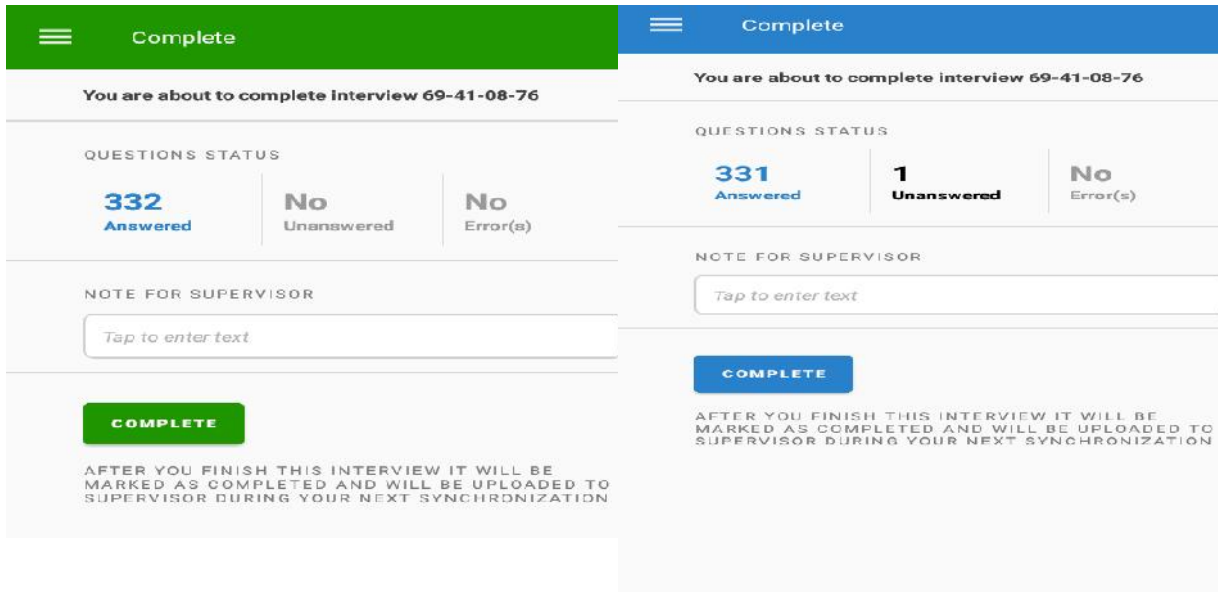
Figure 4: States of Assignments



Overview – this is the second last element in every questionnaire. The overview:
Blue – initial color before any question is answered in a started questionnaire/section but incomplete with inconsistencies
Red – if any question is answered inconsistently
Green – all questions in the section have been completed and there is no error.
 Ensure that your header is green before you mark the questionnaire complete.

The colour codes are similar to errors in submission of completed questionnaire.

Figure 5: Submission of Assignment at different states of submission



5.2 DATA ENTRY USING *Survey Solutions APP*

There are four (4) formats of questionnaire items in the CAPI App. Figure 5 to Figure 8 show the formats of questionnaire items that you will find in the App when you start a new case.

1. **SINGLE RESPONSE ITEMS** those that allow the option of ONLY one response e.g. Figure 5
2. **NUMERIC ITEMS** those that allow ONLY numbers to be entered in the space provided

below shows a single response item. Radio buttons are used for input.

e.g. Figure 6 below is a numeric item. Number keypad is used to key-in response

Figure 6: Single response item

Figure 7: Numeric item

3. MULTIPLE RESPONSE ITEMS those that allow the option of more than one response e.g. Figure 7 below shows a multiple response item. Checkboxes are used for input.

4. ALPHA NUMERIC OR CHARACTER ITEMS those that allow a mix of both numbers and characters on the response e.g. Figure 8 below is an alpha numeric item. QWERTY keypad is used to key-in response.

Figure 8: Multiple response item

Figure 9: Alpha numeric item

5.3 INSTRUCTIONS AND THE CAPI QUESTION

In completing the questionnaire, you must observe the following:

- a. The **CAPI APP** of the household questionnaire has been loaded on the device;
- b. The enumerator can navigate right using right/forward navigation arrow/button or tapping on the **NEXT BUTTON** on the keypad. Backward navigation is possible **ONLY** using the left/backward navigation arrow/button;
- c. Instructions to the enumerator are written below the **CAPI QUESTION** on the display screen of the device. The purpose of these instructions is to guide the enumerator during the course of the interview and should **NEVER** be read out to interviewee (person being interviewed);
- d. For each question a variable unit is defined in the questionnaire: **THE UNIT TO USE IS INDICATED AS A LIST OF OPTIONS UNDER EACH QUESTIONNAIRE ITEM**. For example:

SECTION 1: HOUSEHOLD MEMBERS /

HOUSEHOLD ROSTER - mary mwanza

Q3. How old is mary mwanza now?

RECORD AGE IN COMPLETED YEARS.

30

In this example Question HR 3 requires the enumerator to record the age of each of them, with instruction indicating that it should be expressed in completed years.

When writing names of household members or names of locations, you must ensure the spellings are correct and where permissible names must be written in full.

5.4 CODING OPTIONS

All coding options are provided for under the **CAPI QUESTION**. However, in some cases an **OPTION** to use might be referred to in the **CAPI INSTRUCTIONS** below the **CAPI QUESTION**.

NOTE: For the illustration below refer to Question numbers in the Household Questionnaire.

In question **RB 2** the code to use for responses for old education system like standard 1, 2, 3 etc. needs to be matched with equivalent **CODES** in the instruction. So enumerators need to look at the instructions below the **CAPI QUESTION** for information corresponding to the equivalents.

In question **Q-6** one of the codes for the number of mobile cellular phones one is currently using should be used in the answer **BOX**. For instance if the number of mobile cellular phones one is using is given as **"TWO"**, you must tap on the appropriate radio button in **CAPI QUESTION** to select **"TWO"** from the list of options.

Consequently, in question **Q-6** if the household member has **"MORE THAN THREE"** mobile cellular phones, you should tap on the radio button which corresponds to given option.

NOTE:

*Available options should be read to the household member by the enumerator except where a "YES" or "NO" response is required. When the interviewee provides an answer, the enumerator should check the **OPTIONS** provided and **TAP** on the radio button corresponding to the response. If the response is not listed among the **OPTIONS**, the enumerator should tap on the **"OTHER SPECIFY"** option for single response items or navigate forward for multiple response items and then probe further with the follow-up question(s) provided.*

5.5 SKIP INSTRUCTIONS

In some instances the enumerator is asked to go to a particular question based on the response of an earlier question. For example, in **Q-1** the household member will be asked if s/he has used a mobile cellular phone in the last three months. If they have not used one in the reference period, questions **Q-2** to **Q-24** are skipped i.e. s/he will ask **Q-25**.

SKIPs in the application are managed automatically by **Survey Solutions App** and therefore the enumerator/operator has no input to this process. It is not advisable for enumerators to carry paper questionnaires during enumeration for comparison. However, s/he may test the logic of skips in the App by comparing with the paper questionnaire during training.

5.6 SKIPPING QUESTIONS AND ENTERING ZEROS

Questions should only be skipped (no response entered) if they are not asked or not applicable. All questions that are applicable must be asked and must have responses entered. For example, in question **HR 4** we ask the age of the household member. If the household member does not want to disclose his/her age probe further if all effort fails enter “00”, for those aged 90 years and above record 90 years. If a 10 year old household member is asked to give his/her monthly income as in question **RB 5** a zero “0” must be entered if they say they do not have an income.

5.7 HOW TO TREAT DON'T KNOW ANSWERS

“DON'T KNOW” and “DON'T REMEMBER” answers should always be avoided and enumerators should try to get an answer from the interviewee without influencing him/her. The **CAPI App** has no provision for such responses.

5.8 CORRECTING MISTAKES

During enumeration the incorrect option may be selected. If this happens the following steps must be taken:

1. Navigate left/backwards up to the **CAPI QUESTION** with an incorrect entry, using the left/backward arrow on the left side of the display screen;
2. Select the right option by tapping on the appropriate radio button or typing the correct entry;
3. Proceed forward using the right/forward navigation arrow while selecting correct options.

Note that if as a result of the correction some CAPI questions are skipped, the application does not save all the skipped response you entered earlier.

6. Some Important Concepts and Definitions

There are some basic concepts that you will need to understand in order to carry out your duties as required. They are concepts that you will be using daily during field work. Take some time to understand them carefully as any misinterpretation may completely derail the meaning of the survey.

Household and Household Number (HHN): The ICT survey is household-based. This means the household is the basic unit of analysis and interest. You need to have a detailed understanding of the meaning of the term household.

Household: A household is a group of persons who normally cook, eat and live together. These people may or may not be related by blood, but make common provision for food or other essentials for living and they have only one person whom they all regard as the head of the household. Such people are called members of the household.

A household will thus include servants and farm hands who normally live and eat with other members of the household. There are situations where people eat together and even sleep under one roof, but have different persons whom they regard as head. These should be considered as belonging to separate households. There can also be one-member households where a person makes provisions for his/her own food or other essentials for living. Such a person is the head of his/her own household.

Each household will be given its own household number. Each household within a housing unit will be given a four digit serial number 0001, 0002, 0003, 0004, etc. When listing households in your SEA, ensure that every building and structure in the SEA is visited and find out whether or not there are people living there. This means that you will visit both residential and non-residential buildings such as school buildings, office buildings, shops, markets, streets, etc. This will ensure that you cover all households residing in the SEA. And please note that not all households reside in conventional accommodation such as houses, traditional hut, flats (apartments), etc. Some households live in stalls, street corridors, etc. These have to be listed and enumerated also, as long as they qualify to be households.

Housing Unit: A housing unit is an independent place of abode intended for habitation by one household. It should have direct access to the outside such that the occupants can come in and go out without passing through anybody else's premises. The housing unit should have at least one door, which directly leads to the outside into the open or into public corridor or hallway. Structures which are not intended for habitation such as garages, barns, classrooms, etc. but are occupied as living quarters by one or more households at the time of the survey will also be treated as housing units. Although a housing unit is intended for habitation by one household it may be occupied at the time of enumeration by one or more households or it may even be vacant.

Shared Accommodation: If two or more persons/families share accommodation such as sharing one apartment or house or even non-residential accommodation such as a classroom, and share the cost of food and/or other items, they are to be considered as one household. But if they do not make common provisions for food they are to be considered as separate households.

Polygamous Households

Example 1:

A man married to several wives each living with her children in separate houses or group of houses should be regarded as separate households if each wife cooks and eats meals separately. In this case,

even if they sometimes eat together, the fact remains that the wives are running separate households. Therefore, treat them as different households. Assign the husband as head to only one wife – most senior wife.

Example 2:

A man married to several wives each living with her children in a separate house or group of houses should be regarded as one household if all those wives cook and eat together.

Head of Household

This will be the person all members of the household regard as the head. He/she is the one who normally makes day-to-day decisions governing the running of the household. In most cases this will be the husband/father in the household, however, not in all cases. In cases of one-member households, the member will be the head of the household. The head of the household can either be male or female.

Note that the main respondent will not necessarily be the head of the household. In many of the households you will visit, the head of the household will also be the main respondent, that is, the one giving most of the information. But any knowledgeable member of the household can be a respondent. A respondent, who is not the head of the household if the head of the household is not there at the time of interview, should not be regarded as the head. **REMEMBER A PERSON DOES NOT BECOME THE HEAD OF THE HOUSEHOLD SIMPLY BECAUSE HE/SHE IS THE MAIN RESPONDENT.**

In cases of shared accommodation and the person or families you have classified sharing as separate households you have to find out who the heads of the separate households are. If they are classified as one household, take the oldest person as head if the household members themselves cannot identify or consider one person as being the head.

Usual Member of the Household: For the purposes of this survey a usual household member is one who has been continuously living with the household for at least six months. He/she may or may not be related to the other household members by blood or marriage, and may be a house helper or labourer. A usual household member normally lives together with other household members in one house or closely related premises and takes his/her meals from the same kitchen.

Newly married couples are to be regarded as usual members of the households even if one or both of them has been in the household for less than six months.

Newly born babies of usual members of the household should be included as usual members of that household.

Members of the household who are at boarding schools, colleges and universities within Zambia or any other person temporarily away from the household who normally live and eat there such as persons temporarily away for seasonal work, because of illness, attending funerals, giving birth, visiting relatives and friends have to be included in the list of usual members of the household. Other persons such as servants and lodgers who are not part of this household must be taken as usual members.

Usual members of the household who have been continuously living outside the household for more than six months should NOT be included as a member of the household.

Add up all the usual members of the household and write the total number in the column indicated 'Total'. Then find out how many of those usual members of the household are male and how many

are female and record the answer in the appropriate columns. Be certain to include the head of the household, the aged, and babies in the number recorded. These tend to be left out.

7. DETAILED INSTRUCTIONS TO ENUMERATORS FOR COMPLETING THE QUESTIONNAIRE

7.1 AREA IDENTIFICATION INFORMATION

Before starting, you should establish a relationship with the interviewee who should be the household head. If the household head is not available, you should interview his/her direct substitute, someone who knows or gives help in managing the house.

So you start by introducing yourself and explaining the purpose of the visit. Before starting the interview you need to clarify to the household head that there are no right or wrong answers to the questions and any answer given will be taken as is.

Finally, you need to explain that names will remain anonymous and that all the information they provide will be put in the database that will not include names.

All the area identification information, except **DATE OF INTERVIEW** and **DATE OF CHECKING**, must be filled-in beforehand. The information will be available from your supervisor.

AREA ID PARTICULARS

CLUSTER NUMBER	Codes pre-filled in the CAPI
PROVINCE NAME	Codes pre-filled in the CAPI
DISTRICT NAME	Codes pre-filled in the CAPI
CONSTITUENCY NAME	Codes pre-filled in the CAPI
WARD NAME	Codes pre-filled in the CAPI
REGION	Codes pre-filled in the CAPI
CSA NUMBER	Codes pre-filled in the CAPI
SEA NUMBER	Codes pre-filled in the CAPI
LOCALITY OR VILLAGE NAME:	Write down clearly the name of the village/locality/township
ENUMERATOR'S CODE	Identified by CAPI login credentials
DATE OF INTERVIEW	Inbuilt and tracked by the CAPI
DATE OF CHECKING	Inbuilt and tracked by the CAPI

7.2 SECTION 0: HOUSEHOLD ROSTER

The purpose of this section is to identify ALL persons who are considered household members as well as their socio-demographic characteristics such as gender, age, marital status and their relationship to the household head.

The first step of filling-in **SECTION 0** is to list first and second name of ALL members who usually live together (at least six (6) months prior to the visit) and make common provision for food and other essentials by asking the first question.

