



*Bank Of Zambia*

**2022 MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) FINANCE  
SURVEY HOUSEHOLD QUESTIONNAIRE**

**JUNE 2022**

GPS CORDINATES

LATITUDE

LONGITUDE

**IDENTIFICATION**

LOCALITY NAME	
PROVINCE	<input type="text"/> <input type="text"/>
DISTRICT	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
CONSTITUENCY	<input type="text"/> <input type="text"/> <input type="text"/>
WARD	<input type="text"/> <input type="text"/>
RURAL/URBAN	<input type="text"/>
CSA	<input type="text"/> <input type="text"/>
EA	<input type="text"/>
HOUSEHOLD NUMBER	<input type="text"/> <input type="text"/> <input type="text"/>
CLUSTER NUMBER	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Result Code</b> 1. Completed 2. Non- Contact 3. Vacant 4. Refused 5. Other, specify:	<b>Result</b> <input type="checkbox"/>
Team Number <input type="text"/> <input type="text"/> <input type="text"/>	Enumerator Name..... Date.....

**SECTION 1: SOCIO DEMOGRAPHIC CHARACTERISTICS**

Now I am going to ask you questions about the demographic characteristics of your household such as household members' relationship to head of household, age, sex etc.

LINE NO	USUAL HOUSEHOLD MEMBERS	RELATIONSHIP TO HEAD OF HOUSEHOLD	SEX	AGE	FOR PERSONS 15 YEARS
	<p>Please give me the names of the persons who usually live in your household starting with the <b>head of the household</b>.</p> <p><b>Probe</b> Just to make sure that I have a complete listing: are there any other people such as small children or infants that we have not listed?</p>	<p>What is the relationship of (NAME) to the head of the household? <b>SEE CODES BELOW</b></p>	<p>Is (Name) male or female</p> <p>1.MALE 2.FEMALE</p>	<p>How old was (Name) at his/her last birthday</p> <p><b>ENTER AGE IN COMPLETED YEARS, IF LESSTHAN ONE YEAR ENTER 00. IF AGED 95 YEARS OR ABOVE ENTER 95</b></p>	<p>Is there any member of this household who owns any kind of business such as farming, trading, welding or any other business?</p> <p>If a business is jointly owned by more than one household member, kindly give me the name of the person who is mostly involved in the day to day running and management the business.</p> <p>If the business is in farming, the farm produce should be <b>mainly or only for sale</b>.</p>
	<b>Q01</b>	<b>Q02</b>	<b>Q03</b>	<b>Q04</b>	<b>Q05</b>
01		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
02		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
03		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
04		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
05		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
06		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
08		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
09		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**CODES FOR Q03: RELATIONSHIP TO HEAD OF HOUSEHOLD**

01 = HEAD

02 = SPOUSE

03 = PARTNER

04 = OWN SON/DAUGHTER

05 = STEP SON/DAUGHTER

06 = FOSTER OR ADOPTED SON/  
DAUGHTER

07 = SON/DAUGHTER IN LAW

08 = BROTHER/SISTER

09 = BROTHER/SISTER IN LAW

10 = COUSIN

11 = NIECE/NEPHEW

12 = GRAND SON/DAUGHTER

13 = PARENT

14 = PARENT IN LAW

15 = AUNT/UNCLE

16 = GRAND PARENT

17 = OTHER RELATIVE

18 = NOT RELATED

## Section 2: Housing Characteristics

Now I am going to ask you about the housing characteristics such as wall type, roof type etc.

