

MEASURING ACCESS TO FINANCIAL SERVICES IN TANZANIA:  
PROJECT HISA TZ

Serial No

Query  Omissions  Check back  Yes  No

Date D D / M M / Y Y Y Y Initials \_\_\_\_\_ F-T-F

Field ....     /   /     \_\_\_\_\_

Coding..     /   /

Debriefed by:  
*imeelezewa na:* \_\_\_\_\_

Coding checked by: \_\_\_\_\_

Edited by: / *imehakikiwa na* \_\_\_\_\_

Consistency checked by:  
*imetazamwa na* \_\_\_\_\_

Coded by: \_\_\_\_\_

Editing checked by:  
*uhakiki umetazamwa na* \_\_\_\_\_

Interviewer name:  
*Jina la mdadisi* \_\_\_\_\_

Supervisor : /  
*Msimamizi* \_\_\_\_\_

QUESTIONNAIRE NO  
*NAMBA YA DODOSO.....*

WARD NAME/ *JINA LA KATA*  
\_\_\_\_\_

REGION NAME/ *JINA LA MKOA*  
\_\_\_\_\_

NAME OF EA / VILLAGE/ *JINA LA ENEO*  
\_\_\_\_\_

DISTRICT NAME/ *JINA LA WILAYA*  
\_\_\_\_\_

HOUSEHOLD NO./  
*NAMBA YA KAYA.....*

Listing exercise questionnire No

Respondent Number.....

Original respondent: / *mhojiwa halisi*  
Name of respondent:.. *Jina la mhojiwa*  
\_\_\_\_\_

Address of respondent / *Anuani ya mhojiwa*  
\_\_\_\_\_

Describe estate /location /site  
\_\_\_\_\_

Tel. No: (H).....

Work .....

Cell No:.....

Interviewer \_\_\_\_\_

Field Manager: \_\_\_\_\_

Respondent Number.....

Substitute respondent: / *mhojiwa mbadala*  
Name of respondent:.. *Jina la mhojiwa*  
\_\_\_\_\_

Address of respondent / *Anuani ya mhojiwa*  
\_\_\_\_\_

Describe estate /location /site  
\_\_\_\_\_

Tel. No: (H).....

Work .....

Cell No:.....

Interviewer \_\_\_\_\_

Field Manager: \_\_\_\_\_

**DAY/SIKU**

	Visit1	Visit2	Visit3	Visit4	Visit5	Visit6	Visit7
Monday / <i>Jumatatu</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tuesday/ <i>Jumanne</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wednesday/ <i>Jumatano</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thursday/ <i>Alhamisi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friday/ <i>Ijumaa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saturday / <i>Jumamosi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sunday/ <i>Jumapili</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**TIME / WAKATI**

	Visit1	Visit2	Visit3	Visit4	Visit5	Visit6	Visit7
07:01 - 07:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08:00 - 08:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09:00 - 09:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10:00 - 10:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11:00 - 11:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12:00 - 12:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13:00 - 15:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16:00 - 19:59.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Call commenced H H : M M Call ended H H : M M Call length H H : M M  
Muda wa kuanzia...   :   Muda wa kumalizia..   :   Muda uliotumika..   :

**Response/ Maitikio**

Visit1 Visit2 Visit3 Visit4 Visit5 Visit6 Visit7

Interview completed/ <i>Mahojiano yalifanyika.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Revisit appointment made / <i>Kutembelea mara ya pili /miadi ilifanyika.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
selected respondent not at home <i>Mhojiwa aliyechaguliwa hakuwa nyumbani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do not qualify: vacant house/flat/market stand/not a house / <i>hukuna mtu nyumbani/soko/kituo cha basi/sio nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No person qualifies according to the survey specifications/ <i>Hakuna mtu aliyestahili kuhojiwa kutokana na sifa za utafiti .....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respondent is physically/mentally not fit to be interviewed/ <i>Mhojiwa hakuwa na akili timamu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respondent cannot communicate with interviewer because of language/ <i>Mhojiwa hakuweza kuwasiliana na mhoji kutokana na lugha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refusals contact person refused <i>Kukataa- Aliyekutwa nyumbani alikataa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interview refused by selected respondent <i>Aliyekutwa nyumbani alikataa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interview refused by parent or guardian <i>Mahojiano yalikataliwa na mzazi ama mlezi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Office use/used wrong respondent/address <i>Matumizi ya ofisi/alitumia mhojiwa ambaye siye/Anuani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others(Specify) _____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**PARTICULARS OF VISITS**

**INTERVIEWER: FILL IN CODES APPLICABLE. FROM TIME, DAY AND RESPONSE BOXES BELOW. MHOJI: Jaza katika codes zinazotumika kutika muda, siku na maitikio katika viboksi chini**

	DAY /SIKU	DATE / TAREHE				TIME /MUDA		RESPONSE MAITIKIO
		D D	M M	Y Y Y Y	H H	M M		
First visit <i>Tembelea mara ya kwanza.....</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Second visit <i>Tembelea mara ya pili.....</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Third visit <i>Tembelea mara tatu.....</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Substitute 1 / <i>Mbadala 1</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Substitute 2 / <i>Mbadala 2</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Substitute 3 / <i>Mbadala 3</i>	_____	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

**INTRODUCTION/ UTAMBULISHO**

Hello, my name is \_\_\_\_\_. I do interviews on behalf of The Steadman Group, an independent research company based in Dar es Salaam. We are collecting information among Tanzanians about the demand for financial services and their barrier to access and I wonder whether I can ask you a few questions. The interview will take about one hour and all your answers are strictly confidential. Are you willing to participate? /*Habari, jina langu ni ..... Kutoka kampuni ya utafiti ya Steadman Group ambayo ipo Dar es salaam. Kwa sasa tunafanya utafiti kuhusiana na matumizi na mahitaji ya huduma za kifedha na matatizo ya upatikanaji wake hapa nchini Tanzania. Je nitaweza kukuuliza maswali machache? Mahojiano yatachukua kama saa moja na majibu yako yote yatakuwa ni siri. Je upo tayari kushiriki?* Yes/ Ndiyo  No/ Hapana

**IF NO OR IN DOUBT ASK THE SUPERVISOR, GET APPROVAL THEN CLOSE INTERVIEW AND RECORD KAMA HAPANA AU ANA WASIWASI ,ULIZA SUPERVISOR,PATA RUHUSA ALAFU FUNGA MAHOJIANO NA NAKILI**



**SECTION A: PHYSICAL ACCESS TO AMENITIES /SERVICES: ASK ALL**

**A 1.** Please can you tell me which of the following are within a one hour walk from here?/ *Tafadhali unaweza ukaniambia ni huduma zipi kati ya zifuatazo zinapatikana ndani ya saa moja kwa kutembea kutoka hapa nyumbani kwako? MSOMEE*

- A police station /Kituo cha polisi
- A primary school / Shule ya msingi
- A formal bank /Benki ya kawaida
- A health centre/Dispensary/ Kituo cha afya/zahanati
- A Post office/ Ofisi ya posta
- A Secondary school/ Shule ya sekondari
- An Hospital/ Hospitali
- A produce market/ food market /Soko la matunda/soko la chakula
- A main tarmac road/ Barabara kuu ya lami
- A place of worship Sehemu ya kuabudia
- The place where you get your water for household use  
*Sehemu unayopata maji kwa ajili ya matumizi ya nyumbani*
- An NGO office/ Shirika lisilo la kiserikali

**A 2** How would you describe the availability of public transport where you stay:  
*Unaweza kuelezea vipi upatikanaji wa usafiri wa jumuiya mahali unapoishi Msomee. Jibu moja tu*

- Public transport is available whenever I need it  
*Usafiri wa jumuiya unapatikana muda wowote ninapohitaji*
- Public transport is only available during certain times of the day  
*Usafiri wa jumuiya unapatikana kwa muda mchache kwa siku*
- Public transportation is available only on certain days of the week  
*Usafiri wa jumuiya unapatikana kwa siku chache katika wiki*
- Public transport is unavailable/ *Usafiri wa jumuiya haupatikani*

**A 3** Which statement best describes you?/ *Ni sentensi ipi kati ya hizi hapa zifuatazo inaelezea vizuri wewe?*

- 1. SHOWCARD. READ OUT. /MUONYESHE KADI. MSOMEE**
- 2. SINGLE MENTION ONLY./JIBU MOJA TU**

- 1  You usually make a special trip to do your financial transactions  
*Kila mara huwa unafanya safari maalum kwa ajili ya kufanya shughuli zako za kifedha*
- 2  You usually combine your trip to do your financial transaction with another activity, e.g. shopping/ *Kila mara huwa nachanganya safari za kufanya shughuli zako za kifedha na mambo mengine mfano manunuzi*
- 3  You are meeting the group/organisation anyway / *Unakutana na kikundi au jumuiya kwa namna yoyote*
- 4  I don't do any financial transaction/ *Sifanyi shughuli yoyote ya kifedha (USISOME)*
- 5  I don't know / *Sijui*

**IF OPTION -4 & -5 ARE SELECTED SKIP TO FINANCIAL LITERACY/ KAMA KIPENGELE -4 NA -5 KIMECHAGULIWA NENDA KWENYA UFAHAMU WA MASWALA YA KIFEDHA SECTION B**



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**A4** Approximately how much money does it cost you to use public transport each time you go to the place where you undertake your financial transactions? I am talking about the cost of a return trip (going and coming back). /Kwa kukadiria ni kiasi gani cha pesa kinakugharimu kwa kutumia usafiri wa jumuiya kila mara unapoenda kufanya shughuli zako za kibenki/biashara? Ninaongelea kuhusu gharama ya usafiri kwenda na kurudi

**SPONTANEOUS MENTION./ KUTAJA BILA KUONGOZA . SINGLE MENTION ONLY. /JIBU MOJA TU**

- |  |   |
|--|---|
| <input type="checkbox"/> Below/ TSHs.300 /Chini ya Tshs. 300 | <input type="checkbox"/> Tshs. 301-- 400  |
| <input type="checkbox"/> TSHs.401 - 500                      | <input type="checkbox"/> TSHs.501 - 600   |
| <input type="checkbox"/> TSHs.601 - 700                      | <input type="checkbox"/> TSHs.701 - 800   |
| <input type="checkbox"/> TSHs.801 - 900                      | <input type="checkbox"/> TSHs.901 - 1000  |
| <input type="checkbox"/> Over/.1000/ Zaidi ya 1000           | <input type="checkbox"/> No public transport would be used / Hakuna usafiri wa jumuiya uliotumika |
| <input type="checkbox"/> Don't know/Sijui                    |   |

**A5** What is the average time you take travelling to get to the place where you undertake your business transactions? I am talking about (going and coming back). /Kwa kawaida Unachukua wastani wa muda gani kufika sehemu unapofanyia shughuli zako za kibenki/biashara? Nazungumzia kwenda na kurudi

**1. DO NOT PROMPT. /USIDADISI 2. SINGLE MENTION ONLY. / JIBU MOJA TU**

- Under half an hour /Chini ya nusu saa
- Over half an hour to 1 Hour/ Nusu saa hadi saa 1
- Over 1 hour to 2 hours/ Saa 1- 2
- Over 2 hour to 3 hours/ Saa 2- 3
- Over 3 hour to 4 hours/ Saa 3- 4
- At least half a day/ Angalau nusu siku
- At least one day /Angalau siku moja
- Over one day /Zaidi ya siku moja
- You do not travel to make payments/do payment via other means / Sisafiri kufanya malipo/ninafanya malipo kwa njia nyingine
- I don't know / Sijui



**SECTION B: FINANCIAL LITERACY : ASK ALL/ UFAHAMU WA MASWALA YA FEDHA; ULIZA WOTE.**

**FL 1** There are many words used in Tanzania that **apply to financial services**. Please tell me which of the following **best describes** your **experience** with each word /*Kuna maneno mengi yanayotumika hapa Tanzania ambayo yanahusiana na huduma za kifedha. Tafadhali niambie yapi kati ya yafuatayo yanaelezea vizuri uzoefu wako kwa kila neno*

**(THE SHOW CARD WILL HAVE OPTIONS: NEVER HEARD OF THIS WORD; HEARD OF THIS WORD BUT DO NOT KNOW WHAT IT MEANS AND HEARD OF THIS WORD AND KNOWS WHAT IT MEANS) / (KADI ITAKUWA NA NACHAGUO:SIJAWAHI KUSIKIA HAYA MANENO;NIMEWAHI KUSIKIA HAYA MANENO LAKINI SIJUI YANA MAANA GANI NA NIMEWAHI KUSIKIA HAYA MANENO NA NINAJUA YANA MAANA GANI)**

1. HAND RESPONDENT SHOWCARD FL1. /*IMPE MHOJIWA KADI*
2. READ OUT EACH WORD.. /*SOMA KILA NENO*
3. SINGLE MENTION PER WORD /*JIBU MOJA KWA KILA NENO*
4. ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (\*) / *ZUNGUSHA MPANGILIO WA KUSOMA NA WEKA ALAMA YA (\*) PALE ULIPOANZIA*

	Never heard of this word <i>Sijawahi kusikia kuhusu neno hili</i>	Heard this word but don't know what it means <i>Nimewahi kusikia lakini sijui linamaanisha nini</i>	Heard of this word and know what it means <i>Nimewahi kusikia na ninaelewa linamaanisha nini</i>
1. Savings account / <i>Akaunti ya akiba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Current account / <i>Akaunti ya hundi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Debit card / <i>Kadi ya kufanyia malipo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. ATM / <i>Mashine ya kuchukulia fedha kutoka kwenye akaunti</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Insurance/ <i>Bima</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Interest on savings / <i>Riba kwenye akiba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Interest on loans / <i>Riba kwenye mkopo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Loans/ <i>Mikopo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Assets / <i>Samani</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Inflation / <i>Mfumuko wa bei</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Upatu/ kibati/ mchezo wa mzunguko.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Shares/ <i>Hisa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Micro-Finance Institutions / <i>Mashirika madogomadogo ya kifedha</i> ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Collateral / <i>Dhamana</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Referee for opening an account / <i>Mdhamini wa kufungua akaunti</i> ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Guarantor / <i>Mdhamini</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Grace Period for loans / <i>Muda wa ziada wa mkopo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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**FL2.** Which of the following **financial areas** would you like to be **educated on or informed** about, if any?  
Anything else? *Yapi kati ya mambo haya ya kifedha (yahusuyo fedha) ungependa kuelekezwa au kufahamishwa kama yapo?kitu kingine?*