To each person, a Personal Identification number (PID) will be automatically attributed and this number will identify the corresponding person during the entire interview. The first person listed should always be the head of the household and s/he should always be identified with the PID **01**. If, then, for instance his eldest child is called Kawanga Mundanya and is listed in the third row of the household roster with PID **03**, Kawanga will always be identified by PID **03** whenever you make reference to him/her.

The enumerator should start by listing **ALL** of the household members and then filling-in each row at a time. Ask **ALL** questions for the first person and then **ALL** questions for second person and then the third person etc.

Below are instructions on how the CAPI questions shall be asked in the Application.

QUESTION No.	
HR 1.	<p>List all members of the Household remembering that the household is the unit, which eats together, and generally make common provision for food and other essentials. Usual HH members include anyone that has lived in the same house for at least six months prior to the visit or intends to live in the house for at least six months. This includes all family members, extended family and non-family members that live in the HH. Preferably HH members should be listed respecting the age ordering i.e. starting with the oldest and ending with the youngest.</p> <p>NOTE:</p> <ul style="list-style-type: none"> • Visitor(s) intending to live for 6 months or more are considered usual HH members • The listing is for the purpose of the interview. No names of the family members will be included in dataset or analysis of the data. • Include usual members, who are away visiting, in hospital, at boarding schools or college or university etc.
HR 2.	<p>You note the SEX of each household member and select MALE or FEMALE from the OPTIONS provided. You should ask for SEX of household member as well</p>
HR 3.	<p>Find out the relationship of each HH member to the HH head, and record a relevant CODE provided.</p>

QUESTION No.	
HR 4.	<p>Find out the AGE of a household member in completed years. That is, we want years completed if a person's age is 20 years and 10 months you should write 20 years. For children younger than 1 year, write 00. If a person is uncertain of their exact age, ask for an estimated age. For those who are over 90 years, record 90 years.</p> <p>Almost all persons who have been to school know their age, while some especially the illiterate and the very old may not. In such a case, use the calendar of events to estimate the age of the person. For example, how old s/he was when the Chinese built the Lusaka-Mongu road or when the name Feira Boma was changed to Luangwa or when Zambia became an independent country in 1964 etc.</p> <p>If you have already ascertained the age of some other member of the household this may be of considerable help in determining the ages of other members of the household. In case you are only given the year of birth and no month, calculate the age by subtracting the year of birth from 2018.</p> <p>NOTE:</p> <p>Subsequent questions should be asked to persons who are 10 years or older except in isolated cases where instructions state explicitly. Do not assume!</p>
HR 5.	<p>Find out from the HH head if a HH member has any kind of disability. This includes disabilities that one is born with and those that occur during the course of one lifetime.</p>
HR 6.	<p>For HH members with any kind of disability, find out the type(s) of disabilities they have. A list of types of disabilities has been provided below.</p> <ol style="list-style-type: none"> 1. Total vision Impairment – refers to a Blind individual 2. Partial vision impairment – refers to an individual with difficulties seeing even with spectacles 3. Total hearing impairment – refers to an individual that is deaf 4. Hard of Hearing – refers to an individual with hearing difficulties even with a hearing aid. 5. Total speech impairment – refers to an individual that is dumb 6. Partial speech impairment – refers to an individual that has difficulties communicating leading to unclear statements but can construct a few words. This includes errors in production of speech sounds, fluency disorders such as stuttering and those with voice disorders. 7. Intellectual disability – refers to an individual with learning, skills and communication problems as well as those with remembering and concentrating problems. 8. Physical Disability – refers to an individual with difficulty walking or climbing. <p>This is a multiple response question. Therefore, more than one response is allowed.</p>
HR 7.	<p>Ask the MARITAL STATUS of each member of the household and select one appropriate option from those provided viz. NEVER MARRIED, MARRIED, SEPARATED, DIVORCED, WIDOWED and COHABITING. Probe further if the</p>

QUESTION No.	
	respondent looks to be in doubt when giving the response. Inquire on respondents below the age of 16 that may be married.

7.3 SECTION 1: RESPONDENT BACKGROUND

This section seeks to capture information on the background of household members including school attendance, level of education, employment status as well as the literacy (ability to read and write in any language). *These shall be asked to all individuals in the household.*

QUESTION No.																																																																																																																									
RB 1.	Enquire if each member of the household who is at least 2 years if they have attended school at any time in their life.																																																																																																																								
RB 2.	<p>If member of the household has attended school in their life, probe the highest level of formal education they have reached. This refers to the education level reached and completed by the household member. If a person started a grade at school, college or university but did not complete, you should not consider that level. Only report the highest level completed and ensure that you select the correct option. The OPTIONS for standard levels of education are provided in the table below.</p> <table border="1"> <thead> <tr> <th><u>Date Before 1956</u></th> <th><u>1956-65</u></th> <th><u>1966-80</u></th> <th><u>1981 to Date</u></th> <th><u>CODES TO ENTERED</u></th> </tr> </thead> <tbody> <tr> <td>Preschool</td> <td></td> <td>Preschool</td> <td>Preschool</td> <td>00</td> </tr> <tr> <td>Sub-Standard A</td> <td>Sub-standard</td> <td>Grade 1</td> <td>Grade 1</td> <td>01</td> </tr> <tr> <td>Sub-Standard B</td> <td>Sub-Standard</td> <td>Grade 1</td> <td>Grade 1</td> <td>01</td> </tr> <tr> <td>Standard 1</td> <td>Standard 1</td> <td>Grade 2</td> <td>Grade 2</td> <td>02</td> </tr> <tr> <td>Standard 2</td> <td>Standard 2</td> <td>Grade 3</td> <td>Grade 3</td> <td>03</td> </tr> <tr> <td>Standard 3</td> <td>Standard 3</td> <td>Grade 4</td> <td>Grade 4</td> <td>04</td> </tr> <tr> <td>Standard 4</td> <td>Standard 4</td> <td>Grade 5</td> <td>Grade 5</td> <td>05</td> </tr> <tr> <td>Standard 5</td> <td>Standard 5</td> <td>Grade 6</td> <td>Grade 6</td> <td>06</td> </tr> <tr> <td>Standard 6</td> <td>Lower Std 5</td> <td>Grade 6</td> <td>Grade 6</td> <td>06</td> </tr> <tr> <td>Standard 6</td> <td>Upper Std 6</td> <td>Grade 7</td> <td>Grade 7</td> <td>07</td> </tr> <tr> <td>Form 1</td> <td>Form 1</td> <td>Form 1</td> <td>Grade 8</td> <td>08</td> </tr> <tr> <td>Form 2</td> <td>Form 2</td> <td>Form 2</td> <td>Grade 9</td> <td>09</td> </tr> <tr> <td>Form 3</td> <td>Form 3</td> <td>Form 3</td> <td>Grade 10</td> <td>10</td> </tr> <tr> <td>Form 4</td> <td></td> <td></td> <td>Grade 11</td> <td>11</td> </tr> <tr> <td>Form 4 (GCE)</td> <td>Form 4 (GCE)</td> <td>Form 5 GCE (O)</td> <td>Grade 12</td> <td>12</td> </tr> <tr> <td>Form 6 Lower</td> <td>Form 6 (Lower)</td> <td>Form 5 GCE (O)</td> <td>Grade 12</td> <td>12</td> </tr> <tr> <td>Form 6 Upper</td> <td>Form 6 Upper</td> <td>Form 5 GCE (A)</td> <td>Grade 12</td> <td>13</td> </tr> <tr> <td>Diploma/Certificate/</td> <td colspan="3">Natech/ZDA/AAT or equivalent</td> <td>14</td> </tr> <tr> <td>Undergraduate University</td> <td colspan="3"></td> <td>14</td> </tr> <tr> <td>Bachelors' Degree/</td> <td colspan="3">ACCA/CIMA or equivalent</td> <td>15</td> </tr> <tr> <td>Post Graduate Certificate/Diploma</td> <td colspan="3"></td> <td>16</td> </tr> <tr> <td>Master Degree</td> <td colspan="3"></td> <td>17</td> </tr> <tr> <td>Doctorate and above</td> <td colspan="3"></td> <td>18</td> </tr> </tbody> </table> <p>Example 1:</p> <p>If someone had passed standard 5 before 1956, enter code 06 in the boxes provided.</p>	<u>Date Before 1956</u>	<u>1956-65</u>	<u>1966-80</u>	<u>1981 to Date</u>	<u>CODES TO ENTERED</u>	Preschool		Preschool	Preschool	00	Sub-Standard A	Sub-standard	Grade 1	Grade 1	01	Sub-Standard B	Sub-Standard	Grade 1	Grade 1	01	Standard 1	Standard 1	Grade 2	Grade 2	02	Standard 2	Standard 2	Grade 3	Grade 3	03	Standard 3	Standard 3	Grade 4	Grade 4	04	Standard 4	Standard 4	Grade 5	Grade 5	05	Standard 5	Standard 5	Grade 6	Grade 6	06	Standard 6	Lower Std 5	Grade 6	Grade 6	06	Standard 6	Upper Std 6	Grade 7	Grade 7	07	Form 1	Form 1	Form 1	Grade 8	08	Form 2	Form 2	Form 2	Grade 9	09	Form 3	Form 3	Form 3	Grade 10	10	Form 4			Grade 11	11	Form 4 (GCE)	Form 4 (GCE)	Form 5 GCE (O)	Grade 12	12	Form 6 Lower	Form 6 (Lower)	Form 5 GCE (O)	Grade 12	12	Form 6 Upper	Form 6 Upper	Form 5 GCE (A)	Grade 12	13	Diploma/Certificate/	Natech/ZDA/AAT or equivalent			14	Undergraduate University				14	Bachelors' Degree/	ACCA/CIMA or equivalent			15	Post Graduate Certificate/Diploma				16	Master Degree				17	Doctorate and above				18
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	<p><u>Example 2:</u></p> <p>Suppose a person completed form 5 GCE (O) Level in 1980. In 1981 he/she went to study at the University of Zambia. After two years he/she left before completing the program. For this person enter the code 14 in the appropriate boxes.</p> <p><u>Example 3:</u></p> <p>If someone completed (not just attended) grade 7 but is now repeating grade 6, then the highest grade attained in this case is grade 7. Someone repeating grade 7 - highest grade attained is grade 7. Someone who is currently attending grade 7 but has never completed grade 7 before, then highest grade attained is grade 6.</p> <p><u>Example 4:</u></p> <p>If someone has completed Natech, ZDA, AAT and equivalent, record him or her under code 14.</p> <p><u>Example 5:</u></p> <p>If someone has completed ACCA, CIMA and/or equivalent but has no higher qualification such as Master's degree, record under code 15.</p>
<p>RB 3.</p>	<p>Ask the member of the HH if they can read and write in any language they are conversant with and enter the correct code.</p>
<p>RB 4.</p>	<p>For each HH member, you ask his or her situation regarding main employment status and enter the relevant code (this is where most income is generated or most time is spent). Categories to select from includes:</p> <p>EMPLOYED - Includes persons employed/working for a wage/salary; SELF EMPLOYED - Includes own-account workers, members of producers' co-operatives and contributing family workers, freelancer etc.;</p> <p>UNEMPLOYED - Includes persons not engaged in any form of paid employment for profit making activity but may be available to work;</p> <p>EMPLOYER - Includes persons who employ other persons;</p> <p>RETIREE - Includes a person who was previously in active employment but no longer working due to being outside the working age (55) for early retirement /60 for normal retirement)</p>
<p>RB 5.</p>	<p>This probes the income of the HH. It should not be restricted to regular income like salaries but all other income that a HH has access to. If the HH does not have information on other incomes then they should only provide their income.</p> <p>HH's total income must be recorded in kwacha (ZMW). Only the household head should provide this figure (if not available then the main respondent should provide an answer)</p>

7.4 SECTION 2: USAGE AND ACCESS OF ICT PRODUCT AND SERVICES

This section aims to collect information on ICT products and services vis-à-vis diversity, accessibility, spread, affordability and utilization. Information will be collected at HH as well as individual level and *shall be asked to all in-scope households and individuals in the household.*

7.4.1 SECTION 2A: HOUSEHOLD LEVEL QUESTIONS

Section 2A contains household level questions i.e. questions referring to the situation at household level. Therefore, the head of the household or the substitute will be the only interviewees allowed to answer questions in this section. These questions shall be asked of **ALL** in-scope households.

ITEMS	EXPLANATION AND SCOPE
Q-1.	<ul style="list-style-type: none"> - Select ALL forms of energy used by the household. All forms of energy used by the household for cooking, lighting, heating etc.-<i>These energy forms could include firewood, electricity from the national grid, coal, solar, biogas etc.</i> - More than one choice is allowed.
Q-2.	<p>Electric energy refers to energy from the following sources <i>solar, generator, grid (e.g. Zesco etc.), batteries, charcoal etc.</i> The electric energy source for the household should be in working condition at the time of the survey. This will only include Utility power energy provided by Zesco, solar, gensets and batteries</p> <p>Select the MAIN forms of electrical energy used by the household to operate electrical equipment like <i>mobile phone chargers, laptops, radio sets, televisions etc.</i></p> <p>Only one option is allowed</p>
Q-3.	<ul style="list-style-type: none"> - A television (TV) is a device capable of receiving broadcast television signals, using popular access means such as over-the-air, cable and satellite. A television set is typically a stand-alone device, but it may also be integrated with another device, such as a computer or a mobile telephone. - The equipment should be in working condition at the time of the survey, and it should be accessible to all members of the household.
Q-4.	<ul style="list-style-type: none"> - A smart TV is a Television with internet accessibility. It can allow for browsing and streaming services aside from traditional broadcasting services and USB ports.
Q-5.	<ul style="list-style-type: none"> - Having access to any TV station(s) using any access mode (including decoders) by the household.
Q-6.	<ul style="list-style-type: none"> - Some households have access to more than one TV channels. - Select ALL local TV stations which are accessed by the household. - More than one choice is allowed.
Q-7.	<p>ZNBC being the government and national broadcaster, it is imperative to get perception of the viewership on the reception. Ratings are contextualize as follows:</p> <p>Good - Reception with clear sound and no showers on picture; Fair - Reception with sufficiently audible sound and slightly showery picture; Poor/Bad - Reception with inaudible sound and very showery picture. The picture is hardly visible to the viewer or the sound is hardly audible to the viewer or both.</p>