<b>H201</b>	TYPE OF HOUSING UNIT	<b>Record observation</b>	
		<ol style="list-style-type: none"> <li>1. HUT</li> <li>2. STAND ALONE/DETACHED HOUSE</li> <li>3. SEMI-DETACHED HOUSE</li> <li>4. TERRACED HOUSE</li> <li>5. FLAT/APARTMENT</li> <li>6. MOBILE</li> <li>7. PART OF COMMERCIAL/</li>   <li>8. INSTITUTION BUILDING</li> <li>9. MAKESHIFT</li> <li>10. COLLECTIVE/INSTITUTIONAL QUARTERS</li>   <li>11. INCOMPLETE RESIDENTIAL</li> <li>12. INCOMPLETE NON-RESIDENTIAL BUILDING</li> <li>13. OTHER, SPECIFY</li> <li>.....</li> </ol>	<input style="width: 50px; height: 50px; border: 1px solid black;" type="checkbox"/>
<b>H202</b>		What is the <b>main</b> type of material used for the Roof <b>Record observation</b>	
		<p><b>NATURAL ROOFING</b></p> <ol style="list-style-type: none"> <li>1. NO ROOF</li> <li>2. GRASS THATCH/PALM LEAF</li> </ol> <p><b>RUDIMENTARY ROOFING</b></p> <ol style="list-style-type: none"> <li>3. RUSTIC MAT</li> <li>4. PALM/BAMBOO</li> <li>5. WOOD PLANKS</li> <li>6. CARDBOARD</li> </ol> <p><b>FINISHED ROOFING</b></p> <ol style="list-style-type: none"> <li>7. METAL/IRON SHEETS</li> <li>8. WOOD</li> <li>9. CALAMINE/CEMENT FIBRE</li> <li>10. ASBESTOS</li> <li>11. CERAMIC TILES/HARVEY TILES</li> <li>12. CONCRETE</li> <li>13. ROOFING SHINGLES</li> <li>14. MUD TILES</li> <li>15. OTHER, SPECIFY</li> <li>.....</li> <li>....</li> </ol>	<input style="width: 50px; height: 50px; border: 1px solid black;" type="checkbox"/>

<b>H203</b>	What is the <b>floor</b> of this housing unit <b>mainly made</b> of? <b>Record observation</b>	
	<p><b>NATURAL FLOOR</b></p> <ol style="list-style-type: none"> <li>1. EARTH/SAND</li> <li>2. MUD</li> <li>3. DUNG</li> </ol> <p><b>RUDIMENTARY FLOOR</b></p> <ol style="list-style-type: none"> <li>4. WOOD PLANKS</li> <li>5. PALM/BAMBOO/LEEDS</li> </ol> <p><b>FINISHED FLOOR</b></p> <ol style="list-style-type: none"> <li>6. PARQUET OR POLISHED WOOD</li> <li>7. VINYL (PVC) OR ASPHALT STRIPS</li> <li>8. CERAMIC</li> <li>9. TERRAZZO TILES</li> <li>10. MARBLE</li> <li>11. CONCRETE</li> <li>12. CEMENT SCREED</li> <li>13. CARPET</li> <li>14. BRICK</li> <li>15. OTHER, SPECIFY</li> </ol>	<input type="checkbox"/>
<b>H204</b>	What is the <b>main</b> source of water supply for <b>DRINKING</b> for this Household	
	<p><b>PIPED WATER</b></p> <ol style="list-style-type: none"> <li>1 PIPED INTO DWELLING/HOUSING UNIT</li> <li>2 PIPED TO YARD/PLOT</li> <li>3 PIPED TO NEIGHBOUR</li> <li>5 PUBLIC TAP/STANDPIPE</li> <li>7 TUBE WELL OR BOREHOLE</li> </ol> <p><b>DUG WELL</b></p> <ol style="list-style-type: none"> <li>8 PROTECTED WELL</li> <li>9 UNPROTECTED WELL</li> </ol> <p><b>WATER FROM SPRING</b></p> <ol style="list-style-type: none"> <li>10 PROTECTED SPRING</li> <li>11 UNPROTECTED SPRING</li> <li>12 RAINWATER</li> <li>13 TANKER TRUCK</li> <li>14 CART WITH SMALL TANK</li> <li>15 SURFACE WATER (RIVER/DAM/LAKE/POND/STREAM/CANAL/IRRIGATION CHANNEL)</li> <li>17 IRRIGATION CHANNEL)</li> <li>18 BOTTLED WATER</li> <li>21 OTHER, SPECIFY</li> </ol>	<input type="checkbox"/>