**1. READ OUT. /SOMA**

**2. MULTIPLE MENTION POSSIBLE. /MAJIBU MENGI YAWEZEKANA**

**3. IF "NONE" (CODE -11 MENTIONED, THEN CODES -1 TO -10 CANNOT BE MENTIONED/ KAMA HAKUNA (GERESHO\_11 IMETAJWA ,HIVYO MAGERESHO\_1 KWA -10 HAYAHUSIKI**

1. How interest rates work and are calculated/*Jinsi gani viwango vya riba vinafanya kazi na kupigiwa hesabu*
2. Insuring/covering your assets/ *Bima kwa ajili ya thamani zako*
3. Insuring/covering your life /*Bima kwa ajili ya maisha yako*
4. Understanding the charges/fees that banks, MFIs or Saccos charge/ *Kuelewa makato / Ada ambayo banki , MFIS (taasisi ndogo ndogo za kifedha) au saccos zinatoza*
5. How to be able to save more money /*Jinsi ya kuweza kuweka akiba zaidi*
6. How to better understand the services and products provided by financial service providers / *Jinsi ya kuelewa vizuri huduma na bidhaa zitolewazo na taasisi za kifedha*
7. How to manage your money effectively /*Jinsi ya kusimamia fedha zako*
8. How to open an account in a bank /*Jinsi ya kufungua akaunti katika benki*
9. How to work out how much of a loan you can afford to apply for / *Jinsi ya kujua ni kiasi gani cha mkopo unaweza kuomba*
10. Other (**PLEASE SPECIFY**)/ *Nyingine elezea.* \_\_\_\_\_
- \_\_\_\_\_
11. None / *Hakuna*



SECTION C: GENERAL MONEY MATTERS

**ASK ALL /ULIZA WOTE**

**M1.** Different people get income/money in different ways. Please tell me in which of these ways you get income/money *Watu tofauti wanapata kipato kwa njia tofauti. Tafadhali niambie zipi kati ya njia hizi unapata kipato?*

- 1. MULTIPLE MENTION POSSIBLE./ MAJIBU ZAIDI YA MOJA INAWEZEKANA**  
**2. IF CODE -18 IS MENTIONED, GO TO M6. /KAMA GERESHO -18 IMETAJWA, NENDA QM6**

**M2. ASK Q.M2 - Q.M3 FOR EACH ITEM IN M1 /ULIZA Q.M2- Q.M3 KWA KILA KILICHOPO KWENYE M1**

Approximately how often do you get this amount of money from this source? Is it daily, weekly, monthly, irregularly or seasonally? **SINGLE MENTION /Kwa kukisia ni mara ngapi unapata kiasi hiki cha pesa kutoka kwenye chanzo hicho?Je ni kila siku,kila wiki,kwa mwezi au mara chache au mara moja moja?JIBU MOJA**

**M3.**How do you receive this income/money? *Unapokeaje hiki kipato?/Fedha?***MULTIPLE MENTION POSSIBLE PER ITEM /MAJIBU MENGI SAWA KWA KILA KISEHEMU**

**M4.**How much of this income that you get goes into a financial institution when you get it? Is it most or all of it, some of it or none of it?/Ni kiasi gani cha kipato hiki unachopata kinaingia katika akaunti yako ya benki?Karibu yote au yote,kidogo,hakuna?

- 1.SINGLE MENTION PER ITEM /JIBU MOJA KWA KILA KISEHEMU**  
**2. RECORD IN GRID /NAKILI KATIKA JEDWALI**

	M1 Where does the money come from <i>Fedha zinatoka wapi</i>	M2 Frequency of payment <i>Utaratibu wa malipo</i>					M3 Form of payment <i>Namna ya malipo</i>			M4 amount that goes into financial institutions <i>Hela zinazoenda kwenye mashirika ya kifedha</i>		
		Daily/ A Few times a week <i>Kila siku mara chache kwa wiki</i>	Weekly <i>Kila wiki</i>	Monthly <i>Kila mwezi</i>	Irregularly <i>Mara chache</i>	Seasonally <i>Kwa msimu</i>	Directly into a Bank <i>Moja kwa Moja kwa benki</i>	In Cash <i>Taslim</i>	By cheque <i>Kwa hundi</i>	All of it <i>Yote</i>	Some of it <i>Baadhi</i>	Don't use any financial org. <i>Situmii shirika lolote la kifedha</i>
1. Pension that you receive <i>Malipo ya uzeeni unayopata.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Money from family/friends / spouse <i>Hela kutoka kwa familia/Rafiki/mwenza...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Sell own produce from my farm (Cash crops - coffee, tea, pyrethrum, sisal, cotton)/ <i>(Mazao ya biashara- kahawa,chai,pareto, pamba,katani,Koroshu).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Sell own produce from my farm (food crops-beans, maize, cassava, sweet potatoes etc) <i>Kuuza mazao nayozalisha kutoka shambani kwangu(Mazao ya chakula- maharage, mahindi,muhogo,viazi vitamu n.k.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Sell output from my cattle/livestock (e.g. milk, eggs)/ <i>Mauzo yatokanayo na mifugo yangu (k.f. Maziwa,mayai).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Sell my livestock (goat, sheet, cattle, chicken) <i>Kuuza mifugo yangu (mbuzi, kondoo,kuku).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Fishing - catch fish & sell <i>Kuvua samaki-kuvua samaki na kuuza...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Agricultural trading-buying and selling produce/ <i>Biashara ya kilimo-kuuza na kununua mazao.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Employed on other people's farm on a full time basis/ <i>Kuajiriwa kwenye mashamba ya watu wengine kwa kutwa/ Kazi ya kudumu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Employed on other people's farm on a seasonal basis/ <i>Kuajiriwa kwenye mashamba ya watu wengine kwa misimu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

>>Cont



>>Cont

	M1 Where does the money come from <i>Fedha zinatoka wapi</i>	M2 Frequency of payment <i>Utaribu wa malipo</i>					M3 Form of payment <i>Namna ya malipo</i>			M4 amount that goes into financial institutions <i>Hela zinazoenda kwenye mashirika ya kifedha</i>		
		Daily/ A Few times a week <i>Kila siku mara chache kwa wiki</i>	Weekly <i>Kila wiki</i>	Monthly <i>Kila mwezi</i>	Irregularly <i>Mara chache</i>	Seasonally <i>Kwa msimu</i>	Directly into a Bank <i>Moja kwa Moja benki</i>	In Cash <i>Taslim</i>	By cheque <i>Kwa hundi</i>	All of it <i>Yote</i>	Some of it <i>Baadhi</i>	Don't use any financial org. <i>Situmii shirika lolote la kifedha</i>
11. Employed to do other people's domestic chores/ <i>Kuajiriwa kufanya shughuli ndogo ndogo za kila siku za nyumbani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Employed in the informal sector (e.g. working for an individual in a business)/ <i>Kuajiriwa kwenye sekta isiyo rasmi (mfano kufanya kazi kwenye biashara ya mtu).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Employed in the formal sector (e.g. in an office, for the government, in a factory)/ <i>Kuajiriwa kwenye sekta iliyo rasmi (mfano ofisini, serikalini, viwandani).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Running your own business <i>Kuendesha biashara yako mwenyewe</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Sub letting of land <i>Kukodisha sehemu ya ardhi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Sub letting of house/rooms <i>Kupangisha nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Earning money from investments, eg shares, stocks <i>Kupata fedha kutoka kwenye uwekezaji mfano hisa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Other (SPECIFY)/ *Nyingine (Elezea)....*

\_\_\_\_\_

\_\_\_\_\_

19 I do not get money/ *Sipati pesa..*

**IF THEY SAY THEY DO NOT RECEIVE ANY INCOME SKIP TO SECTION D./  
KAMA WANASEMA HAPOKEI MAPATO RUKA HADI SEHEMU D**



**M5. ASK ALL WHO SAID THEY RECEIVE MONEY/INCOME /ULIZA WOTE WALIOSEMA WANAPATA FEDHA**

When you receive your income, what do you spend it on? /Wakati unapopokea kipato chako, unakitumia kufanyia nini?

1. **READ OUT./ MSOMEE**
2. **MULTIPLE MENTION POSSIBLE. /MAJIBU MENGI**

- 1. Rent /Kodi
- 2. Food /Chakula
- 3. Transport /Usafiri
- 4. School items and or fees/Tuition /Vifaa vya shule na ada
- 5. Utilities water cooking fuel and source of lighting/ Matumizi kwa ajili ya kupikia na mwangaza kwa mfano mkaa
- 6. Short-term insurance, e.g. car/household contents/ Bima za muda mfupi mfano vifaa vya nyumbani
- 7. Long-term insurance, e.g. endowment/Insurance/ Bima za muda mrefu mfano bima ya maisha
- 8. Medical expenses /Gharama za matibabu
- 9. Telephone expenses/ Gharama za simu
- 10. Repayment of loan from formal supplier, e.g. bank, credit institutions, MFIs, Loan Repayment/ Kulipia mkopo
- 11. Contribution to SACCO, Informal groups e.g. Clan groups, MGR/ Mchango kwenye Sacco, vikundi vya ukoo
- 12. Other (SPECIFY)/ Nyingine (elezea) \_\_\_\_\_

**M6. ASK ALL/ ULIZA WOTE**

Which of the following best describes your **overall involvement in financial decisions** of your household?  
Ipi kati ya yafuatayo yanaelezea vizuri kujihusisha kwako na maamuzi ya kifedha kwenye kaya yako?

1. **READ OUT./ MSOMEE**
2. **SINGLE MENTION ONLY. /JIBU MOJA TU**

- You make the decisions alone/ Unafanya maamuzi peke yako
- You make the decision in consultation with your partner or spouse/ Unafanya maamuzi kwa kumhusisha mwenzi wako
- You make the decision in consultation with other family or household members/ Unafanya maamuzi kwa kushirikisha watu wengine kwenye familia yako
- You do not make these decisions/ Hufanyi maamuzi



**SECTION D: SAVINGS & INVESTMENTS/ AKIBA NA UWEKEZAJI**

**ASK ALL/ULIZA WOTE**

**PT A** We are going to talk about your personal experience with **various savings and investment products and services.**

Please tell me about your experience with each of the following, using these options./*Sasa tutazungumzia uzoefu wako kuhusiana na bidhaa mbalimbali na huduma kuhusiana na kuweka akiba na kuwekeza. Tafadhali nielezee uzoefu wako kati ya hizi zifuatazo, tumia chaguzi hizi Ninayo kwa sasa, niliwahi kuwa nayo lakini kwa sasa sina, Sijawahi kuwa nayo*

**(CURRENTLY HAVE; USED TO HAVE BUT NO LONGER USE, NEVER HAD)  
SHOW CARD2/ ONYESHA KADI 2**

**Product /Bidhaa**

	Currently Have <i>Ninayo kwa sasa</i>	Used to have but no longer have <i>Niliwahi kuwa nayo lakini kwa sasa sina</i>	Never had <i>Sijawahi kuwa nayo</i>
1. Savings account at SACCO (organisation which requires you to be a member eg agricultural co-op) / <i>Akiba katika SACCO - shirika linalokutaka uwe mwanachama mfano ushirika ya kilimo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Savings at microfinance institution (organisation which lends to groups eg FINCA, Pride / <i>Akiba katika taasisi madogomadogo za kifedha _mashirika yanayotoa mkopo katika vikundi mfano Finca,Pride).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Savings with an ASCA (a group that lends to other people with interest charged)/ <i>Akiba katika kikundi kinachotoa mkopo kwa watu kikidai riba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Savings with a merry -go- round (a group that collects money from each member and gives it to each person in turn)/ <i>Akiba na upatu (kikundi kinachokusanya fedha kutoka kwa kila mwanachama na kuwapatia kila mtu kwa mzunguko).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Savings with a group at my workplace (not a workplace SACCO) / <i>Akiba na kikundi mahala pangu pa kazi -sio SACCO ya sehemu ya kazi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Savings given to a family or friend to keep / <i>Akiba unayompa mwanafamilia au rafiki aweke.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Savings you keep in a secret hiding place e.g. hole in the ground, under the mattress / <i>Akiba unayoweka sehemu ya kificho mfano ardhini, chini ya godoro...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Employer savings schemes / <i>Mpango wa akiba wa mwajiri.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Savings through insurance schemes / <i>Akiba kupitia bima.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Compulsory savings ex NSSF/ZSSF / <i>Akiba ya Lazima mfano NSSF/ZSSF.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Saving it with a businessman for safekeeping / <i>Akiba unayompa mfanyabiashara akuwekee kwa ajili ya usalama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Savings in kind e.g livestock, bicycle, radio, agristock/ <i>Akiba isiyokuwa fedha mfano mifugo, baiskeli, redio, mifugo,mavuno n.k.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If Option 12 is selected ask Q NM 1A/ KAMA -1 IMECHAGULIWA HAKIKISHA UTAULIZA NM 1A)  
(PLEASE NOTE THERE IS NO BANK ACCOUNT MENTIONED)/HAKUNA AKAUNTI YA BENKI IMETAJWA**

13. Other - please specify /*Nyingine tafadhali elezea.....*

\_\_\_\_\_

\_\_\_\_\_

**OFFICE USE ONLY**

Formaly  Informaly  Not served at all

**S1 ASK ONLY THOSE WITHOUT SAVINGS IN THE PRODUCT TABLE./"WALE WOTE WALIO SEMA HAWANA AKIBA KATIKA JEDWAALI LA BIDHAA"**

You have said that you have never saved or invested. Please tell me why? /Umesema kwamba hujawahi kuweka akiba/kuwekeza. Tafadhali nieleze kwa nini?