	Focus your enquiry on the respondents' perception of ZNBC reception through TV antenna <u>and ZNBC Set-top Boxes (ZNBC decoders).</u>																		
Q-8.	Find if the HH is paying for any TV services.																		
Q-9.	Find out the monthly expenditure on Pay-Tv services by the household. In your inquiry consider all the Pay-Tv services																		
Q-10.	Affordability refers to cost believed to be within one's financial means. Find out the perception of the head of the household regarding the affordability of monthly subscription for Pay-Tv services.																		
Q-11.	Willingness is the state of being prepared to do something. Probe the respondent on the amount the household is prepared to pay for monthly subscription for local Pay-Tv services.																		
Q-12.	Find out if the household or any member of the household has access to video streaming services. This is television that is available on using an internet connection on any ICT device. Streaming is defined as listening or watching online without downloading																		
Q-13.	Find out which TV streaming services the household or any member of the household has accessed before.																		
Q-14.	Enquire from the respondent if the household or any member of the household owns a radio that is accessible to members of the household. The radio must be one which has been used at least once in the last three (3) months, and it must not be one that is part of the mobile cellular phone functionality.																		
Q-15.	<p>Enquire which radio stations are accessed by the household.</p> <p>There are three types of radio stations namely public, commercial and Community Radio stations. Public stations serve the whole country in terms of geographic coverage while commercial and community stations serve limited geographic areas and communities of interest.</p> <p>ZNBC Radio-4 and Radio-1 are examples of public radio stations. Radio Phoenix, Komboni, Flava, FM, 5-FM, Sun FM are examples of commercial radio stations. UNZA Radio, Mano Radio, Radio Maria, Yatsani Voice, Npangwe Radio, Radio Ichengelo, Liseli Radio, are examples of community radio station.</p> <table border="1"> <thead> <tr> <th>Radio Station</th> <th>Type of Radio Station</th> </tr> </thead> <tbody> <tr> <td>Radio Ngoma</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Radio Rooster</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Flava FM</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Direct Radio</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Education Radio</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Metro FM Radio Station</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Falls FM</td> <td>Commercial Radio Station</td> </tr> <tr> <td>Morden Voice</td> <td>Commercial Radio Station</td> </tr> </tbody> </table>	Radio Station	Type of Radio Station	Radio Ngoma	Commercial Radio Station	Radio Rooster	Commercial Radio Station	Flava FM	Commercial Radio Station	Direct Radio	Commercial Radio Station	Education Radio	Commercial Radio Station	Metro FM Radio Station	Commercial Radio Station	Falls FM	Commercial Radio Station	Morden Voice	Commercial Radio Station
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ZICTA/ZamStats/MOTS/BOZ PARTNERSHIP PROGRAMME

Premier One Love	Commercial Radio Station
Beats FM	Commercial Radio Station
K FM	Commercial Radio Station
Hot FM	Commercial Radio Station
Young Generation	Commercial Radio Station
Mumbwa Blue Sky	Commercial Radio Station
iWave	Commercial Radio Station
Tuta FM	Commercial Radio Station
Roots	Commercial Radio Station
Sun FM	Commercial Radio Station
Pan African	Commercial Radio Station
New Generation FM	Commercial Radio Station
Jive FM	Commercial Radio Station
Rock FM Radio	Commercial Radio Station
Valley FM Radio	Commercial Radio Station
Comet10	Commercial Radio Station
Ama Radio	Commercial Radio Station
Millennium Radio	Commercial Radio Station
Power FM	Commercial Radio Station
Komboni Radio	Commercial Radio Station
Radio Café	Commercial Radio Station
Spice FM	Commercial Radio Station
Mungu	Commercial Radio Station
Yar FM	Commercial Radio Station
KNC Media	Commercial Radio Station
5FM	Commercial Radio Station
Choma Maanu	Commercial Radio Station
Kokoliko	Commercial Radio Station
Phoenix	Commercial Radio Station
Live FM	Commercial Radio Station
Sky FM	Commercial Radio Station
Petauke Explorers Radio	Commercial Radio Station
QFM	Commercial Radio Station
Byta FM	Commercial Radio Station
Zambezi Radio	Commercial Radio Station
Joy FM	Commercial Radio Station
Lusibo	Community Radio Station
Cloud FM	Community Radio Station
Feel Free Radio	Community Radio Station
Kwenje Community Radio	Community Radio Station
Muchinga Radio	Community Radio Station

ZICTA/ZamStats/MOTS/BOZ PARTNERSHIP PROGRAMME

ISO-FM Community Radio	Community Radio Station
Mpika Community Radio	Community Radio Station
Vision Macha	Community Radio Station
Mkushi Community Radio	Community Radio Station
Serenje Community Radio	Community Radio Station
Maranatha	Community Radio Station
Shakainah Community Radio	Community Radio Station
Luapula	Community Radio Station
Yatsani Radio	Community Radio Station
Christian Voice	Community Radio Station
Lutanda FM	Community Radio Station
Luswepo FM	Community Radio Station
Namwianga	Community Radio Station
Oblate Liseli	Community Radio Station
Radio Mano	Community Radio Station
Northern FM	Community Radio Station
Radio Mwinilunga	Community Radio Station
Luanginga	Community Radio Station
Mphangwe Community Radio	Community Radio Station
Mazabuka Radio	Community Radio Station
United Voice	Community Radio Station
Lubuto Community Radio	Community Radio Station
Liberty FM	Community Radio Station
Bangwela FM	Community Radio Station
Kasempa Radio	Community Radio Station
Radio Mpongwe	Community Radio Station
Yangeni	Community Radio Station
Chikaya Community Radio	Community Radio Station
Walamo Radio	Community Radio Station
Voice of Kalomo	Community Radio Station
Kafue Radio	Community Radio Station
Kariba FM	Community Radio Station
Mufumbwe Community Radio	Community Radio Station
Radio Icengelo	Community Radio Station
Baptist Faith	Community Radio Station
Kuandu Radio	Community Radio Station
Kabompo Community Radio	Community Radio Station
Lukulu	Community Radio Station
Unza	Community Radio Station
Chikankata Radio	Community Radio Station
Radio Maria Zambia	Community Radio Station

	PASME Community Radio	Community Radio Station	
	Kabangabanga	Community Radio Station	
	Namwala Community Radio	Community Radio Station	
	Lumba Radio	Community Radio Station	
	Itezhi Tezhi	Community Radio Station	
	Radio Lyambai	Community Radio Station	
	Chimwemwe Community Radio	Community Radio Station	
	Chongwe Radio	Community Radio Station	
	Foston	Community Radio Station	
	Rise FM	Community Radio Station	
	FCC Solwezi	Community Radio Station	
	Chikuni Radio	Community Radio Station	
	Hone FM Radio	Community Radio Station	
	Mosi-O-Tunya	Community Radio Station	
	Cheke Radio	Community Radio Station	
	Kalumbila Community Radio	Community Radio Station	
	British Broadcasting Cooperation	International Radio Station	
	France Radio	International Radio Station	
	ZNBC Radio 1	Public Radio Station	
	ZNBC Radio 2	Public Radio Station	
	ZNBC Radio 4	Public Radio Station	
Q-16.	Enquire from the respondent how s/he perceives the radio reception. Radio reception is restricted to local (Zambia) radio stations broadcasting local content. Reception of foreign signal should not be included. Respondent must rate radio signal reception as follows: Good - if radio reception is clear and audible without any interference; Fair - if radio reception is clear and sufficiently audible but with some interference; Poor/Bad - if radio reception is unclear and barely inaudible due interference; and		
Q-17.	Find out if the household has access to radio streaming services. This is radio accessed via internet platforms such as TuneIn, Radio online Box, Spotify, AccuRadio.		
Q-18.	Find out if the household owns a fixed telephone line (a service that is only provided by Zamtel). The telephone must one that is working and has been used at least once in the past three months. A fixed telephone line (also known as landline, main line, home phone, fixed-line and wireline) refers to a phone that uses a copper wire telephone line for transmission as distinguished from a mobile cellular line , which uses radio waves for transmission.		
Q-19.	Find from the respondent if the telephone is in working order.		
Q-20.	Enquire from the respondent how s/he perceives the quality of fixed telephone services. Respondent must rate the quality of fixed telephone services as follows: Good - if the service is characterized by very infrequent service interruptions; Fair - if the service is delivered with infrequency of service interruptions; Poor/Bad - if the service is characterized by frequent service interruptions.		

<p>Q-21.</p>	<p>Enquire about the respondent's perception of the following attributes of fixed telephone service delivery. The respondent shall indicate whether they are satisfied or not.</p> <p>NOTE: Households accessing fixed telephone services where they are not directly involved in issues relating to the service provider (like under an institution) must select the NOT APPLICABLE option.</p> <p style="text-align: center;"><u>READ OUT THE OPTIONS AND EXPLAIN IN DETAIL WERE NECESSARY!</u></p> <p>PROVISION OF SERVICE INFORMATION</p> <p>Refers to the courteousness of the service provider in provisioning of service information to consumers on various aspects of the service e.g. maintenance works on the network, service outages, new products and any information that may be of interest to consumers.</p> <p>CUSTOMER SERVICE</p> <p>Refers to a sequence of activities designed to enhance the level of consumer satisfaction that is, the feeling that a service has met the consumer expectations.</p> <p>COMPLAINT RESOLUTION</p> <p>Refers to the complaint handling process when an expression of dissatisfaction is made to a service provider relating to its products/services where a response or resolution is explicitly or implicitly expected.</p> <p>ACCURACY IN BILLING</p> <p>Refers to the extent to which customer bills for fixed telephone services reflect usage.</p> <p>RELIABILITY OF OVERALL SERVICE</p> <p>Refers to the general perception by the consumer on the trustworthiness of all the cocktail of services provided by the provider.</p>
<p>Q-22.</p>	<p>Find out the monthly expenditure on fixed telephone services by the household. If expenditure varies from month to month, consider the most frequently paid amount.</p>
<p>Q-23.</p>	<p>Find out the perception of the head of the household regarding the affordability of monthly subscription for fixed telephone services. <i>Affordability refers to cost believed to be within one's financial means.</i></p>
<p>Q-24.</p>	<p>Probe the respondent the amount the household is prepared to pay for monthly subscription for fixed telephone services. <i>Willingness is the state of being prepared to do something.</i></p>
<p>Q-25.</p>	<p>Find out from the respondent if the household or any member of the household owns a mobile cellular phone. The mobile cellular phone must be one that is accessible to the household for the purpose of communication at all times.</p> <p>Mobile cellular phone refers to a phone which uses radio waves for transmission as distinguished from a fixed telephone that uses a copper wire telephone line for transmission. These phones use SimCards</p>

<p>Q-26.</p>	<p>Enquire on whether the household has access to a Zambian network operator in their household. The main network operators include Zamtel, Airtel and MTN. Other households may use foreign networks, particularly those in border towns due to better quality. Only those with a Zambian network available within the household should select yes.</p>
<p>Q-27.</p>	<p><i>Enumerator should check the signal from the tablet on the provided application. The type of network coverage includes i.e. 2G- generally low/no internet connectivity 3G – allows for use of internet on a smart device 4G- allows for high speed internet that is more convenient for streaming</i></p>
<p>Q-28.</p>	<p><i>Find out the estimated distance (in minutes) that the respondent has to move to find adequate network coverage to make a voice call. Ask the respondent how long it will take them to move (on foot) from the household to the location with network. On average, a person will cover at least 1 kilometer in 12 minutes e.g. A 6 minutes’ walk can be estimated as 0.5 kilometers</i></p>
<p>Q-29.</p>	<p>Find out if the household or any member of the household owns a computer. The computer must be one that is working and has been used at least once in the last three months.</p> <p style="text-align: center;"><u>DEFINITION OF COMPUTER</u></p> <p>Computer refers to an electronic device for storing and processing data, typically in binary form, according to instructions given to it in a variable program. Examples are desktop, laptop, PDA (Personal Digital Assistant), tablet, Notebook etc.</p>
<p>Q-30.</p>	<p>Enquire from the respondent if the household or any member of the household has any internet access at home.</p> <p style="text-align: center;"><u>DEFINITION OF INTERNET</u></p> <p>The internet is a worldwide public computer network. It provide access to a number of communication services including the World Wide Web (www) and carries e-mail, news, entertainment, and data files irrespective of the device used. It does not matter whether household members have used it or not.</p>
<p>Q-31.</p>	<p>For the household which does not have access to the internet, inquire the reasons/barriers to internet access. It is possible that there might be more than one reason/barrier to internet access for households.</p> <p style="text-align: center;"><u>READ OUT THE OPTIONS AND ENDEARVOUR TO EXPLAIN WERE NECESSARY!</u></p>
<p>Q-32.</p>	<p>The internet can be accessed through fixed or mobile networks. The options provided here identify broader types of internet services. The respondent is required to select all types of internet services that apply.</p> <p style="text-align: center;"><u>READ OUT THE OPTIONS AND ENDEARVOUR TO EXPLAIN WERE NECESSARY!</u></p> <p>Terrestrial Fixed or Wireless broadband networks – refers to internet technologies at advertised speeds of at least 256 kbps such as DSL (Digital Subscriber Line), WiMAX (Worldwide interoperability for Microwave Access), CDMA (Code Division Multiple Access) etc. Satellite Broadband networks - refers to internet technology with advertised download speeds of at least 256 kbps such VSAT etc. Fixed or Wired Narrowband networks – Refers to internet technologies accessed through analogue modem (dial-up via telephone line) such as ISDN (Integrated Services Digital Network), DSL (Digital Subscriber Line), Fractional T1 etc. at advertised downlink speed of under 256 kbps. Mobile Narrowband networks – refers to internet technologies of downlink advertised speeds under 256 kbps like 2G technologies such as WAP (Wireless Application Protocol) and HSCSD</p>

	<p>(High Speed Circuit-Switched Data); 2.5G technologies like EDGE (Enhanced Data-rate for Globe Evolution) etc.</p> <p><i>Mobile broadband networks via a mobile phone</i> – refer to internet technologies of downlink speed of at least 256 kbps access using a mobile cellular phone through mobile cellular networks such 3G (e.g. UMTS – Universal Mobile Telecommunications Service), 4G (LTE – Long Term Evolution) etc.</p> <p><i>Mobile broadband networks via a modem</i> – refer to internet technologies of downlink speed of at least 256 kbps accessed using a SIM card through mobile cellular networks (at least 3G) such Dongle (USB modem), integrated SIM card in a computer etc.</p> <p><i>Fixed or wired broadband networks</i> – refers to internet technologies of advertised downlink speeds of at least 256 kbps such as DSL, Cable Modem, High speed leased lines, Fibre-to-the-home/building, powerline and other fixed/wired broadband etc.</p>
<p>Q-33.</p>	<p>Enquire from the respondent which type of internet access they use frequently. The options are provided as in the previous question. Use the same definition as those given in Q-32 above.</p> <p>Only one option is allowed</p>
<p>Q-34.</p>	<p>Enquire about the respondent’s satisfaction of the following attributes of internet service delivery from their main internet provider. The respondent must indicate how satisfied s/he is or not.</p> <p>NOTE: Households accessing internet services where they are not directly involved in issues relating to the service provider (like under an institution) must select the NOT APPLICABLE option.</p> <p style="text-align: center;"><u>READ OUT THE OPTIONS AND EXPLAIN IN DETAIL WERE NECESSARY!</u></p> <p>PROVISION OF SERVICE INFORMATION</p> <p>Refers to the courteousness of the service provider in provisioning of service information to consumers on various aspects of the service e.g. maintenance works on the network, service outages, new products and any information that may be useful to consumers.</p> <p>CUSTOMER SERVICE</p> <p>Refers to a sequence of activities designed to enhance the level of consumer satisfaction that is, the feeling that a service has met the consumer expectations;</p> <p>COMPLAINT RESOLUTION</p> <p>Refers to the complaint handling process when an expression of dissatisfaction is made to a service provider relating to its products/services where a response or resolution is explicitly or implicitly expected.</p> <p>ACCURACY IN BILLING</p> <p>Refers to the extent to which customer bills for internet services reflect normal household usage;</p> <p>RELIABILITY OF OVERALL SERVICE</p> <p>Refers to the general perception by the consumer on the trustworthiness of all the cocktail of services provided by the provider.</p> <p>INTERNET SPEED</p>

	Refers to the performance of an <i>Internet</i> connection, which is based on the number of bits per second that data travels from the user's device to the <i>Internet</i> (upload) and from the <i>Internet</i> (download) to the user's device.
Q-35.	Find out the monthly expenditure on internet services by the household. If expenditure varies from month to month, consider the most frequently paid amount.
Q-36.	Find out the perception of the respondent regarding the affordability of monthly subscription for internet services. <u><i>Affordability refers to cost believed to be within one's financial means.</i></u>
Q-37.	Probe the respondent the amount the household is prepared to pay for monthly subscription for internet services. <u><i>Willingness is the state of being prepared to do something.</i></u>

7.4.2 SECTION 2B: HOUSEHOLD LEVEL QUESTIONS - HOUSEHOLD HEAD SECTION

Section 2B will be answered by the HH head on behalf of HH members who have access to the internet and are using it.