<b>H205</b>	What is the main source of water supply used by your household for other purposes such as cooking and handwashing?	
	<p><b>PIPED WATER</b></p> <ol style="list-style-type: none"> <li>1. PIPED INTO DWELLING/HOUSING UNIT</li> <li>2. PIPED TO YARD/PLOT</li> <li>3. PIPED TO NEIGHBOR</li> <li>4. PUBLIC TAP/STANDPIPE</li> <li>5. TUBE WELL OR BOREHOLE</li> </ol> <p><b>DUG WELL</b></p> <ol style="list-style-type: none"> <li>6. PROTECTED WELL</li> <li>7. UNPROTECTED WELL</li> <li>8. PROTECTED SPRING</li> </ol> <p><b>WATER FROM A SPRING</b></p> <ol style="list-style-type: none"> <li>9. UNPROTECTED SPRING</li> <li>10. RAINWATER</li> <li>11. TANKER TRUCK</li> <li>12. CART WITH SMALL TANK</li> <li>13. SURFACE WATER (RIVER/DAM)</li> <li>14. LAKE/POND/STREAM/CANAL</li> <li>15. IRRIGATION CHANNEL)</li> <li>16. OTHER, SPECIFY</li> </ol>	<input data-bbox="1300 411 1382 480" type="checkbox"/>
<b>H206</b>	What is the <u>main</u> type of energy used for cooking in your household?	
	<ol style="list-style-type: none"> <li>1. ELECTRICITY (MAIN GRID)</li> <li>2. ELECTRICITY (GENERATOR</li> <li>3. COMMUNITY SYSTEM)</li> <li>4. ELECTRICITY (COMMUNITY SOLAR SYSTEM)</li> <li>5. ELECTRICITY (SOLAR HOME SYSTEM)</li> <li>6. ELECTRICITY (WINDMILL HOME SYSTEM)</li> <li>7. ELECTRICITY (GENERATOR HOME SYSTEM)</li> <li>8. FIREWOOD</li> <li>9. PARAFFIN</li> <li>10. COW DUNG</li> <li>11. CHARCOAL</li> <li>12. COAL</li> <li>13. SOLAR LANTERN</li> <li>14. LIQUEFIED PETROLEUM GAS (LPG)</li> <li>15. ETHANOL</li> <li>16. WOOD PELLETS</li> <li>17. BRIQUETTES</li> <li>18. BIO GAS</li> <li>19. GEL FUEL</li> <li>20. BIO FUEL</li> <li>21. DIESEL</li> <li>22. GRASS/STRAW/SHRUBS/</li> <li>23. CROP RESIDUES</li> </ol>	<input data-bbox="1300 930 1382 999" type="checkbox"/>

<b>H207</b>	What is the <b>main</b> type of toilet facility used by the members of this household?	
	<p><b>FLUSH OR POUR FLUSH TOILET</b></p> <ol style="list-style-type: none"> <li>1. Flush private connected to main sewer system</li> <li>2. Flush private connected to stand alone soak away</li> <li>3. Flush communal</li> </ol> <p><b>PIT LATRINE</b></p> <ol style="list-style-type: none"> <li>4. Ventilated improved pit latrine</li> <li>5. Dry Pit toilet</li> <li>6. Pit latrine with slab</li> <li>7. Pit latrine without slab/open pit</li> <li>8. Bucket</li> <li>9. Other, Specify</li> <li><b>10. NO FACILITY/BUSH/FIELD</b></li> </ol>	<input data-bbox="1300 422 1382 491" type="checkbox"/>
<b>H208</b>	Do you share this toilet facility with other households	
	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. NO</li> </ol>	<input data-bbox="1300 810 1370 861" type="checkbox"/>



<b>H303</b>	Does any member of this household own a functional		
		a) Non Smart phone b) Smart Phone c) Computer d) Tablet	<b>1. Yes 2. No</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
H303a	Does this household have access to internet? Read Note: By this we mean dedicated household internet through a router or Local Area Network (LAN) connection.		<b>1. Yes</b> <input type="checkbox"/> <b>2. No</b>
<b>H304</b>	Does this household own any of the following mode of transport		
		a) Bicycle? b) Car? c) Motor cycle? d) Scotch cart? e) Canoe?	<b>1. Yes 2. No</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
H305	Does any member of this household own agricultural land?		
		1. Yes 2. No	<input type="checkbox"/>