1. PROBE. DADISI
2. MULTIPLE MENTIONS POSSIBLE/ MAJIBU MENGI INAWEZEKANA

**Cost /gharama.....**

- Of service and of getting there/ *ya huduma na ya kufika pale*
- Don't have the start up money/ *Sina hela ya kuanzia*
- Poor or low returns, /*Malipo yangu duni /kidogo*

**Don't know of /Sifahamu.....**

- Unaware of products/ *Sihifahamu bidhaa*

**Attitudes & Beliefs/ Imani / Tabia.....**

- Don't Believe In It/ *Siamini*
- Like spending,/ *Napenda kutumia/starehe*
- Live for today/ *Naishi kwa ajili ya leo*
- Don't worry about the future /*Sihofii siku zijazo*

**Affordability/ Uwezo.....**

- Having the money to save,/ *Sina fedha za kuweka akiba*
- Needing a lump sum to start with/ *Inahitaji fedha nyingi kwa kuanzia*

**Effort /Jitihada.....**

- Too time consuming to participate or to get there  
*Unatumia muda mwingi kushiriki au kufika pale*
- Difficult to use or access /*Ngumu kutumia au kufikia*

**Qualification/ Sifa**

- You need a referee /*Unahitaji mdhamini*
- Don't have relevant documentation /*Sina hati zinazohusika*
- You don't understand how the service Works/ *Hujui jinsi huduma zinavyofanya kazi*
- Am too young to contract,/ *Mimi ni mdogo kufanya mkataba*
- Can't qualify /*Sina sifa*

**Availability of service /Upatikanaji wa huduma .....**

- Facility not nearby/ *Huduma hazipo karibu*
- Not available in this area/ *Haipatikani eneo hili*
- Not easy to access/ *Sio rahisi kufikia*

**Risk/ Hatarisha.....**

- Safety/ *Usalama*
- Loss of money/asset /*Upotevu wa pesa/ thamani*
- Fraud /*Udanganyifu (utapeli)*

**FOR THOSE THAT DO NOT HAVE SAVINGS SKIP TO SECTION E/KWA WALE WOTE WASIO NA AKIBA RUKA HADI SEHEMU E**



**ASK ONLY THOSE WHO HAVE SAVINGS /ULIZA WOTE AMBAO WANA AKIBA**

**S2** I am now going to read out a number of statements that people have made about **savings and investments** in different financial service providers. As I read out each one, I would like you to tell me which of the following financial service providers you associate with each statement. You may name one, many or none, however many you feel fit that particular statement.

As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer Banks and Saccos. /Kwa sasa nitasoma maelezo ambayo watu wametoa kuhusu akiba au kuwekeza katika huduma tofauti za kifedha. Kwa kila moja nitakalosoma ninapenda Uniambie ni huduma gani inayoendana na kila elezo. Unaweza kutaja moja, mengi au usitaje lolote, unaweza kutaja mengi unayofikiri yanaendana na maelezo husika. Kwa mfano ,kama nikikuuliza ni watoa huduma gani wa kifedha,kama wapo, wana wafanyakazi wanaosaidia,unaweza kutaja benki Upatu/Kibati/,taasisi ndogondogo za kifedha.

**ASK FOR EACH STATEMENT: ANY OTHER/ ULIZA KWA KILA SENTENSI, Nyingine?**

1. HAND RESPONDENT CARD AND READ COLUMN HEADINGS /MPE MHOJIWA KADI NA USOME VICHWA VYA HABARI
2. READ OUT STATEMENTS. / SOMA MAELEZO
3. MULTIPLE MENTION POSSIBLE PER STATEMENT /MAJIBU MENGI KWA MAELEZO SAWA
4. ROTATE ORDER OF ASKING STATEMENTS. MARK WITH AN ASTERIX(\*) THE STARTING POINT./ ZUNGUSHA KWENYE KUULIZA MAELEZO

	Sacco	ROSCA Upatu /Kibati	Taasisi ndogondogo za kifedha MFI	Banks Benki	DK/NS
<b>Cost /Gharama</b>					
1. The fees are affordable /Naweza kumudu ada.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. They have many hidden charges /Wana makato mengi yaliyofichika.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. They force you to keep a high minimum balance/ . Wanalazimisha kuweka kiwango cha juu cha akiba.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Interest /Riba</b>					
4. Interest on your savings and investments is low / Riba kwa akiba yako na uwekezaji ni ndogo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Convenience/ Hali inayofaa</b>					
5. You can access their services whenever you need them/ Unaweza kupata huduma zao muda wowote unaotaka.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. They are close to you/ Wako karibu nawe.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You can get your savings and investment immediately if you need it / Unaweza kupata akiba yako au ulichowekeza mara moja pindi unapohitaji.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Communication /Mawasiliano</b>					
8. They are wananchi friendly /Ni rafiki wa wananchi.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. They speak your language/ Wanazungumza lugha yangu.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.They are interested in people like you /Wanapendelea watu kama wewe.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.They are disrespectful to you /Hawakuheshimu.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Security/ Usalama</b>					
12.They are located in safe areas /Wapo sehemu yenye usalama.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.You can lose your money /Unaweza kupoteza hela zako.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Attitudes &amp; Beliefs /Imani na tabia</b>					
14.You don't trust them with your money /Hauwaamini na fedha zako.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.You do not understand how they work /Hujui vile wanafanya kazi.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Convenience/ Usumbufu</b>					
16.They ask for too many conditions when you want to use their services / Wanatoa masharti mengi pindi unapotaka kutumia huduma zao.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Qualification/ Sifa</b>					
17.You are too young to qualify to contract for their service/ Wewe ni mdogo sana kuwa na sifa za kuandikiana nao mkataba wa huduma zao.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.You don't qualify for their service/ Huna sifa za kupata huduma zao.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**MDADISI:Kwa wale wote hawajaweka akiba, ruka hadi SECTION G SWALI IS1, Ambao wana akiba endelea.**



**ASK ALL SAVERS - THOSE WHO CHOSE CODE 1 AND 2 AT PTA/ ULIZA WOTEWANAOWEKA AKIBA -**

**S3 (a)** Many people have different reasons why they keep money aside or save or invest, for what reasons are you **CURRENTLY** saving or investing? /Watu wengi wana sababu kwa nini wanaweka fedha mahali au kuweka akiba au kuwekeza, ni kwa sababu ipi wewe KWA SASA unawekeza au kuweka akiba?

**(SPONTANEOUS REPLY, PROBE) KUJIBU BILA KUONGOZA, DADISI**

**S3 (b)** And for what reasons have you **EVER** saved or invested? /Na ni kwa sababu zipi uliwahi kuwekeza au kuweka akiba?

**(SPONTANEOUS REPLY, PROBE) /KUJIBU BILA KUONGOZA, DADISI**

**Family/ Familia**

- |   | S3a Currnetly saving<br>/investing<br>Kuweka akiba kwa<br>sasa au kuwekeza | S3 b Ever saved/<br>invested<br>Kuwahi kuweka<br>akiba au kuwekeza |
|---|--|--|
| 01. For meeting household needs when you have little or no money /<br>Kukidhi mahitaji ya nyumbani ninapokuwa sina au nina hela kidogo..... | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 02. For emergency (burial, medical) /Kwa dharura (mazishi, matibabu).....   | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 03. For social reasons (wedding, travel, bride price) /Kwa sherehe (harusi, safari, mahari)....   | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 04. To acquire jewellery /Kununua dhahabu/madini.....   | <input type="checkbox"/>   | <input type="checkbox"/>   |

**Assets /Samani**

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 05. For improving a house /Kwa kuboresha nyumba.....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 06. To pay off debt faster /Kulipa deni mapema.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 07. To acquire household goods/Kukidhi mahitaji ya nyumbani.....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 08. For purchasing a car or motorcycle /Kwa kununua gari au pikipiki.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 09. Purchase land /Kununua ardhi.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Purchase or build a house for your family to live in /<br>Kununua au kujenga nyumba kwa ajili ya familia kuishi..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Purchase or build a house to rent out/<br>Kununua au kujenga nyumba kwa ajili ya kupangisha.....                     | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. For purchase of shares/stocks/bonds /<br>Kwa kununulia hisa / Dhamana ya ukopeshaji/ kununulia akiba.....            | <input type="checkbox"/> | <input type="checkbox"/> |

**Agriculture /Kilimo**

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 13. For purchase of livestock /cattle/livestock /Kwa kununulia mifugo.....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. For agricultural inputs e.g.preparing land, seed and fertilizer, pesticides<br>/Kwa kinunulia vifaa vya kilimo mfano: kuandaa ardhi, mbegu na mbolea,<br>dawa za kuulia wadudu.....          | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. For agricultural implements - plough, hoe, tractor, things to use on the farm<br>Kwa kununulia pembejeo za kilimo - jembe la kukokota kwa ng'ombe, trekta,<br>vitu vya kutumia shambani..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. For fishing equipment - boat, nets, engine /<br>Kwa vifaa vya kuvulia samaki - boti, nyavu, injini.....  | <input type="checkbox"/> | <input type="checkbox"/> |

**Business /Biashara**

- |   |                          |                          |
|---|--------------------------|--------------------------|
| 17. For expanding your business /Kwa kukuza biashara yako.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. For starting up a new business /Kwa kuanzishia biashara mpya.....                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. For putting money in someone else's business<br>Kwa kuweka fedha kwenye biashara ya mtu mwingine..... | <input type="checkbox"/> | <input type="checkbox"/> |

**Long term/ Muda mrefu**

- |   |                          |                          |
|---|--------------------------|--------------------------|
| 20. For later in life/old age /Kwa maisha ya baadae/zeeni.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. For education of yourself, children or siblings or others /<br>Kwa elimu yako mwenyewe/watoto au ndugu zako au wengine..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. To leave something for your children /Kuacha chochote kwa ajili ya watoto wako.....   | <input type="checkbox"/> | <input type="checkbox"/> |

23. Other specify /Nyingine (elezea) \_\_\_\_\_


<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>



**ASK IF RESPONDENT HAS EVER SAVED (CODES -1 & 2 IN PTA). ALL OTHERS, GO TO SECTION E RECORD VERBATIM MULTIPLE RESPONSES POSSIBLE /IMUULIZE MHOJIWA KAMA AMESHAWAHI KUWEKA AKIBA (GERESHO -1 NA 2 KWENYE PTA). NYINGINE ZOTE NENDA ISEHEMU YA E. NAKILI KAMA YALIVYOSEMWA MAJIBU MENGI SAWA.**

**S4a** You have said that you have different products for savings. Give me the names of the institutions which you have ever used to save and invest./ *Umesema kwamba umeka akiba.Nipe majina ya mashirika ambayo umeshawahi kuweka akiba au kuwekeza.*

**RECORD ALL MENTIONED NAKILI VYOTE VILIVYOTAJWA**

**S4b** Which ones are you currently using?/ *Zipi ambazo unatumia kwa sasa?*  
**MULTIPLE RESPONSES POSSIBLE / MAJIBU MENGI INAWEZEKANA**

**LIST ALL THAT APPLY- INSTITUTIONS/ ANDIKA YOTE YANAYOHUSIKA- MASHIRIKA**

	S4a Ever Used <i>Uliyowahi kutumia</i>	S4b Use Currently <i>Unatumia kwa sasa</i>
1.National Social Security Fund (NSSF).....	<input type="checkbox"/>	<input type="checkbox"/>
2.Parastatal Pension Fund.....	<input type="checkbox"/>	<input type="checkbox"/>
3. Zanzibar Social Security Fund (ZSSF).....	<input type="checkbox"/>	<input type="checkbox"/>
4. _____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5. _____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6. _____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7. _____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**SECTION E: INFORMAL SAVINGS & SOCIETIES**

**ASK ALL**

**IS. 1** Many people in Tanzania belong to informal societies or group saving schemes such as **ROSCA, merry go round, social group, clan group, welfare groups** to which they contribute money on a regular basis. Do you personally belong to any of these groups?/*Watu wengi Tanzania wapo katika miradi ya vikundi vya kijamii au vikundi vya kuwekeza kama Upatu, vikundi vya kijamii vikundi vya ki ukoo, ambao huchangia kwa kufuata misingi na taratibu.Je wewe binafsi upo kwenye kikundi chochote kati ya hivyo?*

Yes /Ndio.....  **>GO TO Q IS 3/ NENDA Q.IS 3**

No/ Hapana.....  **>GO TO Q. IS 2/ NENDA Q. IS 2**

**IS. 2** Why do you not belong to any groups?/ *Kwa nini haupo katika kikundi chochote?*

**READ OUT. MULTIPLE MENTION POSSIBLE./ MSOME.MAJIBU MENGI SAWA**

	Yes/ Ndiyo	No/ Hapana
1. You bank with a financial institution/ <i>Una weka fedha na mashirika ya kifedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. You don't have any money / <i>Huna hela yoyote.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. People steal your money / <i>Watu wanakuibia hela zako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. You don't know about them / <i>Hufahamu chochote kuhusu wao.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. You don't want to join their activities / <i>Huhitaji kujiunga na shughuli zao.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. You don't trust them / <i>Huwaamini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. It requires too much time / <i>Inahitaji muda mwingi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. Other specify Nyigine DADISI _____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**GO TO SECTION F FOR THOSE WHO ARE NON MEMBERS OF INFORMAL SAVINGS CLUB./ KWA WALE WASIO WANACHAMA WA KIKUNDI CHOCHOTE,BAADA YA MAJIBU,NENDA SEHEMU F**

**IS. 3** You have said you belong to a group or many groups - can you tell me how many groups you belong to? *Umesema kwamba upo kwenye kikundi au vikundi - je unaweza kuniambia ni vikundi vingapi upo?*

**DO NOT PROMPT. /USIDADISI SPONTANEOUS MENTIONI./KUJIBU BILA KUONGOZWA SINGLE MENTION ONLY. /JIBU MOJA TU**

One/ Moja

Two/Mbili

Three or more/Tatu au zaidi



**IS 4a** You have said you belong to a group or different groups, Please tell me what type your groups are:/ *Umeniambia kwamba upo katika kikundi au vikundi tofauti, tafadhali niambie vikundi hivi ni vya aina gani kati ya hivi: (READ OUT, MULTIPLE MENTIONS POSSIBLE) MSOME. MAJIBU MENGI SAWA /ask for main group*