ITEMS	
Q-38.	Enquire from the respondent if there are any of the household members who are using the internet.
Q-39.	If some members of the household are using the internet, enquire from the respondent the number of those who are active users and are using it. This should include the children below 10 years old who are outside the target population.
Q-40.	You are required to find out from the respondent the age of the youngest user of the internet. The response must be taken for this item even if the youngest user is an older member of the household. NOTE: Despite our target population being 10 years and older, this item must not be construed to have violated the cut-off age limit when a respondent gives the age of a youngest user falling in the age category 0 - 9 years. This is merely for information and they will not be interviewed.
Q-41.	Enquire from the respondent if s/he is aware of any risks associated with using the internet. This refers to risks associated with internet use such as pornography exposure, cyberbullying, fraud etc. Do not ask the respondent about specific risks, only whether they know about any risks or otherwise NOTE: The internet service must be one that is provided for the household.
Q-42.	Enquire from the respondent if they use any tools or strategies used to mitigate exposure of household members to online risks. This could be general strategy such as limiting children's time spent on the internet.
Q-43.	Enquire from the respondent on the type of tools or strategies used to mitigate exposure of household members to online risks. READ out options to the respondent because it is highly likely that most respondents are not conversant with ICT terminology. It is a MULTIPLE RESPONSE QUESTION .

	<ol style="list-style-type: none"> 1. Web browser filtering Parental Control tools; this entails managing settings on your web browser to restrict certain sites 2. ISP-level additional content filtering services: using your internet service provider to block certain sites 3. Voluntary filtering of child abuse materials: content filtering done by the child/victim to protect themselves from dangerous material. 4. Family friendly internet filters; Applications that block sites to ensure only family friendly material is accessible 5. Search engine filtering; filtering of search engines such as google, explorer 6. Operating system filtering: filtering of operating systems such as Microsoft windows, Linux, Ubuntu 7. Installing software to filter illicit content: 8. Activate history log to monitor visited sites: check sites visited by family members through log history 9. Parental control of internet access and usage: restrictions on accessing the internet and using it
Q-44.	<p>For those household that do not use any tool or strategy to mitigate exposure of household members to online risk, find out the main reason why they have not adopted any internet monitoring tool or strategy.</p> <p style="text-align: center;"><u>READ OUT THE OPTIONS AND CLARIFY WERE POSSIBLE!</u></p>
Q-45.	Establish if the household has any rules regarding the use of the internet.
Q45 a	Find out if the household had any discussions on the rules regarding internet use. It does not matter if these rules were agreed to or not.
Q-46.	<p>Enquire from the respondent if there any agreed rules about the use of internet.</p> <p>In some households, parents or some responsible/knowledgeable member of the household may agree on some rules with other members of the household about using the internet and adherence may be incentivized e.g. free data bundles for adherence to agreed rules.</p> <p><u>READ OUT THE OPTIONS AND CLARIFY WERE POSSIBLE!</u></p>
Q-47.	Find out from the respondent if they or any other member of the household is aware of the activities of household members when they are using their own internet service using their devices.
Q-48.	If the respondent or any member of the household does not have a good understanding of household members' activities while using their own internet, establish the reason why.
Q-49.	Find out if the respondent takes time to educate household members on risk associated with using the internet.
Q-50.	<p>If the household receives some sort of education regarding internet risks, find out from the respondent whether the education is consistent with the listed risks. The respondent is at liberty to select all those that apply.</p> <p><u>READ OUT THE OPTIONS AND CLARIFY WERE NECESSARY!</u></p> <ol style="list-style-type: none"> 1. Sharing Passwords; includes sharing passwords for applications, emails, social media platforms, bank accounting platforms, personal identifications numbers (PIN) 2. Age inappropriate products/services; includes content products/service with age restrictions such as alcohol, drugs, soft pornographic films etc. 3. Cyberbullying; includes online bullying such as sending, sharing false, negative or harmful information or content about someone.

	<ol style="list-style-type: none"> 4. Pornography; includes pictures/images or videos on sexual content or erotic behavior of adults and/or children. 5. Sexting; includes sending or receiving sexually illicit text messages, texts prepositioning sex as well as sharing explicit images and videos of oneself and others on messaging platforms. 6. Posting photography; sharing images on oneself or others on public platforms that may put the subject at risk. 7. Sharing personal information; Includes information such as names, identification numbers, bank account details, locations, phone number that may be used to harm the individual etc. 8. Physical meeting of people met online; includes physical meeting unknown people, people that one has only communicated with online. 9. Others:
Q-51.	Enquire if members of the household share their experiences of the online environment with one another (and the household head).
Q-52.	If the household members do not share their experiences in online environments with the respondent, ask him/her to furnish you with one reason why they don't share. Ensure the response is clear and precise

Q-53.	Find out if the household has used any digital financial service (DFS). DFS are services financial service conducted on digital platforms such as mobile phones or computers. Examples include Airtel money, MTN Money, Zamtel Kwacha, Zoono, Opay, e-Wallet etc.
Q-54.	If the household has used DFS, find out from the respondent what the household uses digital financial services for. A list of possible activities is provided. Usage of these services at household level may include things like: paying for electricity, water, TV (DSTV, Muvi TV etc.), school fees, groceries, airtime, receiving and sending money etc The respondent may choose more than one option.
Q-55.	Find out if any member of the household has paid/received for government services such as road tax, visa, tax refunds, Farmers support inputs, social cash transfer etc. using DFS like Airtel money, Momo or Zampay.
Q-56.	Inquire on which particular service the members of the household have accessed using DFS. For instance, if the respondent indicates road tax, then you select RTSA Some of the services found under the included options are; <ol style="list-style-type: none"> 1. RTSA: Services include Road Tax, Motor Vehicle Registration, Drive License renewal 2. Ministry of Lands: Services include change of name, lease agreement, payment of rates 3. PACRA: Services include Registration of new business, Filing of annual returns, change of business name, and notice on change of location. 4. ZRA: 5. NAPSA 6. NHIMA 7. Ministry of Home Affairs 8. Farmer Input Support Program (FISP)
Q-57.	Inquire on whether any member of the household has ever used the government service bus (ZAMPORAL)

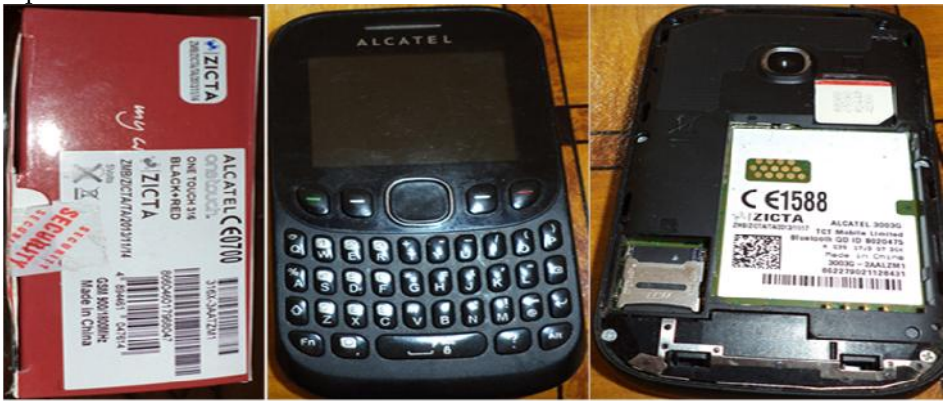
<p>Q-58.</p>	<p>Find out which service any member of his/her household have used on the Government Service Bus (ZamPortal). Endeavor to explain that this is an online platform that can be used by citizens and businesses to easily access various government services. The main department is provided. Probe the respondent to provide the agency under which the accessed service was given. This is a multiple response question</p>
<p>Q-59.</p>	<p>Find out if the household has disposed of any electronic (e.g. computer) or electric (e.g. Fridge) items. The item must be either damaged or no longer useful to the household. E-waste is defined as discarded electrical and electronic materials/devices such as computers, TVs, VCR etc.</p>
<p>Q-60.</p>	<p>Enquire on the reason/s why the electrical or electronic items were disposed of by the household. Read out the option and select those that apply</p>
<p>Q-61.</p>	<p>If the household has disposed of any electronic or electrical item, find out the kind of items they have disposed of. The list provided is not exhaustive. <u>READ OUT THE OPTIONS AND SELECT THOSE THAT APPLY.</u></p>
<p>Q-62.</p>	<p>Find out the quantity of each type of electronic or electrical item that has been disposed of in the last 3 years. This will determine recently disposed electronic/electrical items.</p>
<p>Q-63.</p>	<p>Find out how long, the selected items in the previous question, were used by the household before they were disposed of. Preferably, the length of time should be provided in years</p>
<p>Q-64.</p>	<p>Enquire on the state of the electric and electronic items that were disposed of. That is were they new or pre-owned when the household acquired them.</p>
<p>Q-65.</p>	<p>Find out if the household is aware of any methods for disposing of electronic and electrical waste</p>
<p>Q-66.</p>	<p>Further enquire on whether the household has used these safe methods of disposing of e-waste Safe disposal methods include; taking it to an e-waste certified recycler, taking the gadget to the manufacturer or retailer, take to electrical reseller etc.</p>
<p>Q-67.</p>	<p>Probe the respondent on their opinion of the government's role in enhancing safe disposal of electronic and electric waste. Get their opinion on how the government can help or what incentives it can put up to households practice safe disposal</p>
<p>Q-68.</p>	<p>Enquire on the modes of disposal that the household has used for its e-waste. This is a multiple response question. 1. Landfill – disposing an item in a pit or burying the item 2. Trash truck – disposing an item in a garbage truck 3. Trash Bin – disposing an item in a rubbish bin 4. Stashing bin – disposing an item by putting it away mostly by hiding or putting away in a storage bin 5. Giving away – disposing an item by giving someone else i.e. relative, friend, neighbour 6. Shredding/Crushing/Burning – disposing an item by destroying it. This can be done by shredding (using a shredding machine), crushing (e.g. using a hammer) or burning 7. Selling for parts – disposal by selling the item to be used in part and not as a whole 8. Selling – disposal by selling the item to be used as a whole</p>

	<p>9. Exchanged with their useful tool – disposing by trading off the item for another item e.g. exchange it for clothes</p> <p>10. Selling to recyclers – disposal by selling the item to an e-waste recycler.</p>
Q-69.	Find out if the household head or any member of the household knows of an e-waste recycler or collector in their area or outside.

7.4.3 SECTION 2B: INDIVIDUAL LEVEL QUESTIONS

Section 2B contains individual level questions i.e. questions referring to the HH member. Therefore, the HH member including household head (in his/her individual capacity) will be the interviewees to answer questions in Section 2B.

QUESTION No.	
Q-1.	<p>Find out from the respondent, if s/he knows how to use the indicated ICT devices.</p> <p>It establishes the computer literacy of the respondent. An ICT device is defined as any device that can carry out any of the functions such as copying a folder, sending an email, setting up a zoom meeting. These devices have the processing power of a computer. This is a multiple response question</p> <p>A Smartphone is a phone with internet enabled applications such as WhatsApp, Instagram etc. It is able to carry out most computer related functions such as moving folders, sending emails, making video calls etc.</p> <p>Desktop is a computer terminal that needs to be connected to an external monitor, keyboard and mouse.</p> <p>Laptop is computer with all components inbuilt i.e. monitor, keyboard etc.</p> <p>Tablet is a small computer with a touchscreen display and a mobile operating system.</p> <p>Smart TV is a television enabled with internet</p>
Q-2.	Find out from the respondent if s/he has carried any of the activities provided in the options. This is intended to establish computer skills of the respondent. The respondent may choose MORE THAN ONE option.
Q-3.	Find out from the respondent if s/he is an active user of the computer. An active user is one who may have undertaken one or more of the activities listed in Q-2 in the last 3 months prior to the date of enumeration.
Q-4.	<p>Find out the reasons behind the persons inability to use the listed ICT devices. Ensure you are not presenting the ignorance of ICTs devices as a problem but simply as an enquiry. For instance, you can say, From my understanding, you have not yet learnt how to use ICT devices, is there a reason why this is the case?</p> <p>This is a multiple response question</p>
Q-5.	<p>Ask respondent if s/he has used a mobile cellular phone in the last 3 months prior to the enumeration date.</p> <p>By International Telecommunications Union (ITU) standard a SIM card/mobile cellular phone is considered active if it has been used at least once in 3 months for any kind of communication i.e. for a call/SMS/internet. You must enquire from the respondent if s/he, with mobile</p>