1. Merry go round; members make regular contributions to a fund which is given (usually) in whole to each contributor in rotation) /*Upatu Mchezo wa muzunguko; wanachama wanatoa michango kwenye mfuko ambapo mara nyingi anapewa yote kwa kila mchangiaji kwa muzunguko.*
2. Savings and LENDING groups (ASCAs): members make regular contribution to a fund and members or non-members BORROW from the fund and repay with INTEREST Vikundi vya kuweka na kukopa *Wanachama wanatoa michango kwenye mfuko ambapo wanachama na wasio wanachama wanakopa kutoka kwenye mfuko na kulipa kwa riba*
3. Savings and LENDING groups that are assisted by an outside manager. Manager assists the group with book-keeping, allocating loans and follow-up./*Vikundi vya akiba na mikopo ambavyo vinasaidiwa na msimamizi kutoka nje. Msimamizi anasaidia kikundi kwa kuweka hesabu, kupangilia mikopo na kufuatilia.*
4. Welfare/clan groups that assist each other (sickness, funerals, buy household goods jointly) /*Vikundi vya kiukoo au kijamii ambavyo wanachama husaidiana (magonjwa, misiba, kununua vitu vya nyumbani kwa umoja)*
5. Investment clubs that invest the money as a group in company shares or in fixed assets like land and houses *Vyama vya kuwekeza ambavyo vinawekeza hela kama kikundi kwenye hisa za kampuni au kwenye mali isiyohamishika kama ardhi na nyumba*
6. Upatu that are under the control of a bigger organization like IFAD, CARE./ *Vikundi ambayo ipo chini ya mashirika makubwa kama IFAD, CARE*

**To be coded later**

**LIST ALL GROUPS RESPONDENT BELONGS TO (For ease of reference)**  
**TAJA VIKUNDI VYOTE MHOJIWA ALIPO (Kwa urahisi wa kumbukumbu)**

	Type 1= Rosca	Type 2 = Asca	Type 3= Managed Asca	Type 4=Welfare/ /clan group Kikundi cha kijamii/kiukoo	Type 5= Investment Uwekezaji	Type 6= Under control Chini ya uangalizi
Group1 _____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Group2 _____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Group3 _____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**IS4b** If the respondent has more than one group ask the respondent the group that he/she contributes most to/  
*Kama ana kikundi zaidi ya kimoja uliza: Ni kikundi gani unatumia au unachangia zaidi?*

**(FIND OUT FROM THE RESPONDENT THE GROUP THAT HE/SHE CONTRIBUTES THE MOST TO).**

**IS 5.** What services does the main groups that you belong to offer? /*Ni huduma gani ambazo kikundi kimoja kikuu anachokutumia mara nyingi*

**ASK FOR MAIN GROUP BY NAME AS GIVEN BY RESPONDENT IN IS4. READ OUT /  
ULIZA KWA KIKUNDI KIKUU KAMA ILIVYOTAJWA NA MHOJIWA KWENYE IS4. MSOME**

- |  |  |
|--|--|
| 1. Give one member all the monies collected in one round (merry go round)/<br><i>Hutoa fedha za muzunguko mmoja kwa mwanachama mmoja (upatu).....</i>  | Main group<br><input type="checkbox"/> |
| 2. Lend money out to non-members who borrow when the need arises and repay with interest added/ <i>Hukopesha pesa kwa wasiokuwa wanachama na hulipa kwa riba.....</i>                        | <input type="checkbox"/>               |
| 3. Lend money out to members who - borrow when the needs arises and repay with little or no interest added / <i>Hukopesha fedha kwa wanachama na hulipa kwa riba ndogo au bila riba.....</i> | <input type="checkbox"/>               |
| 4. Buy household goods for members /<br><i>Hununua vifaa vya nyumbani kwa ajiri ya wanachama.....</i>  | <input type="checkbox"/>               |
| 5. Act as a guarantor or security for members /<br><i>Inakuwa kama mdhamini au dhamana kwa wanachama.....</i>  | <input type="checkbox"/>               |
| 6. Invest the money in shares, company shares like/<br><i>Huwekeza fedha kwa kununua hisa za makampuni.....</i>  | <input type="checkbox"/>               |
| 7. Invest in a business / <i>Huwekeza kwenye biashara.....</i>   | <input type="checkbox"/>               |
| 8. Purchase fixed assets - land , houses as a group<br><i>Hununua mali kama nyumba, ardhi kama kundi/jumuiya.....</i>  | <input type="checkbox"/>               |



- 9. Purchase fixed assets - land , houses for members /Hununua mali kama nyumba, ardhi kwa ajili ya wanachama
- 10. Raise the money needed for funerals (part or all)/ Kuchangisha fedha kwa ajili ya msiba (kiasi au yote)
- 11. Raise the money needed for other emergencies (part or all) / Kuchangisha fedha kwa ajili ya dharura nyinginezo (kiasi au yote)
- 12. Buy groceries or food for members /Hununua vyakula kwa ajili ya wanachama..
- 13. Don't know /Sijui.
- 14. Other - please specify /Nyingine tafadhali taja \_\_\_\_\_

**MENTION GROUP BY NAME AS GIVEN BY RESPONDENT IN IS 4/ TAJA KILA KUNDI KWA JINA KAMA ILIVYO KWENYE IS 4**

**IS 6** which of the following documents does the group have or do?/ Kwa kila kikundi ambacho upo tafadhali naomba uniambie ni nyaraka gani kikundi chako (Taja jina la kikundi)Upatu,vikundi vya kijamii, chama, ukoo,kikundi kinayo/kinamiliki

	Yes/ Ndiyo	No/ Hai
1. A bank account - cheque book or card / Akaunti ya benki .....	<input type="checkbox"/>	<input type="checkbox"/>
2. Use of someone else's or another group's bank account Hutumia akaunti ya mtu mwingine au kikundi kingine.....	<input type="checkbox"/>	<input type="checkbox"/>
3. A certificate of registration /Cheti cha usajili.....	<input type="checkbox"/>	<input type="checkbox"/>
4. A receipt book for any money received / Kitabu cha risiti kwa fedha hela yoyote iliyopokelewa.....	<input type="checkbox"/>	<input type="checkbox"/>
5. Have a constitution / Mna katiba.....	<input type="checkbox"/>	<input type="checkbox"/>
6. Have written rules and regulations that members are expected to adhere to Kuna masharti na kanuni ambazo wanachama wanatakiwa kuzifuata.....	<input type="checkbox"/>	<input type="checkbox"/>
7. Records and circulates minutes after every meeting/Kuandika na kusambaza kumbukumbu za kila mkutano baada ya mkutano kwa wanachama.....	<input type="checkbox"/>	<input type="checkbox"/>
8. Elect officials through voting Kuchagua viongozi kwa kupiga kura.....	<input type="checkbox"/>	<input type="checkbox"/>
9. Have a passbook for recording savings or loans /Kuwa na daftari la kuandika akiba au mkopo.....	<input type="checkbox"/>	<input type="checkbox"/>
10. Holding meetings on regular fixed intervals e.g. every month Kuwa na mkutano kwa vipindi maalum mfano kila mwezi.....	<input type="checkbox"/>	<input type="checkbox"/>
11. Keep accounting record /Kuweka kumbukumbu za mahesabu.....	<input type="checkbox"/>	<input type="checkbox"/>
12. Have audited accounts Kuwa na ukaguzi wa mahesabu.....	<input type="checkbox"/>	<input type="checkbox"/>
13. Have a treasury/finance person who is not also the chairman Kuwa na mtunza hazina ambaye sio mwenyekiti.....	<input type="checkbox"/>	<input type="checkbox"/>
14. More than one signatory on the cheque book/ Kuwa na mtu zaidi ya mmoja wa kusaini kitabu cha hundi.....	<input type="checkbox"/>	<input type="checkbox"/>
15. A money box with more than one key / boksi la fedha lenye ufunguo zaidi ya mmoja.....	<input type="checkbox"/>	<input type="checkbox"/>
16. Someone who is not a member of the group who manages it Msimamizi ambaye si mwanachama wa kikundi.....	<input type="checkbox"/>	<input type="checkbox"/>
17. Have a membership fee/ Ada ya uanachama.....	<input type="checkbox"/>	<input type="checkbox"/>
18. Have a fixed number of members /Wana idadi maalum ya wanachama.....	<input type="checkbox"/>	<input type="checkbox"/>
19. Other - please specify /Nyingine tafadhali taja _____	<input type="text"/>	<input type="text"/>





**IS 7. Why do you belong to this or these groups? /Kwa nini upo kwenye vikundi hivyo  
 READ OUT. MULTIPLE MENTION POSSIBLE. RESPONSES FOR ALL THE GROUPS./  
 MSOME. MAJIBU MENGI YAWEZEKANA.MAJIBU KWA VIKUNDI VYOTE**

**For later use /Kwa matumizi ya baadae**

- 1. To have a lump sum to use when its your turn /Kupata hela nyingi kwa wakati mmoja zamu yako ifikapo
- 2. To keep money safe /Kuweka fedha kwenye usalama

**For Emergency/ kwa dharura**

- 3. To help when there is a death in the family /Kusaidia msiba utokeapo kwenye familia
- 4. To help when there is another emergency /Kusaidia pale dharura nyingine zikitokea

**Social /kijamii**

- 5. Because you inherited the position from your parent/ Kwa sababu ulirithi nafasi hiyo kutoka kwa mzazi wako
- 6. It is expected for people in your clan/village/community/  
Inategemewa na watu kutoka ukoo/kijiji/jumuiya yako
- 7. To socialize /meet your friends /Kujumuika/kukutana na marafiki
- 8. To exchange ideas and information/ Kubadilishana mawazo na habari
- 9. Forces me to participate and support my group members /  
Inanilazimu kushiriki na kusaidia wanachama wa kundi langu

**Investment /uwekezaji**

- 10. To invest in bigger things by pulling money/resources together /  
Kuwekeza kwenye mambo makubwa kwa kuchangishana
- 11. The group buys you household goods or farm goods when its your turn/  
Kikundi hukununulia vifaa vya nyumbani au shamba ifikapo zamu yako
- 12.To increase income by lending /Kuongeza kipato kwa kukopesha
- 13.To save /Kuweka akiba

**Convenience/ Hali inayofaa**

- 14.Because you could not get money or help anywhere else /  
Kwa sababu hukuweza pata fedha au msaada mahali pengine
- 15.You can get money easily when you need it/ Unaweza kupata fedha kiurahisi unapohitaji
- 16.To borrow money / unaweza Kukopa fedha kiurahisi
- 17.Other - please specify /Nyingine tafadhali taja \_\_\_\_\_

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**IS 8 For the main group you belong to, which of the following, if any, has your main group ever experienced?  
 Kwa kikundi kikuu ambacho upo ni yapi kati ya haya yafuatayo ambayo kundi lako limekabili**

- 1. HAND RESPONDENT CARD READ OUT/ MPE MHOJIWA KADI NA UMSOME**
- 2. ANSWER IN YES NO FORMAT /AJIBU KATIKA MTINDO WA NDIO/ HAPANA**

**Theft/ wizi**

- |  |                                     |                                     |
|--|-------------------------------------|-------------------------------------|
| 1. Lost money through theft or fraud from an outside party<br>Kupoteza fedha kwa kuibiwa au kudhulumiwa kutoka watu wa nje ya kikundi..... | Yes/ Ndiyo <input type="checkbox"/> | No/ Hapana <input type="checkbox"/> |
| 2. Lost money through theft or fraud from a committee member /<br>Kupoteza fedha kwa kuibiwa au kudhulumiwa na wanachama.....              | <input type="checkbox"/>            | <input type="checkbox"/>            |

**Loss of membership /kupoteza wanachama**

- |   |                          |                          |
|---|--------------------------|--------------------------|
| 3. Members pulling out /Mwanachama kujitoka.....                      | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Members not paying contributions /Wanachama hawalipi michango..... | <input type="checkbox"/> | <input type="checkbox"/> |



	Yes/ Ndiyo	No/ Hapana
5. Members not co-operating in many decisions <i>wanachama hawashirikishwi katika maamuzi mengi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. Death of many members / <i>Vifo vya wanachama wengi .....</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. Personal conflicts / <i>Migogoro binafsi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bad leadership/ uongozi mbaya</b>		
8. Officials elected in a manner that was not transparent <i>Viongozi kuchaguliwa kwa njia ambazo si za uwazi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. Poor administration/ <i>Uongozi mbaya.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. Dishonesty by members causing loss of money / <i>Wanachama wasiowaaminifu kusababisha upotevu wa fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. Misuse of money by officials / <i>Matumizi mabaya ya fedha kwa viongozi .....</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Insolvency /kushindwa kulipa</b>		
12. Had to borrow extra money from a lending institution so as to continue operating/ <i>Ilibidi kukopa fedha za ziada kutoka taasisi za mikopo ili kuendelea kujiendesha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. Bad investment of funds / <i>Uwekezaji mbaya wa fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. Overspending on certain items/ <i>Kutumia zaidi katika baadhi ya vitu .....</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. Had liquidity problems - not enough money to sustain activities/ <i>Kulikuwa na matatizo ya fedha - hakukuwa na fedha za kutosha kuendeleza shughuli...</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Poor service /huduma mbovu</b>		
16. Money/cash not available immediately / <i>Fedha taslim kutokuwepo mara moja.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
17. Poor service with the bank or financial institution which serves the group <i>Huduma mbaya za benki au taasisi ya kifedha ambayo inahudumia kikundi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
18 Other (Specify) / <i>Nyingine elezea</i> _____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>



**P TB.** We are going to talk about your personal experience with various credit & loan products. /  
 Please tell me about your experience with each of the following, using these options. *Tutakwenda kuzungumzia uzoefu wako na bidhaa mbalimbali na huduma zinahusiana na mikopo. Tafadhali nielezee uzoefu wako kati ya hizi zifuatazo, tumia chaguzi hizi: (CURRENTLY HAVE; USED TO HAVE BUT NO LONGER USE, NEVER HAD) NINAYO KWA SASA, NILIWAHI KUWA NAYO LAKINI KWA SASA SINA, SIJAWAHI KUWANAYO. ULIZA WOTE*

**Product/ BIDHAA**

**Loans/ MIKOPO**

	Currently Have <i>Ninayo kwa sasa</i>	Used to have but no longer have <i>niliwahi kuwa nayo lakini kwa sasa sina</i>	Never had <i>Sijawahi kuwa nayo</i>
14. Personal loan from a bank / <i>Mkopo binafsi kutoka benki</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Loan from a SACCO / <i>Mkopo kutoka SACCO</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Loan from a microfinance institution / <i>Mkopo kutoka taasisi ndogondogo za kifedha</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Loan from a government institution eg Loans BOARD for students / <i>Mkopo kutoka taasisi za kiserikali mfano bodi ya mikopo kwa wanafunzi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Loan from an employer / <i>Mkopo kutoka kwa muajiri</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Loan from ASCA / <i>Mkopo kutoka ASCA (Kikundi kinachochangisha na kukopesha watu kwa riba) ambapo wanachama wanatoa mchango kwenye mfuko halafu wanachama na wasio wanachama wanakopa kutoka kwenye mfuko na kulipa kwa riba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Loan from family/friend / <i>Mkopo kutoka kwa rafiki au ndugu</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Loan from an informal money lender - shylock/ <i>mkopo kutoka kwa wakopeshaji wa fedha wasio rasmi ambao wanakupatia fedha na sio ndugu (rehani)</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Loans in kind - e.g. livestock, bicycle, radio, agri-stock/ <i>Mkopo usiokuwa fedha - mfano mifugo, baiskeli, redio, nafaka</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(Kama kipengele 22 kimetajwa tafadhali kumbuka kuuliza NM1 )</b>			
23. Education loan/ <i>Mkopo wa elimu</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Car Purchase loan/ <i>Mkopo wa kununua gari</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Business loan/ <i>Mkopo wa biashara</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please specify) / <i>Nyingine elezea</i> _____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Housing and Land/ Nyumba na ardhi</b>			
26. Loan to buy a house from a bank/ <i>Mkopo kutoka benki kwa ajili ya kununua nyumba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Loan to buy land from a bank/ <i>Mkopo kutoka benki kwa ajili ya kununua shamba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Loan to buy a house from financial Institution/ <i>Mkopo wa kununua nyumba kutoka mashirika mengine ya kifedha</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please specify) / <i>Nyingine elezea</i> _____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Retail</b>			
29. Hire purchase / <i>Manunuzi makubwa/ Kuchukua kitu kwa mkopo halafu kukilipia kidogokidogo mfano Tunakopesha LTD</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. Credit from a kiosk/ <i>Mikopo kutoka kwenye maduka</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. Credit from a hospital/schools/ <i>Mikopo kutoka shule, hospitali</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please specify) / <i>Nyingine elezea</i> _____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





**CL 1** Have you ever applied for a loan from a financial institution/Je ulishawahi kuomba mkopo kutoka kwa shirika la fedha?

- Yes / Ndio.....  **>IF YES GO TO CL 3/ KAMA NDIO NENDA CL3**  
 NO / Hapana.....  **>IF NO CONTINUE/ KAMA HAPANA ENDELEA**

**CL 2. FOR THOSE WHO HAVE NEVER APPLIED FOR A LOAN**

**KWA WOTE AMBAO HAWAJAWAHI KUOMBA MKOPO**

Why have you never applied for a loan? Kwa nini hujawahi kuomba mkopo?

**SPONTANEOUS, MULTIPLE RESPONSES POSSIBLE, PROBE**

**JIBU BILA KUONGOZWA, MAJIBU MENGI SAWA, DADISI.**

- I have never needed it/Sijawahi kuhitaji
- I don't have identification or the right documentation/Sina kitambulisho au hati sahihi
- I don't believe in paying interest/ Siamini katika kulipa riba
- They charge too much/Wanatoza hela nyingi sana
- I don't have enough money/Sina hela za kutosha
- My spouse/partner won't allow it/ Mwenza wangu haruhusu
- I don't know where to get a loan/ Hujui wapi pa kupata mkopo
- There no place nearby to go to get a loan/ Hakuna sehemu karibu ya kupata mkopo
- I don't have a guarantor/referee/ Huna mdhamini
- I don't have any collateral / Huna dhamana yoyote
- I am too young to qualify/Mimi ni mdogo kuweza kuwa na sifa
- I fear that you may not have enough money be able to repay the loan  
Ninaogopa kwamba hutakuwa na pesa za kutosha kuweza kulipa mkopo
- Other (SPECIFY)/Nyingine elezea \_\_\_\_\_

**FOR THOSE WHO HAVE NEVER APPLIED FOR A LOAN GO TO SECTION G/  
KWA WALE AMBAO HAWAJAWAHI KUOMBA MKOPO NENDA SEHEMU G**

**CL3 ASK ALL WHO HAVE APPLIED FOR A LOAN CL 1/ ULIZA WOTE WALIOOMBA MKOPO CL 1**

Which of the following documents did you have difficulty in obtaining for any loan application?

Ni zipi kati ya nyaraka zifuatazo zilikuwa shida kupata wakati ulipoomba mkopo?

**READ LIST TICK ALL THAT APPLY/SOMA ORODHA WEKA ALAMA ZINAZOHUSIKA**

- Spouse signature/letter/ID/ sahihi/barua/kitambuisho cha mwenza
- Employee signature /letter/sahihi ya mwaajiri
- Other family signature /letter/ Identification/ID (not spouse)
- Signature/letter/Identification/ID/ Sahihi/Barua/kitambulisho
- Letter from Government authority Leaders/ signature /letter  
Barua kutoka viongozi wa serikali/ Sahihi/Barua
- Group members guarantee/ dhamana ya wanachama
- Application form/ fomu ya maombi
- Agreement forms/ fomu ya makubaliano
- Contract form/ fomu ya mkataba
- Business Plan/ license for business loan/mpango wa biashara /leseni kwa ajiri ya mkopo
- None/ Hamna
- Other (specify)/nyingine taja \_\_\_\_\_



**CL 4. ASK ALL WHO HAVE TAKEN LOANS FROM FINANCIAL INSTITUTIONS**

I am now going to read out a number of statements that people have made about **loans in** different financial service providers. As I read out each one, I would like you to tell me which of the following financial service providers you associate with each statement. You may name one, many or none, however many you feel fit that particular statement. *Nitasoma maoni/kauli ambayo wametoa watu kuhusu mikopo katika taasisi mbalimbali za huduma za kifedha. Wakati nasoma kila moja, ningependa mnitajie ni taasisi gani unahusisha na hiyo kauli. Unaweza taja moja, nyingi au la, kama unavyojisikia sawa na kila kauli itakayotajwa.*

As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer banks and saccos. *Mfano, naweza uliza taasisi gani ya huduma kifedha kama ipo, inawafanyakazi wenye msaada, unaweza jibu mabenki na saccos., upatu ama taasisi ndogondogo za kifedha*

**ASK FOR EACH STATEMENT/ Any others/ULIZA KWA KILA ELEZO/ Nyingine?**

**1. HAND RESPONDENT CARD and READ COLUMN HEADINGS /MPE KADI MHOJIWA NA SOMA VICHWA VYA JEDWALI**

**2. READ OUT STATEMENTS/SOMA KAULI/SENTESI**

**3. MULTIPLE MENTIONS POSSIBLE PER STATEMENT/ MAJIBU MENGI YAWEZEKANA KWA KILA KAULI**

**4. ROTATE ORDER OF ASKING STATEMENTS/BADILI MPANGILIO WA KUULIZA KAULI/SENTESI.**

	Sacco	Rosca	MFI	Bank
1. The costs associated with getting a loan are high <i>Gharama za kupata mkopo ni kubwa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. They have many hidden charges <i>Wana makato mengi yaliyofichika.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. You cannot get a loan immediately if you need it <i>Huwezi kupata mkopo haraka kama unahitaji.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. The interest they charge on loans is very high <i>Riba inayochajiwa kwenye mkopo ni kubwa sana.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. To get a loan you need a guarantee/guarantor <i>Kupata mkopo unahitaji uwe na mdhamini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. They are wananchi friendly <i>Ni ya kirafiki kwa wananchi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You don't understand how they work <i>Hujui jinsi wanavyofanya kazi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The requirements to get a loan are difficult to meet <i>Masharti ya kupata mkopo ni vigumu kuyafikia.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. They are harsh when you can't make your repayments <i>Wanakuwa wakali unaposhindwa kulipa madeni.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. You don't qualify for a loan/ <i>Hufai kupata mkopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Is my ideal loan/credit provider <i>Ni watoaji wa mikopo unaowapendelea.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Are located in safe locations/areas <i>Wako sehemu /maeneo yaliyo salama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. They force you to keep a high minimum balance <i>wanakulazimisha kuweka salio kubwa la chini la akaunti.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Their operating hours are convenient <i>Muda wao wa kufanya kazi unafaa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. They speak a language you can understand <i>wanazungumza lugha ninayoielewa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. You have to pay a bribe to get a loan <i>Inakubidi kutoa rushwa ili upate mkopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Your age prevents you from qualifying for a loan <i>Umri wako unakukwamisha kuwa na vigezo vya kupata mkopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Am too young to qualify/ <i>Umri wangu ni mdogo kuweza kupata mkopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Others (Specify)/nyingine taja/fafanua

<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**CL 5. ASK ALL WHO HAVE EVER HAD LOANS/ULIZA WOTE WENYE MKOPO**

People have different reasons why they borrow money or take a loan. By loan I mean given as cash or given goods or services for which you will pay for later. Thinking back, for what reasons have you ever borrowed money / taken a loan if at all? *Watu wana sababu mbalimbali za kuazima fedha au kuchukua mkopo ninamaanisha kuchukua fedha taslim ,bidhaa au huduma na kulipa baadae. Fikiria na kwa sababu gani ilikufanya uazime /uchukue mkopo kama ulisha wahi kuchukua.***SPONTANEOUS, MULTIPLE MENTION, PROBE/TAJA BILA KUONGOZWA,MAJIBU MENGI,DADISI**

**CL6.And for what reasons have you currently borrowed money / taken a loan?**

*Na kwa sababu gani sasa imekufanya uazime /uchukue mkopo*

	CL5-Ever Wakati uliopita	CL6-Current Kwa sasa
1. For acquiring household goods <i>Mahitaji ya bidhaa za ndani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. For Social reasons (wedding travel) <i>Sababu za kijamii (gharama za harusi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. For purchasing means of transport e.g car/bicycle <i>Kwa kununulia usafiri mfano pikipiki /baiskeli.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. For meeting day to day expenses -food, rent <i>Kujikimu, mahiatji ya kila siku, chakula, kodi ya nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. For education of self, children or siblings or others <i>Kwa gharama za elimu yako binafsi , mtoto, ndugu au mtu mwingine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. For emergency (burial, medical. Legal) <i>Kwa dharura (mazishi ,matibabu, au msaada wa kisheria .....</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. Purchase a house/ <i>Kununua nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. For building or improving a house <i>Kujenga au kukarabati nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. Purchase of land/ <i>Kununua ardhi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. For Farming activities - improvements/implements and inputs e.g. preparing land <i>Kwa ajili ya shughuli za kilimo - kuendeleza/pembejeo na mbolea,mbegu mfano kuandaa shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. For setting up a business/ <i>kuanzisha biashara.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
12. For expanding your business /buying more business stock <i>Kuboresha biashara yangu kununua zaidi hisa za biashara.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. For purchase of livestock/ <i>Kununua mifugo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. To pay off debts/ <i>Kulipia deni.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. To repay for someone else who was unable to repay (family or friend) <i>Kumlipia mtu ambaye alishindwa kulipa deni / mkopo rafiki au ndugu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
16. To increase your bank balance/ shares or savings in a SACCO so as to take a bigger loan <i>Kuongeza akiba yangu banki/hisa au akiba kwenye SACCO ili kuchukua mkopo mkubwa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

17. Other (SPECIFY)/ *nyingine (fafanua)*

\_\_\_\_\_

\_\_\_\_\_



**CL7. ASK ALL WHO HAVE EVER HAD LOANS /ULIZA WOTE WALIOWAHI KUCHUKUA MKOPO  
RECORD VERBATIM MULTIPLE RESPONSES POSSIBLE / MSOMEEE MAJIBU MENGI SAWA**

You have said that you have borrowed or taken loans from different sources. Please give me the names of the institutions/groups that you have ever borrowed from?/ Ni katika chanzo kipi cha fedha ulishawahi kuchukua mkopo au kuazima fedha .mkopo namaanisha fedha taslim ,huduma au bidhaa ambapo unatakiwa kulipa baadae. Kipindi cha nyuma ulishawahi kuchukuwa mkopo kutoka ?**RECORD ALL MENTIONED/ MAJIBU MENGI SAWA**

**CL 8. Which ones are you currently using? Ni zipi mnazotumia kwa sasa?  
MULTIPLE RESPONSES POSSIBLE/ MAJIBU MENGI SAWA**

		CL7-Ever used Aliyowahi kutumia	CL8- Use currently Tumia kwa sasa
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CL 9: ASK ALL WHO HAVE LOANS/ ULIZA WOTE WENYE MIKOPO**

Please tell me which of the following you experienced when you applied for any loan?  
*Tafadhali niambie zipi kati ya zifuatayo ulifahamu wakati ulipokuwa unaomba mkopo?*  
**READ OUT, MULTIPLE MENTIONS POSSIBLE/ MSOMEE MAJIBU MENGI SAWA.**

- |  | Yes/ Ndio                | No/La                    |
|--|--------------------------|--------------------------|
| 1. You knew about all the cost before you took the loan<br><i>Ulifahamu kabla gharama zote kabla hujachukua mkopo.....</i>                 | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. You were told the cost before you took the loan<br><i>Uliambiwa gharama zote kabla hujachukua mkopo.....</i>                            | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. You could afford cost/ <i>unaweza kumudu gharama.....</i>   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. The repayment was more than I thought it would be<br><i>Malipo yalikuwa makubwa kuliko nilivyofikiri.....</i>                           | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. I had to pay a third party to help you get a loan<br><i>Ilibidi nimlipe mtu ili ananisaidie kupata mkopo.....</i>                       | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. The loan amount you were given was lower than requested<br><i>Kiasi cha mkopo nilichopewa kilikuwa kidogo kuliko nilichoomba.....</i>   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. It took too long to get the loan approved / <i>llichukua muda mrefu kupata mkopo.....</i>   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. You could easily get the documents needed to apply for the loan<br><i>Nilipata kwa urahisi nyaraka zinazohitajika kuomba mkopo.....</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. The loan application process was difficult/ <i>Zoezi la kuomba mkopoo lilikuwa gumu.....</i>  | <input type="checkbox"/> | <input type="checkbox"/> |
| 10.The collateral was difficult to get/ <i>Dhamana ya mkopo kupata ilikuwa ngumu.....</i>  | <input type="checkbox"/> | <input type="checkbox"/> |
| 11.You were required to raise a deposit before you got the loan<br><i>Je ulihitajika kuweka fedha kabla ya kupata mkopo.....</i>           | <input type="checkbox"/> | <input type="checkbox"/> |



**CL 10: ASK ALL WITH LOANS codes A1 and A2 at P1b**  
**ULIZA WOTE WENYE MIKOPO KUTOKA TAASISI ZA KIFEDHA kipengele A1 na A2 KATIKA CL1**

For any loans that you have applied for, what form of security or collateral was required?