QUESTION No.	
	cellular phone, has engaged in any of the activities described. The reference period is important because it is the standard period of activity.
Q-6.	<p>Find out from the respondent if s/he has owned any of the mobile cellular phone/s that was used in the last (3) three months.</p> <p>The mobile cellular phone must be using a SIM card for ANY one of the local cellular network operators namely Airtel Zambia, MTN Zambia and Zamtel. Mobile cellular phone subscription with non-local mobile network operators must not be considered.</p>
Q-7.	<p>Find out from the respondent if the mobile cellular phone s/he owns was bought within Zambia.</p> <p>The respondent may not know where the phone was purchased particularly if the phone was a gift</p>
Q-8.	<p>Find out if the mobile cellular phone was bought brand new when acquired.</p> <p>This entails that the phone was in a sealed box when acquired, sealed by the manufacturer.</p>
Q-9.	<p>Enquire from the respondent if s/he knows about any certification process which mobile cellular phones are subjected to before they are permitted for sell/use in Zambia.</p> <p>Certification refers to the confirmation of certain characteristics of an object, person, or organization. Type approval process is a form of certification. In Zambia all mobile cellular phones imported for sell/use in the country are type approved by ZICTA. Therefore, all manufacturers and importers of such devices are legally required to bring their products to ZICTA for certification. Some certified devices can be identified with a sticker bearing ZICTA (as can be seen in the pictures below) or they are part of the list of all certified mobile cellular models posted on the ZICTA website.</p>  <p>Note that not all devices will have a ZICTA certification approval sticker. What is approved is the model of the device and thus only a few of devices in that model range may have a sticker.</p>
Q-10.	Find out the number of active SIM cards owned by the respondent.
Q-11.	<p>Find out if all the sim cards owned by the respondent are registered under their name</p> <p>If possible, ask the respondent to dial *101# to check the name/s registered to the simcard</p>

QUESTION No.	
Q-12.	Find out if the any of the sim cards owned by the respondent is registered in a name of a person the respondent does not know. This will be based on information obtained from the previous question.
Q-13.	Find out if any of the mobile cellular phone s/he owns does not have an IMEI number. On the mobile cellular phone, it is accessed by dialing *#06#. Absence of IMEI number refers to the following scenarios <ul style="list-style-type: none"> - IMEI number with less than 15 digits - No IMEI number at all. <p>An IMEI code (International Mobile Equipment Identity) is a 15-digit or 17-digit code that uniquely identifies mobile cellular phone sets. When blocked it enables mobile networks to prevent a misplaced or stolen phone from making calls.</p>
Q-14.	Find out which mobile operator(s) the respondent is subscribed to. From list of operators provided, select all options that apply (Multiple response). Foreign operator will mostly apply to those in border towns where foreign networks may be accessible.
Q-15.	Sometimes people may prefer one operator to another for reasons known to them. Find out from the respondent the network operator s/he prefers among Airtel, MTN and Zamtel (and a foreign network operator if applicable). Only one response is permitted
Q-16.	If respondent's preference of the operator is based on some analysis, enquire from him/her the main reason for choosing the selected mobile network operator. You may read out responses if necessary
Q-17.	Find out from the respondent if, in the course of using a mobile cellular service, have had an experience of the listed situations. <ol style="list-style-type: none"> 1. Voice Clarity; this looks at how clear the voice was during the call. If one experienced voice breakage, then voice clarity can be said to be poor 2. Set-up time; looks at the time taken for a placed call to connect to the recipient. This should ideally take 10 seconds 3. Dropped calls; refers to a call that cut during connections before either party cuts off. 4. Delivery time; refers to how long it takes for an SMS to be delivered to the recipient. This should ideally take 5 seconds 5. Network Intermittence refers to unstable network connectivity while outage refers to periods of time when network connectivity is completely off. 6. Complaints handling; refers to how well the service provider handles complaints lodged by the respondent. <p>This is a Multiple response question</p>
Q-18.	Ask the respondent to state how often they experienced the issues highlighted in the Q-17 when using a mobile network operator.
Q-19.	Ask the respondent to rate their experience with a mobile cellular service, using a scale of 1 to 5 where 1 is very poor, 2 poor, 3 fair, 4 good and 5 is excellent. These will be related to those highlighted in Q17

QUESTION No.	
Q-20.	<p>Enquire if the respondent knows about the existence of the following emergency toll free lines</p> <ul style="list-style-type: none"> - 116 is the national helpline for any child related abuse including those arising from the use of the internet. - 991 is the police toll free line for reporting criminal activity - 983 is the line connecting to RTSA for reporting road traffic accidents - 993 is the toll free line for the Fire brigade where reporting of building on fire is done - 933 is a toll free line for reporting Gender based violence - 3636 is directed to Zesco for reporting electricity faults on the national grid - 5678 is directed to the Competition and Consumer Protection Commission (CCPC) for reporting uncompetitive measures by cooperation and consumer services and products that may be unfair <p>Calls to these numbers are not charged.</p>
Q-21.	<p>Inquire on how often the respondent purchases airtime.</p> <p>This could be daily, weekly, fortnightly or monthly consequently, only one response is required.</p>
Q-22.	<p>Find out what mode the respondent uses to purchase airtime. These may include purchase through;</p> <ul style="list-style-type: none"> • Scratch cards – use of physical airtime cards • Mobile money – use of mobile money platforms for purchasing airtime e.g. Zampay • Mobile banking – use of mobile banking platforms for purchasing airtime e.g. Zanaco • Internet banking –use of online banking platforms for purchase of airtime i.e. these are banking platforms available via an internet connection • Agents – purchase of airtime using an agent such as a mobile money agent, ShopRite agent • Over-the counter direct top-up – airtime purchase from the respective mobile network operator office. <p>These responses should be ranked according to the most preferred mode of purchase. Read out each response to the respondent to aid them in remembering the various airtime purchasing platforms.</p>
Q-23.	<p>Find out if the respondent purchases any bundles</p> <p>Bundles are a group/basket of ICT services including voice calls, SMS and internet combined according to volumes of minutes, number of SMS or/and volume of internet data. These are provided at discounted rates as opposed to the pay-as-you-go rates which you are charged outside a bundle.</p>
Q-24.	<p>Find out what mode the respondent uses to purchase bundles (voice / data /SMS bundles)</p> <p>For instance, one can buy airtime which they can then use to buy bundles. Alternatively, one can purchase bundles directly on a mobile money platform or a mobile banking platform. Similarly, bundles can be purchased directly from mobile money platforms.</p> <p>This is a multiple response question.</p>
Q-25.	<p>Inquire on the type of bundle the respondent regularly purchases i.e.</p> <p>Data – implies a bundle with internet service only e.g. 500mb for 7 days</p> <p>Minutes/SMS – implies a bundle with voice minutes and SMS e.g. 70 off-net minutes and 50 SMS for 7 days</p>

QUESTION No.	
	Combo includes Minutes, data and SMS.
Q-26.	Find out the validity period for the regularly purchased bundles e.g. If the usually purchased bundle is 10GB for 7 days, then the validity period is 1 week.
Q-27.	Find out the respondents average expenditure on airtime for a period of a month. This expenditure on airtime is irrespective of what the airtime is used for (i.e bundles)
Q-28.	Find out the perception of the respondent regarding the affordability of the cost of airtime. <i>Affordability refers to cost believed to be within one's financial means.</i>
Q-29.	Probe the respondent the amount s/he is prepared to spend on airtime weekly. <i>Willingness is the state of being prepared to do something.</i> <i>If a monthly figure is provided, divide the amount by 4 to get the weekly preferred cost</i>
Q-30.	Enquire from the respondent, if s/he owns one or more mobile cellular phones, whether s/he has a smartphone among them or if s/he owns one mobile cellular phone, whether it is a smartphone. Smartphones are mobile cellular phone which have the following characteristics: <ul style="list-style-type: none"> - They perform many of the functions of a computer, - Typically have touchscreen interface, - They have internet access, - They have operating systems capable of running downloaded applications
Q-31.	Find out from the respondent if s/he uses his/her smartphone with over-the-top Applications for communications using instant messaging or voice calling. An over-the-top (OTT) application (WhatsApp, Viber, Facebook etc.) is any application that provides a product over the Internet and bypasses traditional distribution. Services that come over the top are most typically related to media and communication and are generally, if not always, lower in cost than the traditional method of delivery.
Q-32.	Inquire on the activities the respondent uses OTT applications for as per provided responses. <ul style="list-style-type: none"> • Instant messaging such as WhatsApp or Facebook messaging platforms • Video Calling entails making a call with video facilities such as WhatsApp video calls • Voice calling services on internet enabled platforms such as Skype and WhatsApp • Content creation this involves the creation of videos and other public content on internet platforms e.g. blogs, article, YouTube videos, TikTok videos • Social networking involves the use of internet to communicate and network with people of similar interests • Browsing the internet involves the using the internet to go through a wide range of information • E-commerce involves the use of internet platforms for buying and selling goods and services • Content monetization is a way of leveraging on content so that, when users consume it, the content creator earns money. You can be paid either by the users themselves, or a third party that markets products through your content. Subscriber-only access and online courses are the most common and effective ways to get paid directly by users This is a multiple response question
Q-33.	Find out the factors owing to the respondent not owning a smartphone

QUESTION No.	
	This is a multiple response question
Q-34.	<p>Probe the respondent if s/he is prepared to purchase a smartphone for easier access to the internet using the mobile cellular phone.</p> <p style="text-align: center;"><i>Willingness is the state of being prepared to do something.</i> <u><i>This question will only be asked to respondents of 16 years of age and above</i></u></p>
Q-35.	<p>Probe the respondent the amount s/he is prepared to spend on acquiring a smartphone.</p> <p style="text-align: center;"><u><i>This question will only be asked to respondents of 16 years of age and above</i></u></p>
Q-36.	<p>Enquire from the respondent if s/he has ever disposed of a broken down or an old ICT device. ICT devices are electronics and therefore contain components which are made from highly toxic materials/substances. In landfills some harmful toxic chemicals released from mobile cellular phones which might include Antimony, Arsenic, Beryllium, Copper, Lead, Nickel, Mercury, Manganese, Lithium, Zinc, Cadmium, Chlorine and Bromine. These can leak into groundwater and bio-accumulate in the food-chain. Even in small quantities, these hazardous chemicals can cause environmental contamination by damaging the soil, affecting underground waterways, vegetation, animals and humans.</p>
Q-37.	<p>Enquire on the number of ICT devices the respondent has disposed of in the last three years to establish recent e-waste disposal methods.</p> <p>Enter the number of items disposed of based on the selected items in Q-36.</p>
Q-38.	<p>If the respondent has disposed of a disused mobile cellular phone before, find out how s/he disposed of the device.</p> <p>Educate the respondent on some of the safest ways to discard disused electronics in general and mobile cellular phones in particular. Emphasize that the first and most important step in disposing of disused mobile cellular phone is to remove all important information stored on it. Once it is clean the respondent could choose one of the disposal options available to him/her.</p> <p>One such option is Recycling. Many mobile device manufacturers, wireless service providers, and other groups have programs to refurbish mobile devices or recycle their components, including accessories like chargers. Enquire from operators for available recyclers if there are any in Zambia.</p> <p>Another option is to donate your device. Some organizations collect used mobile devices for charitable purposes. Also you may decide to trade in the device for a discount toward a new one; resell it to a person/organization; or just dispose of it altogether. If that's your choice, keep the environment in mind. The Regulator like Zambia Environmental Management Agency (ZEMA) recommends that you check with them for their preferred way to dispose of disused electronics which include mobile cellular phones.</p>
Q-39.	<p>If the respondent has disposed of a disused mobile cellular phone, find out if s/he is aware of the risk/danger associated with poor disposal of broken down/old devices.</p> <p style="text-align: center;"><u>Do not read out these paragraphs to the respondent! Internalize them</u></p>

QUESTION No.	
	<p><u>Educate respondent on risks/dangers by referring to the paragraphs below.</u></p> <p>Mobile cellular phones are electronics and therefore contain components which are made from highly toxic materials/substances. In landfills some harmful toxic chemicals released from mobile cellular phones which might include Antimony, Arsenic, Beryllium, Copper, Lead, Nickel, Mercury, Manganese, Lithium, Zinc, Cadmium, Chlorine and Bromine. These can leak into groundwater and bio-accumulate in the food-chain. Even in small quantities, these hazardous chemicals can cause environmental contamination by damaging the soil, affecting underground waterways, vegetation, animals and humans.</p> <p><u>Educate respondents on options for disposal by referring to the paragraph below.</u></p> <p>Educate the respondent on some of the safest ways to discard disused electronics in general and mobile cellular phones in particular. Emphasize that the first and most important step in disposing of disused mobile cellular phone is to remove all important information stored on it. Once it is clean the respondent could choose one of the disposal options available to him/her.</p> <p>One such option is Recycling. Many mobile device manufacturers, wireless service providers, and other groups have programs to refurbish mobile devices or recycle their components, including accessories like chargers. Enquire from operators for available recyclers if there are any in Zambia.</p> <p>Another option is to donate your device. Some organizations collect used mobile devices for charitable purposes. Also you may decide to trade in the device for a discount toward a new one; resell it to a person/organization; or just dispose of it altogether. If that's your choice, keep the environment in mind. The Regulator like Zambia Environmental Management Agency (ZEMA) recommends that you check with them for their preferred way to dispose of disused electronics which include mobile cellular phones.</p>
Q-40.	Enquire on the particular dangers of unsafe disposal of ICT devices that the respondent is aware of. You can read out the options and select those that apply
INTERNET USAGE FOR INDIVIDUALS	
Q-41.	<p>Enquire from the respondent if s/he has used the internet before.</p> <p>It is immaterial even if s/he last used the internet 10 years ago because we are interested to know only if s/he has ever used the internet in their lifetime. Do not attach a reference period ask the question in an open manner.</p>
Q-42.	If the respondent has never used internet in their lifetime, find out the MAIN reason for not having used the internet before. Many reasons are listed among the options you have to focus on the ONE reason that has caused the respondent never to use the internet in their lifetime.
Q-43.	<p>Enquire from the respondent if s/he has used the internet in the last three months.</p> <p>It is important make reference to the three month period in the question because we are interested to know if s/he is an active user of the internet. Using the internet at least once during the reference period of three months is regarded as being active usage by ITU standards.</p>
Q-44.	<p>If the respondent has used the internet during the reference period of interest, find out the frequency of use during referred to period.</p> <p>Note that the response “AT LEAST ONCE A DAY” covers even respondents that use the internet more than once daily.</p>