*Kwa kila mkopo ulioomba ni dhamana ya namna gani ilihitajika?*

**READ OUT MULTIPLE RESPONSES POSSIBLE/MSOMEE, MAJIBU MENGI YAWEZEKANA**

- Own land title/house title/ *kuwa na Hati ya kiwanja/Hati ya nyumba*
- Own Household goods/ *kuwa na Vifaa vya nyumbani*
- Own car registration card/ *kuwa na Kadi ya gari*
- Own Machinery, tools/ *kuwa na vifaa, mashine*
- Own debentures, shares etc/ *kumiliki hisa*
- Own insurance policy/ *kuwa na bima*
- Own Business stock/ *Kuwa na hisa ya biashara*
- Own Cash/ *kuwa na fedha*
- Third party securities - guarantee or documents from someone else  
*kuwa na mdhamini au hati ya mtu mwingine*
- Letter of credit/*Barua ya mkopo*
- Compulsory savings SACCOs/*akiba kwenye akaunti km sacco*
- Group guarantee/*dhamana ya kikundi*
- Guarantee from employer/*dhamana kutoka kwa mwaajiri wako*
- Other (specify)/*nyingine fafana* \_\_\_\_\_

**CL11. Have you ever lost collateral/security? Je ulishawahi kupoteza dhamana?**

- YES/ *Ndio*.....  **>CONTINUE/ ENDELEA**
- NO/ *Hapana*.....  **>GO TO SECTION G/ NENDA SEHEMU G**
- NO RESPONSE/ *Hakuna jibu*.....  **>GO TO SECTION G/ NENDA SEHEMU G**

**CL12. IF YES/ KAMA NDIO**

What kind of institution/group did you loose collateral/security to? Ume sema ulipoteza dhamana .*Ni katika taasisi gani au kikundi gani hii ilitokea?* **MULTIPLE RESPONSES POSSIBLE/MAJIBU MENGI YAWEZEKANA**

**CL16. What form was the collateral/security you lost? Dhamana uliyo poteza ilikuwa katika aina gani?**

**MULTIPLE RESPONSES POSSIBLE. MAJIBU MENGI YAWEZEKANA**

	Banks Benki	Saccos /Co-op sacco /ushirika	Micro-finance institution Taasisi ndogondogo za kifedha	ROSCAs, chama, merry go round / upatu	ASCAs (pay interest to savers) ASCA (Kulipa riba kwa waweka akiba	Money Lenders Wakopeshaji wadogowadogo	DK Sijui
Lost money in this type of institution or group <i>Kupoteza fedha katika aina hii ya taasisi au kikundi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Type of collateral/ Aina ya dhamana</b>							
Asset/ <i>samani</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash / <i>Fedha taslim</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
..							

Others Specify/ *Nyingine elezea*

_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





**SECTION G: BANKING**

**PTC . We are going to talk about your personal experience with various Banking products and services. /**  
*Tutakwenda kuzungumzia uzoefu wako kuhusiana na bidhaa mbalimbali na huduma za kibenki.*  
 Please tell me about your experience with each of the following, using these options. *Tafadhali nielezee uzoefu*  
*wako kati ya hizi zifuatazo(CURRENTLY HAVE; USED TO HAVE BUT NO LONGER USE, NEVER HAD)/*  
**Ninayo kwa sasa, niliwahi kuwa nayo lakini kwa sasa sina, Sijawahi kuwa nayo**

**Products/ Bidhaa**

	Currently Have <i>Ninayo kwa sasa</i>	Used to have but no longer have <i>niliwahi kuwa nayo lakini kwa sasa sina</i>	Never had <i>Sijawahi kuwa nayo</i>	Official use only <i>Matumizi ya ofisi</i>
<b>32.ATM card/ Kadi ya kutolea kutoka katika akaunti yako hela kwenye mashine.ATM.....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>33.Debit card/ Kadi ya kufanyia malipo.....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>34.Postbank account/ Akaunti katika benki ya posta.....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>35.Current account/ Akaunti ya hundi.....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>36.Savings Account/ Akaunti ya akiba.....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>37.Fixed deposit/ Akaunti ya kuweka hela lakini huruhusiwi kutoa mpaka kipindi maalum kipite (fixed accaunt).....</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**FOR THOSE WHO ANSWER NEVER HAD"/OTHERS GO TO B3/  
 KWA WALE WOTE WALIO SEMA HAWAJA WAHI KUWA NAYO NENDA B3**

Other (Please specify) / *Nyingine elezea .....*

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**INSERT THE CATEGORY RESPONDENT FITS IN**

Currently Banked                       Previously Banked                       Not Banked

**B1 ASK THOSE WHO ANSWER "NEVER HAD " AT PTC/ ULIZA WOTE WASIO NA AKAUNTI**

You had said previously that you do not have a bank account. Do you have access to any account that you can save, transact or withdraw from? *Hapo awali ulisema huna akaunti ya benki. Je kuna akaunti ya mtu yoyote ambayo unaweza kutumia kwa kuweka akiba, au kutoa fedha?*

Yes/ *Ndio*                       No/ *Hapana*                       Don't know/ *Sijui*



**B 2** There are many reasons why people often don't have a bank account. Can you tell me why you do not have a bank account? /Kuna sababu nyingi zinazofanya watu kutokuwa na akaunti za benki.Ulisema hapo mwanzo kwamba huna akaunti kwa sasa.Kwa nini huna akaunti?

1. **DO NOT PROMPT. /USIMUONGOZE**
2. **SPONTANEOUS MENTION / MAJIBU BILA KUONGOZWA**
3. **MULTIPLE MENTIONS POSSIBLE /MAJIBU MENGI SAWA**
4. **PROBE FULLY/ DADISI KWA UKAMILIFU**

- 1. I don't have a regular income /Sina kipato cha uhakika
- 2. I do not have a job/ Sina kazi
- 3. You are too young to open an account yourself /una umri mdogo kufungua akaunti
- 4. I don't qualify to open an account/ Sina vigezo au sifa za kufungua akaunti
- 5. I have to keep a minimum balance in the bank/ Natakiwa kuweka kiwango au salio la chini katika benki
- 6. I don't need a bank account /Sihitaji akaunti ya benki
- 7. I don't know how to open an account/ Sijui ni jinsi gani nitafungua akaunti ya benki
- 8. I use someone else's bank account /Natumia akaunti ya mtu mwingine
- 9. I prefer dealing in cash / Napendelea zaidi kutumia fedha taslim
- 10.I don't trust banks /Siamini benki
- 11.I don't want to pay service fees /Sitaki kulipa malipo ya huduma
- 12.The bank is too far from where I live /Benki ipo mbali na ninapoishi
- 13.It's expensive to have a bank account/I can't afford to/ Ni ghali kuwa naakaunti benki,siwezi kumudu
- 14.I have too little to make it worthwhile /Pato langu ni dogo na siwezi kulifanya liongezeke
- 15.Bank charges are too high /Gharama za benki ni kubwa sana
- 16.They do not speak my language /Hawawezi kuongea lugha yangu
- 17.I don't have money to save/ Sina fedha za kuweka akiba
- 18.I don't have a referee/ Sina mdhamini
- 19.It takes too long to get my money /Inachukua muda mrefu kupata fedha
- 20. I prefer to use alternative financial service providers /Napendelea kutumia njia nyingine tofauti na benki
- 21. They are rude/ wakatili/hawana huruma
- 22. Banks are not for people like me /Benki siyo kwa ajili ya watu kama mimi
- 23 I don't have documents to open an account/ Sina nyaraka za kufungua akaunti
- Other (Please specify) / Nyingine elezea .....

\_\_\_\_\_

\_\_\_\_\_

**FOR THOSE WHO DO NOT HAVE BANK ACCOUNTS GO TO H /  
KWA WALE WOTE AMBAO HAWANA AKAUNTI YA BENKI NENDA SECTION H**



**ASK ALL THOSE WHO WERE PREVIOUSLY AND CURRENTLY BEEN BANKED /ULIZA WOTE AMBAO WALIWAHI NA KWA SASA WANA AKAUNTI BENKI  
SKIP TO SECTION H FOR THOSE WHO HAD AN ACCAUNT BUT DO NOT HAVE ONE NOW/ RUKA HADI SEHEMU H KWA WALE AMBAO WALIOKUWA NA AKAUNTI NA HAWANA KWA SASA.**

**B 3** I am going to read out some statements. Using this scale, please tell me if you agree or disagree with each statement . /Nitakusomea maelezo,tumia mizani tafadhali niambie kama unakubali au hukubali kwa kila maelezo au hufahamu

1. **READ OUT STATEMENTS ONE AT A TIME./ MSOME MAELEZO MOJA MOJA**
2. **ROTATE ORDER OF READING. /ZUNGUSHA MPANGILIO WA KUSOMA**
3. **SINGLE MENTION PER STATEMENT. /TAJA MOJA KWA KILA MAELEZO**
4. **MARK STARTING POINT WITH AN ASTERISK (\*). /WEKA ALAMA YA (\*) ULIPOANZIA**

	Agree/ Nakubali	Disagree/ Sikubali	N/A/ DK Sijui
1. You shop around for the best interest rates/ <i>Unazunguka kutafuta riba zinazokufaa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. You can easily live your life without formal banking institutions / <i>Unaweza kuishi kiurahisi bila taasisi za benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Taking loans should be avoided as much as possible/ <i>Kuchukua mikopo kunatakiwa kuepukwa kwa kila namna.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. When it comes to money you trust your own experience/knowledge rather than the advice of others/ <i>Linapokuja suafa la fedha unaamini katika uzoefu wako/ ufahamu wako na si shauri wa wengine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. If you save and invest regularly, eventually the small amounts will mount up and you'll be secure/ <i>Kama unaweka akiba na kuwekeza mara kwa mara, hata kile kiasi kidogo kitaongezeka na utakuwa na dhamana.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. In times of need you would rather deal with people you know than with Financial Institutions / <i>Katika kipindi cha uhitaji, unashirikiana zaidi na watu unaowafahamu kuliko taasisi za kifedha .....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You would rather deal face to face with a person than with an electronic device, even if the device is quicker / <i>Ungependa huduma ya mtu kuliko ile ya kifaa cha elektroniki, hata kama kitafupisha wakati .....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. When it comes to money, young people know more than older people <i>Linapokuja swala la pesa, vijana wanafahamu zaidi kuliko watu wazima.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Most services offered by banks are also available from non-bank financial institutions <i>Huduma nyingi zinatolewa na benki zipo pia kwa taasisi zisizo za kibenki .....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. You often think you would like to start your own business but can't get a loan/ credit facility <i>Kila mara unafikiri kuanzisha biashara yako mwenyewe lakini huna pa kupata mkopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. You don't trust informal associations like Upatu or savings clubs / <i>Huviamini vikundi vya akiba na kukopeshana kama upatu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. You are prepared to learn how to use new technology e.g. ATM, computers <i>Uko tayari kujifunza jinsi ya kutumia teknolojia ya kisasa mfano ATM ,kompyuta.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. When you receive your account statement, you check the details on the account) / <i>Pale unapopokea maelezo ya akaunti yako, huwa unatazama yaliyomo katika akaunti yako..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Banks force you to use the ATM/ <i>Benki inakulazimisha uitumie ATM.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. You often don't feel in control of your finances / <i>Kila mara hujisikii kama unadhibiti kipato chako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Banks take advantage of poor people/ <i>Benki inafaidika na watu masikini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. You would change banks if another bank offered you more attractive products or services/ <i>Unaweza kubadili benki kama benki ingine itakuvutia katika bidhaa au huduma zake.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



- |  | Agree/<br>Nakubali       | Disagree/<br>Sikubali    | N/A/Dont<br>Know/<br>Sijui |
|--|--------------------------|--------------------------|----------------------------|
| 18. The bank you use gives you status in your friends' eyes /<br><i>Benki unayoitumia inakupatia hadhi mbele ya marafiki.....</i>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   |
| 19. When buying on credit you find it usually ends up being more expensive than you<br>thought it was / <i>Unapofanya manunuzi kwa mkopo unajikuta unatumia gharama kubwa<br/>kuliko ulivyodhania.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   |
| 20 You would prefer to save money for a long-term goal /<br><i>Ungenda kuweka akiba ya fedha kwa malengo ya muda mrefu.....</i>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   |
| 21 You are willing to learn how to use cell phone for banking transactions /<br><i>Niko tayari kutumia simu ya mkononi kwa huduma za kibenki.....</i>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   |

**B 4.FOR THOSE WHO ARE BANKED AT PTC1 CODES A1 AND A2 ASK / ULIZA KWA WALE WANAYO  
AKAUNTI KWA SASA**

Which of the following **banking transactions** do you **regularly conduct** for yourself? *Nita kusomea shughuli za kibenki. Kati ya zifuatazo ni zipi unafanya wewe binafsi mara kwa mara?*

1. **READ OUT / MSOMEE**
2. **MULTIPLE MENTION POSSIBLE / MAJIBU MENGI SAWA**

**B 5** For each transaction conducted, please tell me **how you normally do it. Do you do it at the branch, through the ATM or through the cellphone/** *Kwa kila shughuli za kibenki ulizotumia, tafadhali niambie huwa unafanyaje? Unafanya kwenye tawi, au kutumia ATM / Simu ya mkononi, Kupitia mtandao*

1. **HAND RESPONDENT CARD & READ OUT / MPE MUHOJIWA KADI NA MSOMEE**
2. **ASK FOR EACH TRANSACTION MENTIONED IN B.4. / ULIZA KWA KILA SHUGHULI ZA KIBENKI ZILIZOTAJWA KATIKA B4**
3. **MULTIPLE MENTION POSSIBLE FOR EACH TRANSACTION. / MAJIBU MENGI INAWEZEKANA KWA KILA SHUGHULI ZA KIBENKI**

	Conduct Regularly/ Nafanya mara kwa mara	In the Branch/ Kwenye tawi	Through cellphone banking Kwa kutumia simu ya mkononi	Through an ATM Kupitia ATM	Via the Internet Kupitia mtandao
1. Checking account balance/ <i>Kuangalia salio.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Cash withdrawals/ <i>Kuchukua fedha taslim.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Cash deposits/ <i>Kuweka fedha taslim.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Cheque deposits / <i>Kuweka hundi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Buy bankers cheques/ <i>Kununua hundi ya benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Money transfers between bank accounts / <i>Kuhamisha fedha katika akaunti.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Account payments to a third party e.g.electricity/ account <i>Malipo yanayolipwa kwa mtu mwingine mfano bili ya umeme...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Draw a cheque/ <i>Kuandika hundi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other - specify/ *Nyingine elezea .....*