QUESTION No.	
Q-45.	<p>Respondents have internet at different places or locations. Some may have used the internet at more than one location therefore they must select ALL locations where s/he accessed the internet in the last three months. Options of locations provided are:</p> <p><u>NOTE: Read out all responses and clarify where necessary!</u></p> <p>WORK: A place where the respondent works.</p> <p>PLACE OF EDUCATION: A place where the respondent goes for school or college or university education.</p> <p>ANOTHER PERSON'S HOME: The home of a friend/relative/neighbor of the respondent.</p> <p>HOME: A place where the respondent resides.</p> <p>COMMUNITY INTERNET ACCESS FACILITY: Internet use at community facilities such as public libraries, publicly provided internet kiosks, non-commercial telecentres, digital community centers, other government agencies etc. Access is typically free and available to the general public.</p> <p>FACILITY OPEN TO THE PUBLIC: Internet use at publicly available commercial facilities like restaurant, hotels, airports, commercial bank, hotspots etc. where internet access is typically paid for by another party.</p> <p>WHILE COMMUNITING, IN TRANSIT OR WALKING: Internet accessible when using certain transport means such as bus, train, plane e.g. UBZ bus</p> <p>MOBILE INTERNET: Internet use while mobile or via a mobile cellular phone including devices with mobile cellular phone functionality or other mobile access devices, for example, a laptop computer, tablet, kindles, PDAs or other handheld devices connected to a mobile cellular network.</p>
Q-46.	<p>Enquire from the respondent if s/he has a personal email address. This should not be a shared account.</p> <p style="text-align: center;"><u>DEFINITION OF E-MAIL ADDRESS</u></p> <p>It is a name that identifies an electronic post office box on a network where <i>e-mail</i> (electronic mail) can be sent. It has two parts, the username and the domain name. Username identifies name of the mailbox usually username of the recipient, and domain name represent the administrative realm for the mailbox e.g. company's name domain name e.g. zicta.zm, yahoo.com etc. This does not include emails simply used as identifiers and not for communication e.g. Samsung email account</p>
Q-47.	<p>Ask the respondent to state out the number of e-mail addresses s/he has.</p>
Q-48.	<p>Enquire from the respondent the type(s) of e-mail addresses s/he has. Many companies offer e-mail services to the general public. The given list identifies only a few domain names which are commonly used to set up e-mail addresses. The respondent is free to select as many as they wish because it is fashionable nowadays to have more than one e-mail address.</p>

QUESTION No.	
	Most corporates use their own identifiable email addresses i.e. mutale@zamtel.zm would be a corporate email address for someone working at Zamtel
Q-49.	<p>Enquire from the respondent if s/he use any cloud server services.</p> <p>It is important for enumerator to know the following information about cloud computing.</p> <p>The "CLOUD" is a set of different types of hardware and software that work collectively to deliver many aspects of computing to the end-user as an online service.</p> <p>CLOUD COMPUTING is the practice of using a network of remote servers hosted on the Internet to store, manage, and process data, rather than a local server or a personal computer. With cloud computing, users can access files and use applications from any device that can access the Internet. An example of a Cloud Computing provider is Google's Gmail (Google Drive). Gmail users can access files and applications hosted by Google via the internet from any device.</p>
Q-50.	Find out from the respondent the cloud server s/he has used in the last 3 months. It is possible the respondent may have used more than one such server before. Therefore, s/he must be allowed to select all that apply on the list.
Q-51.	<p>Enquire from the respondent the kind of activities s/he undertakes when online.</p> <p>Typical activities undertaken on the internet by most people include among other things: studying the bible, Research related to academics/work/personal issues, business such as advertising, e-mail, social networking such as Facebooking, shopping store including e-commerce activities such as amazon, internet banking, learning including e-learning platforms, gaming, downloading materials such as movies, articles, reading publications, watching live streams (TV & videos) such as Netflix, YouTube and video conferencing facilities such as Zoom meetings etc.</p> <p>NOTE: Read out all Options and clarify were necessary!</p>

QUESTION No.	
Q-52.	<p>Enquire about the respondent's perception of the following attributes of internet service delivery from their most used internet service provider. The respondent must indicate how satisfied s/he is or not.</p> <p>NOTE: Respondents accessing internet services where they are not directly involved in issues relating to the service provider (like under an institution) must select the NOT APPLICABLE option.</p> <p><u>READ OUT THE OPTIONS AND EXPLAIN IN DETAIL WERE NECESSARY!</u></p> <p>PROVISION OF SERVICE INFORMATION</p> <p>Refers to the courteousness of the service provider in provisioning of service information to consumers on various aspects of the service e.g. maintenance works on the network, service outages, new products and any information that may be useful to consumers.</p> <p>CUSTOMER SERVICE</p> <p>Refers to a sequence of activities designed to enhance the level of consumer satisfaction that is, the feeling that a service has met the consumer expectations;</p> <p>COMPLAINT RESOLUTION</p> <p>Refers to the complaint handling process when an expression of dissatisfaction is made to a service provider relating to its products/services where a response or resolution is explicitly or implicitly expected.</p> <p>ACCURACY IN BILLING</p> <p>Refers to the extent to which customer bills for internet services reflect normal household usage;</p> <p>RELIABILITY OF OVERALL SERVICE</p> <p>Refers to the general perception by the consumer on the trustworthiness of the cocktail of services provided by the provider.</p> <p>INTERNET SPEED</p> <p>Refers to the performance of an <i>Internet</i> connection, which is based on the number of bits per second that data travels from the user's device to the <i>Internet</i> (upload) and from the <i>Internet</i> (download) to the user's device.</p>

QUESTION No.	
Q-53.	<p>Inquire on the internet service provider that the respondent has ever used. For instance, if I use Airtel for internet on my phone then I would select Airtel (mobile service). On the other hand, if I use Airtel router or fiber then I would select Airtel (fixed services).</p> <p>This is a multiple response question</p>

QUESTION No.	
Q-54.	<p>The internet can be accessed through fixed or mobile networks. The options provided here identify broader types of internet services. The respondent is required to select the type of internet services that apply.</p> <p><u>READ OUT THE OPTIONS AND ENDEARVOUR TO EXPLAIN WHERE NECESSARY!</u></p> <p><i>Terrestrial Fixed or Wireless broadband networks</i> – refers to internet technologies at advertised speeds of at least 256 kbps such as DSL (Digital Subscriber Line), WiMAX (Worldwide interoperability for Microwave Access), CDMA (Code Division Multiple Access) etc.</p> <p><i>Satellite Broadband networks</i> - refers to internet technology with advertised download speeds of at least 256 kbps such VSAT etc.</p> <p><i>Fixed or Wired Narrowband networks</i> – Refers to internet technologies accessed through analogue modem (dial-up via telephone line) such as ISDN (Integrated Services Digital Network), DSL (Digital Subscriber Line), Fractional T1 etc. at advertised downlink speed of under 256 kbps.</p> <p><i>Mobile Narrowband networks</i> – refers to internet technologies of downlink advertised speeds under 256 kbps like 2G technologies such as WAP (Wireless Application Protocol) and HSCSD (High Speed Circuit-Switched Data); 2.5G technologies like EDGE (Enhanced Data-rate for Globe Evolution) etc.</p> <p><i>Mobile broadband networks via a mobile phone</i> – refer to internet technologies of downlink speed of at least 256 kbps access using a mobile cellular phone through mobile cellular networks such 3G (e.g. UMTS – Universal Mobile Telecommunications Service), 4G (LTE – Long Term Evolution) etc.</p> <p><i>Mobile broadband networks via a Dongle</i> – refer to internet technologies of downlink speed of at least 256 kbps accessed using a SIM card through mobile cellular networks (at least 3G) such Dongle (USB modem), integrated SIM card in a computer etc.</p> <p><i>Fixed or wired broadband networks</i> – refers to internet technologies of advertised downlink speeds of at least 256 kbps such as DSL, Cable Modem, High speed leased lines, Fibre-to-the-home/building, powerline and other fixed/wired broadband etc.</p>
Q-55.	Find out which type of internet is mostly used by the respondent using options provided in Q-54. Select only ONE type of internet
Q-56.	Inquire on the service type of the procured internet i.e. is it capped (a specific volume of internet bundles is purchased e.g. purchase a 30GB on your mobile phone valid for a month) or an unlimited service (a specific internet speed also valid for a particular period e.g. 3Mbps valid for a month but with unlimited data volumes). This should be based on the most frequently used internet service selected in Q55
Q-57.	Determine how much volume of internet in GBs the respondent uses within a month. This is the average volume of data used for those using mobile phones and/or dongles. It refers to volumes consumed by the individual not the household
Q-58.	<p>If internet access for the respondent is via mobile broadband network, find out his/her monthly expenditure on internet services. If expenditure varies from month to month, consider the most frequently paid amount.</p> <p>NOTE: in the case of minors, parents can respond on their behalf.</p> <p>This figure may be zero for uses in a household were internet service may be accessed on other household member devices</p>

QUESTION No.	
Q-58 a	Find out if the internet subscription agreements is between the respondent and the service provider. This is to ensure the respondent has full information on the conditions of this agreements.
Q-59.	Determine the internet speed the respondent subscribes to. This is the average speed of data (e.g. 3MBPS) used for those using mobile phones and/or dongles.
Q-60.	If internet access for the respondent is via fixed/wired broadband or fixed/wired narrowband networks, find out his/her monthly expenditure on internet services. NOTE: in the case of minors, parents can respond on their behalf.
Q-61.	Find out the perception of the respondent regarding the affordability of expenditure on internet services based on the specific internet service provider that the respondent is using. <u>This could be perceived as cheap, affordable or expensive.</u> <u>For respondents who do not purchase the internet service, the appropriate response is 'I do not know'</u>
Q-62.	Find out the general opinion of the respondent on the cost of internet services in the country. This could be expensive, cheap or affordable.
Q-63.	Probe the respondent the amount the household is prepared to pay monthly for internet services. <u>Affordability refers to cost believed to be within one's financial means. This refers to the individuals' general opinion on how much one should pay for monthly internet services.</u>

7.5 SECTION 4: INTERNET RISKS AND CONTENTS

This section looks at the challenge posed by the rapid growth of technology particularly the internet. The challenge poses a danger to users of all age groups particularly children. We will collect information on dangers that exist online and protection measures that are available. Special focus is directed at cyber risks faced by children who are using the internet.

The section contains individual level questions for household members who are 10 years and older.

7.5.1 SECTION 3A: INDIVIDUAL LEVEL QUESTIONS

Section 3A will be answered by HH members who are 10 year or older.

QUESTION No.	
Q-64.	This is a general question to be answered by all respondents. The question is aimed at probing the respondent's level of awareness of risks that exist in the usage of internet.
Q-65.	In this question, the respondents' answer should be categorized in any of the given options. It is highly unlikely that a respondent will give an answer outside of the given option. However, if such is the case, the new answer should be noted in the "other

QUESTION No.	
	<p>specify". Do not read out the answer options to the respondent in their exact format; wait for him/her to give a response. You can however, give one or two of them as examples if the respondent seeks clarification</p> <ul style="list-style-type: none"> a) Social Fraud - Particularly as regards online interaction, this refers to a situation whereby one party of a given interaction gives false information as regards their identity, occupation, age or any other attribute about their character; b) Financial Fraud - In relation to online interaction, this is whereby an individual deceives another with the intent to gain financially from the deceived person. Examples of this is where a person claims to be selling an item while in actual sense, no item will be released to the buyer even if the seller receives money. In this case, financial fraud will apply to transactions that occur through the internet; c) Pornographic materials - In relation to the internet, written or visual material containing the explicit description or display of sexual organs or activity. It is a risk based on the fact that it's criminal under Law (ECT Act). It outlawed in Zambia. d) Bullying (Cyber bullying) - the use of the Internet and related technologies to harm other people, in a deliberate, repeated, and hostile manner. This includes insulting a person/s online; e) Inappropriate contact - refers to the escalation of purely online interaction with an unknown individual to actual physical contact where one party has intentions to cause physical abuse or harm to the other; f) Inappropriate advice - This refers to advice on different subjects that is available online, which may prove to be inappropriate due to it being largely inaccurate or not socially acceptable in the society of the person accessing the advice; g) Violence - This refers to scripts , pictures, videos, games and other materials on the internet that may depict violent acts such as assault and murder; h) Terrorism - this refers to material that promotes terrorist acts. This may include doctrines, tactics and recruitments into terrorist groups; i) j) Hate Speech: abusive or threatening speech or writing that expresses prejudice against a particular group, especially on the basis of race, religion, or sexual orientation. k) Damage to Reputation - This refers to placing information on the internet that may be damaging to an individual's character/ reputation. l) Sexting - Sending someone sexually explicit photos and messages on the mobile cellular phone. m) Identity Theft - Obtaining personal or financial information of another person for the sole purpose of assuming that person's name or identity in order to make transactions or purchases n) Fake Online Promotions/Scams - Dishonest schemes intended to swindle unsuspecting internet users. o) Inappropriate Content - visual depictions that are obscene, child pornography or material that is "harmful to minors." Categories under this topic include pornography, hate groups, violence, illegal activity, extremist groups, and online advertising. p) Impersonation - the act of pretending to be another person with the motive of conducting fraudulent activities i.e. impersonating a high profile person in order to collect money with the promise of providing a related initiative in return.

QUESTION No.	
	<p>q) Hacking - gaining of access (wanted or unwanted) to a computer and viewing, copying, or creating data (leaving a trace) without the intention of destroying data or maliciously harming the computer.</p> <p>r) Online Defamation - false and unprivileged statement of fact that is harmful to someone's reputation, and published as a result of negligence or malice.</p> <p>s) Grooming - manipulation of a child by a predator so as to gain their trust for the purpose of sexual exploitation.</p> <p>t) Other specify</p>
Q-66.	<p>Find out if the respondent has ever been exposed to any of the listed risks at any time. This should include both solicited exposure (one looking for the material) and unsolicited exposure (one who has not gone looking for the material). For instance, one may be exposed to pornographic material of unknown individuals. You need to bring out the matter carefully as some respondents are sensitive to such subjects</p>
Q-67.	<p>Find out from the respondent if s/he has been a victim any of the listed risks at any time. For instance, one can be a victim of online promotional material in that they applied for the promotion and probably lost some money. Or they are victims of your nude pictures (pornographic material) that is circulated online while others are only exposed but do not fall prey.</p> <p style="text-align: center;">Read out the options and respondent must tick ALL that apply.</p>
Q-68.	<p>Ask the respondent if s/he has account with any social media.</p> <p style="text-align: center;"><u>DEFINITION OF SOCIAL MEDIA/APPLICATIONS</u></p> <p>These are websites and applications that enable users to create, share/exchange information, ideas, and pictures/videos in virtual communities and <i>networks</i> or to participate in social networking.</p>
Q-69.	<p>Enquire from the respondent which social media platform s/he is a member of. Membership to more than one social media is quite common. Allow the respondent to select ALL options that apply. <i>You may read out the options if need arises.</i></p>
Q-70.	<p>If the respondent uses a social media platform, it is natural that s/he prefers one to others. Enquire which social media s/he prefers to use.</p>
Q-71.	<p>Enquire from the respondent if s/he has encountered any of the listed risks during the use of social media. Several risks are given! The respondent must select all the risks that apply to him/her.</p>
Q-72.	<p>Enquire if the respondent have ever had contact with a person online that they have never met before. Social media allows for networking amongst people of similar interests and thus friendships can develop from this networking.</p>
Q-73.	<p>Find out if the respondent has ever physically met someone that they had only initially met online. This is quiet common as people can find relatives online and only meet physically after online meeting. Therefore endeavor to enquire and not interrogate</p>