	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**B 6. ULIZA WALIO NA AKAUNTI BENKI**

At which banks or financial institutions do you **currently have an account?**/ *Ni katika benki ipi au taasisi ipi ya fedha una akaunti ya fedha kwa sasa?*

**1. MULTIPLE MENTION POSSIBLE./ MAJIBU MENGI YAWEZEKANA**

- |  |  |
|--|--|
| <input type="checkbox"/> African Banking Corporation                   | <input type="checkbox"/> Akiba Commercial Bank                 |
| <input type="checkbox"/> Azania Bankcorp                               | <input type="checkbox"/> Bank of Baroda                        |
| <input type="checkbox"/> Barclays Bank                                 | <input type="checkbox"/> CF Union Bank                         |
| <input type="checkbox"/> CitiBank                                      | <input type="checkbox"/> CRDB Bank                             |
| <input type="checkbox"/> Dar es Salaam Community Bank                  | <input type="checkbox"/> Diamond Trust Bank                    |
| <input type="checkbox"/> Eurafrican Bank                               | <input type="checkbox"/> Exim Bank                             |
| <input type="checkbox"/> Federal Bank of the Middle East- FBME         | <input type="checkbox"/> Habib African Bank                    |
| <input type="checkbox"/> International Commercial Bank                 | <input type="checkbox"/> Kagera Farmers Co-operative Bank      |
| <input type="checkbox"/> Kenya Commercial Bank                         | <input type="checkbox"/> Kilimanjaro Cooperative Bank          |
| <input type="checkbox"/> Mbinga Community Bank                         | <input type="checkbox"/> National Microfinanc Bank - NMB       |
| <input type="checkbox"/> NBC Limited                                   | <input type="checkbox"/> Savings and Finance Commercial Bank   |
| <input type="checkbox"/> Stanbic Bank                                  | <input type="checkbox"/> Standard Chartered Bank               |
| <input type="checkbox"/> Tanzania Postal Bank                          | <input type="checkbox"/> The People's Bank of Zanzibar         |
| <input type="checkbox"/> Uchumi Commercial Bank                        | <input type="checkbox"/> United Bank of Africa                 |
| <input type="checkbox"/> Other (SPECIFY)/ <i>Nyingine (TAJA)</i> _____ | <input type="text"/> <input type="text"/> <input type="text"/> |
|  | <input type="text"/> <input type="text"/> <input type="text"/> |

**SECTION H: FINANCIAL PERCEPTIONS**

**FP1. ASK ALL: /ULIZA WOTE**

I am going to read out some statements to you. Using this scale, please tell me if you agree or disagree with each statement, or don't know. /*Nitasoma maelezo tafadhali niambie kama unakubaliana au hukubaliani kwa kila maelezo au hujui*

- READ OUT STATEMENTS ONE AT A TIME /SOMA MAELEZO MOJA BAADA YA JINGINE**
- ROTATE ORDER OF READING STATEMENTS /SOMA MPANGILIO WA MAELEZO KWA KUZUNGUKA**
- SINGLE MENTION PER STATEMENT /TAJA MARA MOJA KWA KILA ULIZO**
- MARK STARTING POINT WITH AN ASTERISK (\*)./WEKA ALAMA YA \* ULIPOANZIA**

	Agree/ Nakubali	Disagree/ Sikubali	N/A/Dont Know/ Sijui
1. You try to save regularly / <i>Unajaribu kuweka akiba mara kwa mara</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. People often ask your advice on financial matters / <i>Watu maranyingi wana kuomba ushauri kuhusu mambo ya fedha kwako</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. You hate owing money to anyone/ <i>Unachukia kudaiwa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. When you make financial decisions, you like to get advice from family/friends / <i>Unapofanya maamuzi ya kifedha unapenda kuomba ushauri kutoka kwa familia./marafiki</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Having an account in a financial institution makes it easier to get credit for your business / <i>Kuwa na akaunti katika taasisi ya kifedha inafanya urahisi kwa kupata mkopo kwa ajili ya biashara yako</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. You are worried that you won't have enough money for old age / <i>Unawasiwasi kwamba utakuwa huna fedha wakati wa uzeeni</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You prefer to save where your money is safe, even if the returns are low/ <i>Unapendelea kuweka akiba mahali ambapo fedha zako zitakuwa salama hata kama riba ni ndogo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. You are saving for something specific, such as education, an appliance or furniture/ <i>Unaweka akiba kwajili ya vitu maalum kama elimu</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. You have a good idea of what interest/returns you get on the money you save/ <i>Unafahamu vizuri riba ya fedha ambayo umeweka riba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	Agree/ Nakubali	Disagree/ Sikubali	N/A/Dont Know/ Sijui
10. You are willing to give up something in order to save / <i>Uko tayari kupunguza matumizi ili uweke akiba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. You know quite a bit about money and finances / Unajua kuhusu fedha na mambo ya kifedha.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. When it comes to financial matters you prefer to talk directly to a person/ Ikija swala la fedha, napendelea zaidi kuongea na muhusika.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. You work to a budget/Nafanya matumizi ndani ya bajeti.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. You are willing to pay in advance for cover that will assist you in case there is an emergency in the future e.g. insurance / <i>Uko tayari kulipa bima ambayo itakusaidia wakati wa matatizo</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. You would like to have insurance but you cannot afford it / Ungependa kuwa na bima, lakini huna uwezo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. You would be embarrassed if you could not pay off your loans/ Utajiskia vibaya kama utashindwa kulipa madeni yako .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. You would trust another organisation which is not a bank, to keep your savings safely/ Unaweza kuamini taasisi ya kifedha ambayo sio benki kuweka akiba yako kwa usalama.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Its against your beliefs to pay or receive interest/ Nikinyume ya imani yangu kulipa au kupokea riba.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. You try to ensure that you have enough money to pay your expenses / Unajaribu kuhakikisha ya kwamba unahela ya kutosha kulipia matumizi yako.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. You use a friend/family member to keep your money safe/ Unawatumia wanafamilia au marafiki kukuifadhia fedha zako kwa usalama.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. You sometimes take a loan to pay off another loan / <i>Wakati mwingine unachukua Wakati mwingine unachukua mkopo ili kulipa deni</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. You think its acceptable to not pay back your loan when it falls due / Unafikiri ni sawasawa kutolipa deni wakati unahitaji kulipa.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**FP2. ASK ALL/ ULIZA WOTE**

**ATTITUDES REGARDING PROVIDERS /MTAZAMO KUHUSIANA NA WATOA HUDUMA**

I am now going to read out a number of statements that people have made about different financial service providers. As I read out each one, I would like you to tell me which of the following **financial service providers** you **associate** with each statement. You may name one, many or none, however many you feel fit that particular statement. As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer banks and insurance companies. Someone else may answer micro-lenders and NGOS / *Nitasoma maelezo ambayo watu wameyatao kuhusu watoa huduma za kifedha mbalimbali .Kila moja nitakayosoma ,nitaomba uniambie ni yupi kati ya watoa huduma za kifedha wafuatao ambao wewe unashirikiana nao katika kila maelezo /sentensi . Unaweza kutaja moja, mengi au usitaje au wengine kwa hali yoyote wanaendana na hayo maelezo , mfano kama nakikuuliza mtoa huduma yupi wa fedha ,kama yupo , unaweza kujibu benki au kampuni za bima. Mtu mwingine anaweza kujibu watoaji mikopo wadogo wadogo na mashirika yasiyo ya kiserikali.*

**ASK FOR EACH STATEMENT: ANY OTHERS? ULIZA KWA KILA MAELEZO.NYINGINE?**

"HAND RESPONDENT CARD FP2 /MPE KADI MHOJIWA FP2

"READ OUT STATEMENTS. /SOMA MAELEZO

"MULTIPLE MENTION POSSIBLE PER STATEMENT /MAJIBU MENGI YAWEZEKANAYO KWA KILA SENTENSI

"ROTATE ORDER OF ASKING STATEMENTS/ ULIZA MAELEZO KWA KURUDIA MPANGILIO

"MARK STARTING POINT WITH AN ASTERISK (\*).JWEKA ALAMA YA\*ULIPOANZIA

	Insurance companies Kampuni za bima	MFI e.g FINCA	Banks Mabenki	Informal money lenders - Shylocks Wakopeshaji fedha wasio rasmi	Furniture store and kiosk Samani na kioski	None/ Don't know/ Not sure Hakuna/ Sijui/ Sina uhakika
1. You have to pay application/service fees / <i>Ni lazima ulipe ada ya huduma / Maombi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Your money does not grow quickly / <i>Pesa zako haziongezeki kwa haraka</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	Insurance companies <i>Kampuni za bima</i>	MFI e.g FINCA	Banks <i>Mabanki</i>	Informal money lenders - Shylocks <i>Wakopeshaji fedha wasio rasmi</i>	Furniture store and kiosk <i>Samani na kioski</i>	None/ Don't know/ Not sure <i>Hakuna/ Sijui/ Sina uhakika</i>
3. You cannot get money immediately if you need it <i>Huwezi kupata pesa mara moja unapozihitaji.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. The charges (service fees/premiums) are too high <i>Makato yao ni makubwa(ada ya huduma/malipo).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. They make it easy to get a another loan <i>Wanakurahisishia kupata mkopo mwingine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. You must have references or guarantors/ <i>Lazima uwe na mdhamini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You don't understand how they work/ <i>Huelewi jinsi wanavyofanya kazi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. They are not understanding when you can't make your repayments on time / <i>Hawaelewi pindi unaposhindwa kufanya marejesho ndani ya muda..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. They are your ideal financial service provider ni / <i>Watoa huduma wako wa kifedha wanaokufaa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. There are long queues for their services <i>Huduma zao zina foleni kubwa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. They treat you with respect / <i>Wanakuhudumia kwa heshima.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Their products don't meet your needs <i>Bidhaa zao hazifikii mahitaji yako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. You cannot access their products/services because they are too far away from you/ <i>Huwezi kutumia huduma zao/ Kununua bidhaa kwa sababu wako mbali.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. They have poor service and are unfriendly/ <i>Wanahuduma mbovu na sio za kirafiki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. They cannot speak to you in your language <i>Huwawezi kuongea na wewe kwa lugha yako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. You don't use this financial service provider at the moment, but you really would like to / <i>Hutumii huduma hii ya kifedha kwa sasa lakini ungependa sana kuitumia.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. They give you status in your community/ <i>Inakupa hadhi katika jamii.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. They respect your privacy/ <i>Wanaheshimu u siri wako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**SECTION I: INSURANCE /BIMA**

**ASK ALL**

**PTD.** We are going to talk about your personal experience with Insurance products and services./ Sasa tutaongelea kuhusiana na uzoefu wako kwa huduma na bidhaa za bima

Please tell me about your experience with each of the following, using these options./Tafadhali niambie uzoefu wako kila kimojawapo katika hivi:(**CURRENTLY HAVE; USE TO HAVE BUT NO LONGER USE, NEVER HAD**). **NINAYO KWA SASA; NILIWAHI KUTUMIA KIPINDI CHA NYUMA LAKINI KWA SASA SINA;S IJAWAHI KUWA NAYO**

	Currently Have Ninayo kwa sasa	Used to have but no longer have niliwahi kuwa nayo lakini kwa sasa sina	Never had Sijawahi kuwa nayo	
<b>Short-term insurance /Bima za muda mfupi</b>				
38. Car insurance /Bima ya gari.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39. Household contents insurance /Bima ya vitu vya ndani.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
40. Building insurance / Bima ya jengo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
41. Medical insurance /Bima ya afya.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other Please specify / Nyingine tafadhali elezea	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<b>Long-term insurance /Bima za muda mrefu</b>				
42. Life insurance policy/ Bima ya maisha.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
43. Education policy/ Bima ya elimu.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
44. Retirement annuity /Malipo ya uzeeni.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
45. Pension and provident eg NSSF, PPF ZSSF/ Malipo ya uzeeni mfano NSSF,PPF,ZSSF.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other Please specify / Nyingine tafadhali elezea	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

**OFFICE USE ONLY**

- Formaly  Informaly  Not served at all

**ASK ONLY THOSE WHO HAVE NEVER HAD INSURANCE CODES 03**

**ULIZA WASIO NA BIMA KWA SASA**

**I 1** There are many reasons why people **don't have insurance**. Why do you think this is so?/ Kuna sababu nyingi zinafanya watu wasiwe na bima. Unafikiria ni sababu gani zinafanya watu wasiwe na bima?