QUESTION No.	
Q-74.	<p>Circulation/production/possession of pornographic materials is an offence under the Laws of Zambia. If anyone is found to have produced/circulated/possessed pornography s/he is liable for prosecution in the courts of Law. Enquire from the respondent if s/he is knows about these crimes.</p> <p>Obscene material</p> <p>NOTE: The enumerator shall ensure to use appropriate language when dealing with younger respondents.</p>
Q-75.	<p>If the respondent unintentionally come across a website with pornographic content, enquire what s/he thinks is the right thing to do under the circumstance. Several options are provided. <i>You may read out the options if need arises.</i></p> <ol style="list-style-type: none"> 1. Report it to the site you are on if it popped up 2. Report to the Internet service provider to block the site 3. Report to Zambia Police 4. Talk to someone you trust 5. Close the site 6. Share with others 7. Surf on 8. If child content, report to IWF portal: this is an international platform where one can report pornographic content in which a child is involved. 9. If child, report child helpline 116: this is a toll free line where a child that is exposed to pornographic material or a child is involved in pornographic material is counselled and helped. 10. Use filters to block offensive or adult material: various filters are available online to block certain offensive material. 11. Seek support to prevent access to the website 12. Report to ZICTA through their toll-free line, visiting their physical office or via email. <p>Please note that this is a multiple response question.</p>
Q-76.	<p>Most social media and internet browsers have inbuilt privacy and/or security settings which users can activate to protect themselves and other unsuspecting users of the internet from users considered inappropriate.</p> <p>Enquire from the respondent if s/he knows how to use inbuilt privacy and/or security settings for own protection and others.</p>
Q-77.	<p>Internet service providers have mechanisms for protecting their customers from online risks. On request by the customer, they may activate some privacy and/or security settings which may affect only their subscription e.g. blocking access to some website contents using some keywords or web addresses. Find out if the respondents has ever received information from the MNO on these mechanisms.</p>
Q-78.	<p>If the respondent is a child, ask them to rate the services provided by their service provider on issues regarding protection on children only.</p> <p>Measures to protect children online may include creating a platform for reporting offensive materials, creating opportunities for consumers to block offensive materials etc. The service provider in this case refers to the Mobile Network Operator (MNO) and Internet Service Provider (ISP)</p>

7.6 SECTION 3: Eservices

Question No.	
Q-79.	For respondent that has used the internet to purchase goods and/or services, find out if s/he received the goods and/or services. This includes purchase on goods such as food, groceries, clothing, electronics etc on a local platform such as Tigmoor or international platform such as Amazon This does not include purchases done by a third party
Q-80.	Find out if the respondent encountered any challenge in the process of purchasing goods and/or services online.
Q-81.	Probe the respondent to find out the challenges they encountered in purchasing goods online. These include; 1. Delayed delivery: delivery after stated date of delivery 2. Misplaced goods: occurs when goods are not delivered to the right address when the delivery service says otherwise. It also includes those goods which go missing in the process of delivery 3. Damaged goods: Goods are damaged in transit and may arrive in a broken state or expired state. 4. Undelivered goods: when goods are not delivered after purchase is made 5. Stolen goods: when goods are stolen within transit 6. Misrepresentation of goods: goods that appear different from what was advertised online
Q-82.	Find out how the respondent paid for the goods purchased online; 1. Merchant Aggregators: these include PayPal, eBay, Alibaba 2. Remittance Services e.g. Western Union, Mukuru 3. Payment card e.g. VISA, Master Card, American Express etc. 4. Mobile money: such as Airtel Money, MoMo, ZamPay, Opay, ewallet 5. Telegraphic Transfer: such as Swift Transfer
Q-83.	Establish if the respondent encountered any challenges when transacting online using the previously stated platforms
Q-84.	Find out if the respondent reported the encounter challenge to the respective service provider
Q-85.	Find out if the transacting challenges were resolved by the service provider. This may not be the outcome the respondent wanted but if the issue was concluded it is considered resolved.
Q-86.	Enquire on how the problem faced while transacting was resolved Read out the options to the respondent
Q-87.	Enquire on whether the goods/services were received when the respondent purchased goods/services online

Q-88.	<p>Enquire on how the goods/services were delivered when the respondent purchased goods/services online This could be via</p> <ol style="list-style-type: none"> 1. Zampost – the domestic government postal and courier service provider 2. Courier – registered courier company such as Fedex, One-world, tigmoo 3. Logistics – registered logistics company such as continental shipping and logistics 4. Clearing agents –registered agents such as freight forwarding and customs clearing 5. Bus company – unregistered courier company unlike Power Tools which is registered 6. Seller – In some cases goods are delivered by the seller. 7. Downloads – applies to goods/services that are delivered in the form of a download
Q-89.	<p>Find out if the respondent has ever used app based free-lance services such as Ulendo, Yango, Air BnB, Upwork, Fiverr These are online services that link an employer and employee or a producers and buyer. For instance, Ulendo provides a platform for drivers to connect to customers and a plumber to a person in need of plumbing services</p>
Q-90.	<p>Find out which App-Based free-lance services has the respondent ever used Select all that apply</p>
Q-91.	<p>Find out how much, on average, the respondent uses on these App based services in a month</p>
Q-92.	<p>Enquire on whether the respondent has ever provided any services on the selected App-Based Free-lance services These include respondents such as drivers providing transport services on these platforms</p>

7.6 SECTION 4: Regulatory

Question No.	
Q-93.	<p>Find out if the respondent has experienced any issues with the use of ICTs, postal and courier services as well as mobile money services. Read out all options and select those that apply.</p>
Q-94.	<p>Inquire on the type of problems the respondent experienced with voice calls. This could be any type of problem related to the services of voice calls.</p>
Q-95.	<p>Inquire on the type of problems the respondent experienced with data. This could be any type of problem related to the services of internet provision.</p>

Q-96.	Inquire on the type of problems the respondent experienced with SMS. This could be any type of problem related to the services of messaging services.
Q-97.	Inquire on the type of problems the respondent experienced with letters. This could be any type of problem related to the services of letter postage.
Q-98.	Inquire on the type of problems the respondent experienced with post box services. This could be any type of problem related to the services of pox boxes.
Q-99.	Inquire on the type of problems the respondent experienced with the transmission of parcels. This could be any type of problem related to the services of parcel delivery.
Q99 a	Inquire on the type of problems the respondent experienced in the use of Mobile Money services. This may include delayed delivery of funds, non-delivery of funds, non-receipt of notifications on successful delivery etc.
Q-100.	<p>Inquire on where the respondent reported the encountered changes. The provided institutions should be related to the response provided in Q-93.</p> <p>For instance, if the respondent said they experienced data challenges and letter postage challenges in the previous question, then they you will inquire on which institution the data issues were reported and where the postage issues were reported.</p> <p>Note that CCPC is Competition and Consumer Protection Commission (CCPC) is mandated to ensure fair competition in the various markets as well as protect the consumers from any unfair or poor service provision.</p>
Q-101.	Find out if the respondent has ever heard about the Zambia Information and Communications Authority (ZICTA)
Q-102.	<p>Inquire of the mandate of ZICTA from the respondents' perception. Select the issues that the respondent associates with ZICTAs functions.</p> <ol style="list-style-type: none"> 1. Enforcement of Quality of ICT services; Consider ZICTAs performance in ensuring that the quality of services provided by the operators is of the standard/acceptable quality (mostly network quality) 2. Voice tariff regulation; Consider ZICTAs performance in ensuring pricing of mobile calls are cost reflective and not over burdensome to consumers. 3. Data tariff regulation; Consider ZICTAs performance in ensuring pricing of internet services are cost reflective and not over burdensome to consumers. 4. SMS tariff regulation; Consider ZICTAs performance in ensuring pricing of SMS are cost reflective and not over burdensome to consumers. 5. Complaints Resolutions; Consider the performance of ZICTA in ensuring consumer complaints on ICT related issues are adequately resolved within reasonable time. 6. Consumer Protection; Consider the effectiveness of ZICTA in ensuring consumers of ICT services are protected

	<p>7. Consumer Awareness; Consider ZICTAs effectiveness in ensuring consumers are aware of risks associated with the use of ICT platforms and services.</p> <p>8. Access to ICT services; Consider ZICTAs performance in ensuring that all consumers have access to ICT services within the country.</p> <p>9. Cybersecurity Crime; Consider ZICTAs performance in ensuring that crimes committed in cyber/online platforms are detected, prevented and addressed by assisting law enforcers.</p> <p>10. Postal regulation; Consider the effectiveness of ZICTA in overseeing postal service in the country i.e. timely delivery of letters</p> <p>11. Courier regulation; Consider the effectiveness of ZICTA in the provision of oversight services for courier services such as DHL, one-world, Ishop, power-tools courier services with issues such as parcel transmission and time taken to delivery parcels.</p> <p>Note that these are all under ZICTAs mandate but we would like to know which ones the respondents' associates with ZICTA.</p>
Q-103.	<p>Inquire on how effective the respondent thinks ZICTA is with regards to specific features of its institutional functions. For instance, tariff regulation, how does the respondent rate the effectiveness of ZICTA with regards to how tariffs for ICT services are regulated? For each measure, the respondent should rate form poor to excellent.</p>
Q-104.	<p>Find out if the respondent has ever contacted ZICTA on its toll-free line 7070 This toll-free line is used for ICT related complaints as well as postal and courier service complaints. Additionally, this toll-free line is to be used when an individual has a complaint with their service provider and the issues has not been adequately addressed by that specific provider.</p>
Q-105.	<p>Probe the respondent to rate their experience with the ZICTA toll-free line 7070, based on the highlighted measures.</p> <ul style="list-style-type: none"> • Customer service: The general services provided by the call center in terms of professionalism, providing support and patience. • Complaint resolution: The ability of the call-in service to resolve the customer complaint • Handling time: the time taken to resolve the complaint • Successful connection to call center agent: the ability to get hold on an agent whenever a call is placed. <p>Note that the Toll-free line is only available during working hours and weekdays, therefore ensure the rating is based on calls made during these times.</p>
Q-106.	<p>If the respondent is living with a disability, ask them to rate the services provided by their service provider. This question will be asked in relation to the type of disability that the respondent has. For instance, they may rate their experience with regards to door size based on a physical disability.</p>

7.7 SECTION 5: Postal and Courier Services

Question No.	
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Q-107.	Inquire on the awareness/knowledge of the respondent on the existence of postal and courier services. Postal refers to traditional postage services of sending and receiving letters. Courier services refers to sending and receiving parcels. Courier parcels are usually bigger than that of postal services and delivered in a shorter period of time.
Q-108.	Find out if the respondent has ever used any of the services offered by Zampost This focuses on the ZICTA regulated services provided by Zampost i.e. postal and courier services and not unregulated service such as car insurance agency, microfinance etc.
Q-109.	If the respondent has used a Zampost service before, find out if which services the respondent has used within the last year These services include; 1. Post Office Box; this is a physical box attached to a unique address where one can receive mails/letters. 2. Registered Mail; this is mail sent through the post office that requires a proof of delivery or mailing receipt. 3. Express Mail Service (EMS): is a mail delivery service that provides express delivery of mails. 4. Ordinary Mail Service; is regular mail sent through the post office 5. Stamps: is a badge attached to a letter that indicates the amount paid for the postage and the destination of the letter or parcel. 6. Hybrid Mail; is mail that is delivered as a hybrid of physical and electronic. In most cases, the sender may send electronic which the postal service will deliver physically
Q-110.	Ask the respondent to rate the services they have accessed at Zampost based on their experience. This includes maintenance of the post box, delivery or registered mail, Express mail, ordinary mail and hybrid mail as well as the provision of stamps.
Q-111.	Find out from the respondent, how long it takes, on average, for the letter or parcel to be sent out to the recipient or vice versa. This can be determined on the date stamp. If the respondent does not know the answer please indicate 'do not know'
Q-112.	Inquire on how long (in minutes), on average, it takes the respondent to access postal services, for those without close access. This is basically measured based on how long it will take for one to walk to the Zampost office.
Q-113.	Find out if the respondent has used ever used courier services, aside from Zampost Courier services provide delivery services for any kinds of goods including food, groceries, business goods etc.
Q-114.	Inquire how long, on average, it takes the respondent to access courier services. Use the standard measure to convert minutes taken to distance covered.
Q-115.	Find out if the respondent has used any of the stated courier service providers aside from Zampost within the last 1 year. These could be bus services like power tools which is licensed, traditional courier services like Fedex and unregistered courier like a friends or unknown person's car.
Q-116.	Find out if the respondent has experienced any challenged with regards to the use of courier services Read through each option and select those that apply
Q-117.	If the respondent experienced challenges, probe on which institution they reported the encountered issues to. Read through each option and select those that apply

Q-118.	Ask the respondent to rate the services provided by Zampost based on the provided measures. 1. Timely delivery: this looks at how quickly parcels/letters are delivered 2. Customer Service: looks at the patience, attention and professionalism 3. Handling of the parcels: looks at the way parcels are handled in that they should not be damaged or lost. 4. Pricing: this looks at the pricing of the delivery services 5. Complaint Resolution: this looks at how quickly the complaints are handled and whether the redress mechanism is satisfactory.
Q-119.	Ask the respondent to rate the services provided by the courier service providers based on the provided measures.
Q-120.	Find out why the respondent has not used any postal or courier services This a multiple response question

7.8 SECTION 7: DIGITAL FINANCIAL SERVICES

Digital Financial Services refers to the provision of some mix of financial and payment services that are delivered and managed using mobile or Web technologies and a network of agents. At a minimum the agents allow clients to cash-in or cash-out physical cash for an electronic currency, which is linked to a client's mobile phone number, bank account or voucher number. Clients can then use a network of agents or their phone or computer to make purchases, take out a loan, buy insurance, pay bills and so on.

There has been an increase in the number of providers of Digital Financial Services in Zambia in recent years. Digital Financial Services include Airtel money, MTN money, Xapit, FNB e-Wallet etc. These are major developments were the ICT Sector is concerned. ZICTA does not participate in regulating these services and yet they ride on the ICT platform that is regulated by ZICTA. However, there is a realization from ZICTA that a danger of market abuses, such as unfair tariffs and others, by the network operators may exist.

This section tries to obtain information from household members about their experience with Digital Financial Services, their preferred service providers and reasons for their preference. It also seeks to find out about consumer awareness and level of knowledge about Laws governing the provision of Digital Financial Services and perceived roles of ZICTA and the Bank of Zambia in matters of consumer protection and quality of service.

The details of what each question tries to achieve is given below.

QUESTION No.	
Q-121.	Enquire from the respondent if they are aware of the existence of Digital financial services (DFS) that are being offered in Zambia. DFS are financial services that are available on ICT platforms e.g. mobile money, mobile wallet, online banking

QUESTION No.	
Q-122.	<p>Find out if the respondent has a commercial bank account with a Zambian commercial bank, a mobile money account and an electronic wallet with a Zambian service provider</p> <ul style="list-style-type: none"> • Commercial bank account includes accounts with banks such as ABSA, Zanaco, FNB, Stanbic etc. • Mobile money (applies only to money accounts with the main telecommunication operators) include accounts with Airtel Money, Momo, Zampay • Electronic wallet refers to mobile related accounts that are not connected at a bank account including accounts from service providers such as Kazang, Zampost Money, 543, Spenn, Opay, Swish, PayPal, Google Pay etc.
Q-123.	<p>Enquire on the type of financial products` that the respondent is currently using A financial product is a broad range of services provided by the financial institutions that provide an individual with savings, loans, credit, investment, insurance etc. platforms.</p> <ol style="list-style-type: none"> 1. Commercial bank account e.g. ABSA, Zanaco, Stanbic, Standard Chartered, ZICB etc. 2. Micro financial account e.g. Bayport, FINCA, Capital Solutions, Unity Finance, EFC etc. 3. Saving and Credit institutions e.g. Natsave, Building Society etc. 4. E-Wallet (Zoono account etc.) 5. Money lending: Money lending institutions such as Whence, Izwe, Kwacha loans, GS cash advance, Premier Credit, Finca etc. 6. Village Banking; is a savings group where money is put together and lent out to others within the group or outside it at a small interest rate. 7. Chilimba: is a saving group where the participants put month together and give one member of the group on a rotation basis. 8. Kaloba: is an informal money lender institution where interest rates may be higher than market rate. It may be preferred due to easy access to the money. 9. Mobile Money account e.g. Airtel Money, Momo and ZamPay. <p>Read out all options and select those that apply</p>
Q-124.	Find out how easy it is for the respondent to use or get the financial products that they are currently using
Q-125.	<p>Find out which financial products the respondent, who is not using any financial product, the type of financial product they may be open to using in the future.</p> <p>This is based on their opinion of what they perceive to be a relevant financial product</p>
Q-126.	<p>Enquire if the respondent has any of their bank accounts connected to a Digital financial services The types of DFS linked to financial accounts includes;</p> <ol style="list-style-type: none"> 1. Mobile App: includes mobile banking applications or code such as Zanaco app 2. Online/Internet banking: Access to banking services on an internet platforms e.g. Zanaco online banking 3. USSD: use of USSD code to access banking services e.g. *444# for Zanaco 4. WhatsApp account: use of WhatsApp to carry out various banking services
Q-127.	<p>Ask the respondent if he/she has ever used any one of the Digital Financial Services to carry out transactions DFS corresponds to any financial service conducted on electronic device/digital device such as mobile phone or computer.</p>
Q-128.	<p>If the respondent has never used digital financial services, find out what are the reasons for not having used DFS. Go through each option. This is a multiple response question</p>

QUESTION No.	
Q-129.	Probe the respondent that does not use Digital Financial Services to establish the main reason for not using these services. This is a single response question
Q-130.	Find out how the respondent activated their mobile money account. This could have been done automatically /by the agent/ during sim registration/self/I don't know At sim registration occurs when ones mobile money account is activated upon registration of sim card at the MNO service center. Automatic occurs when the mobile money account is activated by receipt of resources. Agent applies when a customer asks an agent to activate their mobile money account. Self occurs when a customer follows the prompts on the USSD platform to activate the account.
Q-131.	Find out from the respondent if s/he has ever used any of Digital Financial Service stated Below; <ol style="list-style-type: none"> 1. Airtel Money 2. MTN Money 3. Zamtel Kwacha 4. Fuel card (Tom Card) 5. Broad Pay 6. 543 Konse konse 7. Kazang (Spagris) 8. FNB e-Wallet 9. Cash send (Absa) 10. Stanbic IM Voucher 11. Payment cards (Debit cards, Credit cards, e-voucher etc.) 12. Zoono 13. Xapit 14. Swift Cash 15. Shoprite money transfer 16. World remit 17. Western Union 18. Moneygram 19. Mukuru <p>It is a multiple response question</p>
Q-132.	Enquire on which DFS platform the respondent uses the most. Provide only one response
Q-133.	If the respondent prefers one Digital financial service to others, find out if he has a preferred DFS.
Q-134.	Find out if the respondent has a preferred DFS service provider. Based on their own responses, the respondent may want to use one DFS over another and this may not be the one the use most of the time. The respondent must only select ONE option
Q-135.	Enquire from the respondent reasons for preferring a particular digital financial service <i>Write down the response concisely.</i>
Q-136.	Enquire on whether the respondent would consider opening a bank account based on their experience with digital financial service
Q-137.	If the respondent is not willing to open a bank account, find out why they are not willing Write down a concise response

QUESTION No.	
Q-138.	Find out how the average number of transactions the respondent carried out on their mobile money account in a month Estimate the number of transactions were money was sent and those were money was received
Q-139.	Find out the average value of the mobile money transactions does the respondent undertake within a month. Estimate the value of transactions were money was sent and those were money was received
Q-140.	Find out the services that the respondent carries out on their digital financial platforms Read out the options and select those that apply
Q-141.	If the respondent is using DFS, find out if they are willing to recommend the use of these services to others
Q-142.	If the respondent is not willing to recommend DFS to others, find out why they are not willing to by going through the possible options. Read through the responses and select all that apply
Q-143.	Enquire from the respondent if s/he has experienced any problem during the course of using the Digital Financial Services.
Q-144.	Ask the respondent if they have experienced any challenges when using Digital financial services provided by the service providers in the options. The respondent must select ALL options that apply.
Q-145.	There is a wide range of problems which are experienced by user of Digital Financial Services. Some of them are listed as answer options. Enquire from the respondent if s/he has experienced any of the problems listed. Select ALL options that apply. <ol style="list-style-type: none"> 1. Delayed transmission of funds to intended recipient: receipt of funds sent should be received immediately the transaction is completed. 2. Non-receipt of transferred money by the recipient: Money sent is not received by recipient 3. Non-receipt of notification: recipient is not notified on the receipt of the money. 4. Insufficient float (agent unable to send due to insufficient e-value): inability to deposit cash due to limited space by the agents 5. Lack of liquidity (agents): No cash available at the agents 6. Fraud: Get money that maybe counterfeit, 7. Limited access points or agents: agents are unavailable in the area 8. System failure: the system is unable to process the transaction 9. Scams: The customer is scammed to send money to unknown party, convinced to share pin and lost money
Q-146.	If the respondent has experienced problems with the Digital Financial Services before, find out where s/he reported the matter for redress. It is possible that the respondent has reported to more than one institution therefore s/he must select ALL that apply.
Q-147.	Find out if the respondent knows of any institution that regulates or oversees the activities of Digital Financial service providers such as Zampay, 543 Konse Konse, e-wallet.
Q-148.	If the respondent knows the regulator, ask s/he to state the institution that regulates DFS
Q-149.	Find out if the respondent knows what the procedure for addressing DFS relating complaints is. There are several challenges that may occur when using DFS thus it is imperative that one reports challenges to ensure they are resolved.

ZICTA/ZamStats/MOTS/BOZ PARTNERSHIP PROGRAMME

QUESTION No.	
	Ideally, one should first report to their respective service provider. If the issue is not resolve, then the customers can escalate this complaint to the regulator.
Q-150.	If the respondent is aware of the reporting procedure, find out which organization is the first point of contact when they have a DFS related complaint Read out the provided options and select ONE only
Q-151.	Probe further to establish who the respondent who contact if their complaint is not addressed by the first contact, when they have a DFS related complaint Read out the provided options and select ONE only
Q-152.	Find out if the respondent has ever received any DFS related information that provides teachings on the best way to use DFS platforms safely and effectively.
Q-153.	Probe the respondent to provide the medium on which they received DFS sensitization information Read out each option and select all that apply
Q-154.	Further enquire on the medium the respondent would prefer to receive the sensitization information on DFS. The most effective/helpful media for the respondent should be selected
Q-155.	Enquire from the respondent as to whether they are able to use the DFS platform (referring to USSD, applications and internet) with ease, that is without any external help
Q-156.	If the respondent is unable to use the DFS platform on their own, find out who helps them operate/navigate the platform. This could include a human guide – a person who help a blind or blind-deaf person move from one place to another, a friend or relative.
Q-157.	Probe the respondent to provide some reasons why they are not able to use the DFS platform without help. If the person has a disability (i.e. visual impairment) you can ask them if the device they are using or the DFS platform is not user friendly for them. Read out the provided options and select all that apply
Q-158.	Find out if the respondent has ever shared his/her PIN with any other person, This include spouse, children, grandchildren, agent etc. Read through all the options so the respondent can provide type of pin they may or may not have shared
Q-159.	If the respondent shared any of the PINs, find out if they changed the PIN soon after sharing it with another person
Q-160.	Probe further to establish the main reason the respondent did not change the PIN after sharing it with another person. Read out and select the main reason.
Q-161.	Find out if the respondent has received any money on a DFS platform within the last 3 months
Q-162.	If the respondent received some money, how where they notified the last time money was received Read through all the options and select those that apply
Q-163.	Ask the respondent to rate the DFS services provided by their main service provider. The respondent should rate each provided measure of the quality of service.

QUESTION No.	
Q-164.	Probe the respondent to provide the main area of improvement that they think DFS providers need to work on to improve their provision of services. You can read out all the responses if necessary This is a single response question.
Q-165.	Ask the respondent to state which financial services they use the most for transactions i.e. DFS transactions – using DFS to carry out financial transactions e.g. paying via mobile money Cash/cheque transactions – using cash or cheque for transactions e.g. paying using cheque Over the counter – transaction that is done over the counter at a financial institution where money is deposited/transferred into the receivers’ account.
Q-166.	Find out which financial service the respondent finds more efficient (faster, easier to use, reliable etc.) i.e. DFS or Cash/cheque
Q-167.	People have a lot of misgivings about anything that uses technology. Enquire from the respondent if s/he feels secure when sending/receiving money via digital financial services.
Q-168.	For those with misgivings about using the Digital Financial Services to send/receive money enquire his/her main security concern. What makes them the respondent most the most insecure when using DFS. Read out all the options
Q-169.	Enquire on the respondents experience with DFS related fraud. Have they lost money or received counterfeit money? Read out all the responses and select those that apply
Q-170.	Ask the respondent to rate the charges or pricing on the DFS platforms that they use the most. Service charges include transaction fees such as withdrawal fees and sending fees Are the charges fair, expensive or cheap?
Q-171.	Find out his/her rating of the overall service delivery of the most used mobile payment service. Based on the services provided, the respondent should rate the DFS provider.
Q-172.	Find out which rights the respondent is aware about with regards to the use of DFS Read out each option. This is a multiple response question
Q-173.	Enquire on the how the respondent found out about their rights concerning the existence of the rights related to the use of DFS
Q-174.	Find out if the respondent knows about money laundering and terrorist financing activities. Money laundering is taking large amounts of money that was obtained from illegal activities into the financial sector so as to appear legitimate Terrorist financing is collection of funds targeted at financing terrorist activities
Q-175.	Enquire whether the respondent is aware that terrorist financing and money laundering is not legal
Q-176.	Further enquire on whether the respondent knows that terrorist financing and money laundering can be done through DFS platforms such as mobile money.
Q-177.	Enquire as to whether the respondent has ever received information/message warning about terrorist financing and money laundering from your service provider e.g. Airtel, MTN, Zamtel This could be via text, voice calls, emails or advertising
Q-178.	Find out if the respondent has a Tax Payer Identification Number (TPIN) This is an identification number that is given by ZRA
Q-179.	Find out if the respondent has any investments or money saved in cryptocurrency or any other digital currency i.e. bitcoin, XRP

QUESTION No.	
	This is an unregulated bank with an online currency (internet money whose value is determined on the internet market)
Q-180.	Enquire on whether the respondent knows the risks associated with investments in digital/online currencies
Q-181.	Find out the risks associated with digital currencies that the respondent is aware or has knowledge of. Read out all options and select those that apply
Q-182.	Find out the respondents' average monthly income from all their sources. This should be provided in Zambian kwacha

APPENDIX 1. TABLE OF RANDOM NUMBERS

	01-05	06-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50
01	96268	11860	83699	38631	90045	69696	48572	05917	51905	10052
02	03550	59144	59468	37984	77892	89766	86489	46619	50236	91136
03	22188	81205	99699	84260	19693	36701	43233	62719	53117	71153
04	63759	61429	14043	44095	84746	22018	19014	76781	61086	90216
05	55006	17765	15013	77707	54317	48862	53823	52905	70754	68212
06	81972	45644	12600	01951	72166	52682	37598	11955	73018	23528
07	06344	50136	33122	31794	86723	58037	36065	32190	31367	96007
08	92363	99784	94169	03652	80824	33407	40837	97749	18361	72666
09	96083	16943	89916	55159	62184	86206	09764	20244	88388	98675
10	92993	10747	08985	44999	35785	65036	05933	77378	92339	96151
11	95083	70292	50394	61947	65591	09774	16216	63561	59751	78771
12	77308	60721	96057	86031	83148	34970	30892	53489	44999	18021
13	11913	49624	28519	27311	61586	28576	43092	69971	44220	80410
14	70648	47484	05095	92335	55299	27161	64486	71307	85883	69610
15	92771	99203	37786	81142	44271	36433	31726	74879	89384	76886
16	78816	20975	13043	55921	82774	62745	48338	88348	61211	88074
17	79934	35392	56097	87613	94627	63622	08110	16611	88599	02890
18	64698	83376	87527	36897	17215	74339	69856	43622	22567	11518
19	44212	12995	03581	37618	94851	63020	65348	55857	91742	79508
20	89292	00204	00579	70630	37136	50922	83387	15014	51838	81760
21	08692	87237	87879	01629	72184	33853	95144	67943	19345	03469
22	67927	76855	50702	78555	97442	78809	40575	79714	06201	34576
23	62167	94213	52971	85794	68067	78814	40103	70759	92129	46716
24	45828	45441	74220	84157	23241	49332	23646	09390	13031	51569
25	01164	35307	26526	80335	58090	85871	07205	31749	40571	51755
26	29283	31581	04359	45538	41435	61103	32428	94042	39971	63678
27	19868	49978	81699	84904	50163	22652	07845	71308	00859	87984
28	14292	93587	55960	23159	07370	65065	06580	46285	07884	83928
29	77410	52135	29495	23032	83242	89938	40516	27252	55565	64714
30	36580	06921	35675	81645	60479	71035	99380	59759	42161	93440
31	07780	18093	31258	78156	07871	20369	53977	08534	39433	57216
32	07548	08454	36674	46255	80541	42903	37366	21164	97516	66181
33	22023	60448	69344	44260	90570	01632	21002	24413	04671	05665
34	20827	37210	57797	34660	32510	71558	78228	42304	77197	79168
35	47802	79270	48805	59480	88092	11441	96016	76091	51823	94442
36	76730	86591	18978	25479	77684	88439	34112	26052	57112	91653
37	26439	02903	20935	76297	15290	84688	74002	09467	41111	19194
38	32927	83426	07848	59372	44422	53372	27823	25417	27150	21750
39	51484	05286	77103	47284	00578	88774	15293	50740	07932	87633
40	45142	96804	92834	26886	70002	96643	36008	02239	93563	66429