- 1. READ OUT. /MSOMEA**  
**2. MULTIPLE MENTIONS POSSIBLE. /MAJIBU MENGI SAWA**

**Costs /gharama**

- People can't afford it /watu hawawezi kumudu

**Communication /mawasiliano**

- People don't know about insurance or how it works/ watu hawajui kuhusu bima au jinsi inavyofanya kazi

- They don't know how to find out where to buy it from/ Hawajui jinsi ya kupata habari wapi pa kununua

- People don't know how to go about buying cover /Sijui namna ya kununua bima

- Some insurance companies do not go to the people to tell them about their product

Baadhi ya makampuni ya bima hayawataarifu watu kuhusu bidhaa zake

**Perceptions/ Mtazamo**

- Some insurance companies con people out of their money

Baadhi ya makampuni ya bima hudanganya/huibia watu fedha zao

- Some insurance companies make excuses not to pay out /makampuni mengine hutoa sababu za kutolipa bima

- People don't see the need for it / watu hawaoni haja ya kuweka bima

- People have never thought about it /Watu hawafikirii kuhusu bima





**Perceptions/ Mtazamo**

- These things are in Gods hands/ *Haya mambo yako ndani ya mikono ya Mungu*
- People have other ways of dealing with emergencies like get money from family and friends  
*Watu wana njia nyingine za kukabilia na dharura kama kupata fedha kutoka kwa familia na marafiki*
- Other (SPECIFY)/ *Nyingine taja* \_\_\_\_\_

**SKIP TO NEXT SECTION FOR THOSE WITHOUT INSURANCE/ KWA WALE WASIO NA BIMA RUKA HADI SEHEMU K**

**ASK THOSE WHO CURRENTLY HAVE INSURANCE AT PTD; CODE 1 / ULIZA WOTE WALIO NA BIMA KWA SASA KWENYE PTD KIPENGELE 1**

**I2** Which of the following company/ies do you currently have an **insurance policy with** .....?  
*Una bima na makampuni gani hivi sasa*

- |   |  |
|---|--|
| <input type="checkbox"/> African Life Tanzania Ltd.   | <input type="checkbox"/> Alliance Insurance Co. Ltd.           |
| <input type="checkbox"/> NIKO Insurance Co. Ltd.  | <input type="checkbox"/> Lion of Tanzania Insurance Co Ltd.    |
| <input type="checkbox"/> National Insurance Corp. of Tanzania Ltd.  | <input type="checkbox"/> Phoenix of Tanzania Assurance Co. Ltd |
| <input type="checkbox"/> Reliance Insurance Co.   | <input type="checkbox"/> Royal Insurance                       |
| <input type="checkbox"/> Strategis Insurance  | <input type="checkbox"/> Tanzindia                             |
| <input type="checkbox"/> The Heritage All Insurance   | <input type="checkbox"/> Jubilee Insurance                     |
| <input type="checkbox"/> Zanzibar Insurance   |  |
| <input type="checkbox"/> Other (SPECIFY)/ <i>Nyingine taja</i> _____ <input type="text"/> <input type="text"/> <input type="text"/> |  |

**ASK ONLY THOSE WHO HAVE INSURANCE**

**I3** How did you buy your insurance cover? */Je unaweza kuniambia unalipaje bima yako?*

- Paid at the Insurance company */Unalipa kwenye kampuni ya bima*
- Paid at through the office */Unalipia kupitia ofisini-pahali ambapo unafanya kazi*
- Paid through a broker */Unalipia kupitia wakala*

**SECTION J: MONEY OR IN KIND REMITTANCES**

**PTE.** We are going to talk about your personal experience with various remittances of money and remittances in kind. Please tell me about your experience with each of the following, using these options

*Tutakwenda kuongelea kuhusiana na uzoefu wako kwa huduma za kutuma na kupokea pesa au bidhaa. Tafadhali niambie uzoefu wako kila kimojawapo katika hivi:*

**. (CURRENTLY DO; USED TO DO BUT NO LONGER DO, NEVER DONE) / NINAFANYA KWA WAKATI HUU, NILIWAHI KUFANYA KIPINDI CHA NYUMA LAKINI KWA SASA SIFANYI, SIJAWAHI KUFANYA.**

**Remittances**

	Currently Do Ninafanya kwa sasa	Used to do, no longer do niliwahi kufanya lakini kwa sasa sifanyi	Never done Sijawahi kufanya
<b>46.</b> Remittances in kind <i>/Kutuma vitu badala ya fedha kwa mtu aliye mbali.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>47.</b> Remittances using an financial institution where you do not hold an account e.g. Western Union, or using someone else's account/ <i>Kutuma kwa kupitia taasisi za kifedha ambapo huna akaunti mfano Western union au kutumia akaunti ya mtu mwingine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>48.</b> Remittance using a financial institution where I hold an account <i>Kutuma pesa kupitia taasisi za kifedha ambako nina akaunti.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>49.</b> Remittance using a courier company - e.g mail through Post office, bus company <i>/Kutuma pesa kupitia kampuni za usafirishaji mfano barua kupitia posta,kampuni ya mabasi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>50.</b> Through a personal contact - e.g. friend, family, bus driver,/ Daladala drivers <i>Kutuma pesa kupitia mtu mfano Rafiki, familia, dereva wa basi,dereva wa daladala.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**THOSE WHO ANSWER 3 GO TO SECTION F/KAMA KIPENGELE 3 KIME CHAGULIWA NAKILI NA KUMBUKA KUULIZA SEHEMU F**

- 51.** Other (Please specify) */Nyingine elezea.....*

**OFFICE USE ONLY**

- Formaly  Informaly  Not served at all



**ASK THOSE WHO HAVE USED REMITTANCES: / ULIZA WOTE WALIOTUMIA NJIA ZA KUTUMA FEDHA:**

**MT1** Many people tell us that they use different services to send or receive money to friends and family from time to time. Have you received money in the last 12 months from friends and family? / *Watu wengi wanatumia huduma mbalimbali kutuma au kupokea fedha kutoka kwa marafiki au familia mara kwa mara Je umeshapokea fedha katika miezi 12 iliyopita kutoka kwandugu au rafiki?*

Yes/ *Ndio*.....  **>IF YES CONTINUE / KAMA NDIO ENDELEA**

No/ *Hapana*.....  **>IF NO GO TO MT10/ KAMA HAPANA NENDA KWA MT10**

**MT2. ASK ONLY THOSE WHO RECEIVE MONEY/ ULIZA TU WALE WALIPOKEA FEDHA**

From how many sources/ people do you receive this money ? / *Ni kutoka kwa vyanzo vingapi au watu wangapi unapokea hizi fedha?*

One/ *Moja*       Two/ *Mbili*       Three/ *Tatu*       More than 3/ *Zaidi ya tatu*

**MT3** From where do you receive money from? / *Unapokea hela kutoka wapi?*

**SPONTANEOUS, MULTIPLE MENTION POSSIBLE, PROBE / TAJA BILA KUONGOZA, MAJIBU MENGI SAWA, DADISI**

**MT4 FOR EACH PLACE PLEASE ASK; KWA KILA SEHEMU TAFADHALI ULIZA** You have said you receive money from (INSERT PLACE), How do you normally receive your money? / *Umesema umepokea fedha kutoka (weka eneo) Kwa kawaida unapoka kupitia njia ipi?*

**SHOW CARD, MULTIPLE MENTION POSSIBLE / ONYESHA KADI, MAJIBU MENGI SAWA**

**MT5 FOR EACH PLACE MENTIONED; PLEASE ASK; ULIZA MARA YA MWISHO ALIPO PATA PESA .RUDIA KWA KILA ENEO**

How much do you normally receive? *kawaida huwa unapokea kiasi gani cha fedha?*

**REPEAT FOR EACH REGION / RUDIA KWA KILA ENEO**

MT4 How do you normally receive your money  
*Kwa kawaida huwa unapokeaje fedha zako*

Financial Institution you do not hold an account as Western Union, MoneyGram, taasisi za kifedha ambapo huna akaunti mfano Western union money gram

Financial Institution where you hold an account taasisi za kifedha ambako nina akaunti

Courier company e.g. Post Bank bus company Kampuni za usafirishaji mf Benki ya posta kampuni za mabasi

Through Personal contact- eg family bus driver Kutuma kwa kupitia rafiki au mtu wa familia mf basi, dereva

**MT5**  
Amount of Money received in the last one month TSHS  
*Kiasi cha fedha kilichopokelewa katika mwezi mmoja uliopita*

	MT3 Received Kupokelewa	Financial Institution you do not hold an account as Western Union, MoneyGram, taasisi za kifedha ambapo huna akaunti mfano Western union money gram	Financial Institution where you hold an account taasisi za kifedha ambako nina akaunti	Courier company e.g. Post Bank bus company Kampuni za usafirishaji mf Benki ya posta kampuni za mabasi	Through Personal contact- eg family bus driver Kutuma kwa kupitia rafiki au mtu wa familia mf basi, dereva	MT5 Amount of Money received in the last one month TSHS <i>Kiasi cha fedha kilichopokelewa katika mwezi mmoja uliopita</i>
1. From Dar es Salaam <i>Kutoka Dar es salam.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
2. From inside Tanzania elsewhere/ <i>Kutoka ndani ya Tanzania Bara.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
3. From inside Zanzibar..... <i>Kutoka zanzibar.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
4. From Kenya/ <i>Kutoka Kenya.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
5. From Uganda/ <i>Kutoka Uganda.</i> Other Specify <i>Nyingine elezea</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

**MT 6** The last time you received money how long did the money take to get to you from the time the sender released it ? / *Mara ya mwisho ulivyopokea fedha, ilichukua muda gani kukufikia kutoka muda mtumaji alipokutumia? Was it .....? Ilikuwa.....?*

**READ OPTIONS & SHOW CARD, SINGLE RESPONSE/ SOMA CHAGUZI, ONYESHA KADI, JIBU MOJA TU**

- Immediately (1 day) / *Mara moja (Siku 1)*       In 2-7 days / *Ndani ya siku 1-7*  
 8 days to 14 days / *Siku 8-14*       More than 2 weeks / *Zaidi ya wiki mbili*  
 Can't remember / *Sikumbuki*

**IF MORE THAN 2 WEEKS ASK:/ KAMA NI ZAIDI YA WIKI MBILI ULIZA MT 8**



**MT 7** What was the cause of the delay?/Nini ilikuwa sababu ya kuchelewa?

**SPONTANEOUS, MULTIPLE RESPONSE POSSIBLE/ JIBU BILA KUONGOZWA,MAJIBU MENGI SAWA**

- Distance from the service point /Umbali kutoka kituo cha huduma
- Funds were not received by the service point /Fedha haikuwa imepokelewa kituo cha huduma
- Insufficient identification /Hukuwa na vitambulisho / vielezo vya kutosha
- Deferred payments - because the money was not available at the institution when you went to collect it  
Fedha haikuwepo sehemu uliyokwenda kuchukua fedha
- Lack of time to go and collect the money /Kukosekana kwa muda wa kwenda kuchukua fedha
- Don't know /Sijui
- Others Specify /Nyingine elezea \_\_\_\_\_

**ASK ALL WHO HAVE RECEIVED MONEY /ULIZA WOTE AMBAO WAMESHAWAHI KUPOKEA FEDHA**

**MT8** Thinking about the money you received, What was the money used for? /Fikiria kuhusu fedha ulizopokea, ulizitumia kufanyia nini?

**SPONTANEOUS, MULTIPLE MENTIONS POSSIBLE, PROBE / JIBU BILA KUONGOZWA,MAJIBU MENGI SAWA,DADISI**

**MT 9** Have you sent any money to friends or family in the past 12 months?/Je ulishawahi kutuma fedha kwa rafiki au mwanafamilia katika miezi 12 iliyopita?

YES/ NDIO.....  >IF YES CONTINUE /KAMA NDIO ENDELEA

NO / HAPANA.....  >IF NO SKIP TO MT 15 / KAMA HAPANA RUKA HADI MT15

**ASK ONLY THOSE WHO HAVE SENT MONEY/ ULIZA TU WALE WALIOTUMA FEDHA**

**MT 10** Thinking about the money that you sent, what was the money that you sent intended for?/  
Ukifikiria fedha ulizotuma,zilikuwa ni za kufanyia nini?

**SPONTANEOUS, MULTIPLE MENTIONS POSSIBLE, PROBE / JIBU BILA KUONGOZWA,MAJIBU MENGI SAWA,DADISI**

**Uses / Matumizi**

	MT 8 Received / kupokea	MT 10 Sent kutuma
1 Home consumption (e.g. Food, clothing, rent) / Matumizi ya nyumbani mfano chakula,nguo,kodi).....	<input type="checkbox"/>	<input type="checkbox"/>
2 Child Care /Maangalizi ya mtoto.....	<input type="checkbox"/>	<input type="checkbox"/>
3 Education (eg Uniforms, meals , transport, books, pocket money, fees) Elimu(mfano nguo za shule,chakula,usafiri,vitabu,hela ya matumizi,ada).	<input type="checkbox"/>	<input type="checkbox"/>
4 Travel / Kusafiri.....	<input type="checkbox"/>	<input type="checkbox"/>
5 Farming /Kilimo.....	<input type="checkbox"/>	<input type="checkbox"/>
6 Business(Start up, Expansion, Working Capital) / Biashara(kuanzisha,kupanua,mtaji).....	<input type="checkbox"/>	<input type="checkbox"/>
7 Building works(Construction, renovation, Expansion)/ Shughuli za ujenzi(Marekebisho,Kutanua,ukarabati).....	<input type="checkbox"/>	<input type="checkbox"/>
8 Purchase of land(Agriculture, Non-agriculture) / Kununua ardhi (Kilimo,sio kwa kilimo).....	<input type="checkbox"/>	<input type="checkbox"/>
9 Health / Afya.....	<input type="checkbox"/>	<input type="checkbox"/>
10 Ceremony(specify: Wedding, Birthday, Baptism,Funeral, Graduation // Sherehe (Elezea; Harusi,Sikukuu ya kuzaliwa,ubatizo,mazishi,kuhitimu masomo).....	<input type="checkbox"/>	<input type="checkbox"/>
11 Investment Uwekezaji.....	<input type="checkbox"/>	<input type="checkbox"/>
12 Others Specify / Nyingine elezea	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>



**MT 11. Where do you send the money to?/Wapi unapotuma fedha?**  
**SPONTANEOUS, MULTIPLE MENTION PROBE/JIBU BILA KUONGOZWA, MAJIBU MENGI SAWA, DADISI**

**MT 12. How do you normally send money?/Kwa kawaida huwa unatuma Fedha kwa njia gani?**  
**SHOW CARD, MULTIPLE MENTION POSSIBLE/ONYESHA KADI, MAJIBU MENGI SAWA**

**MT 13. What was the amount of money that you sent last month?/Ni kiasi gani cha fedha ulituma mwezi uliopita?**  
**WRITE EXACT AMOUNT/ ANDIKA KIASI HALISI.**

MT11 LOCATION	MT12 Financial Institution where you do not hold an account as Western Union, money gram. Taasisi za kifedha ambapo huna akaunti mfano Western union, money gram	Financial Institution where you hold an account Taasisi za kifedha ambako nina akaunti	Courier company Post Bank, bus company Kampuni za usafirishaji mfano Benki ya posta, kampuni za mabasi	Through Personal contact- eg family bus driver Kutuma kwa kupitia rafiki au mtu wa familia mfano basi,deleva	MT13 Amount of Money sent in the last one month (Exact Amount) Kiasi cha fedha kilichopokelewa katika mwezi mmoja uliopita
1. Within Tanzania Ndani ya Tanzania... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2. Kenya..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3. Uganda..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**4. Other (Specify)**  
**Nyingine Elezea**

\_\_\_\_\_

\_\_\_\_\_

**MT 14. When do you normally send money? Is it...?/Ni wakati gani hasa unatuma fedha? Ni .....?**

Regularly e.g monthly/weekly/ Mara kwa mara

When you can/ Wakati unaweza

When they ask you to/ Wakikuomba

In an emergency/ Wakati wa dharura



**MT 15. ASK ALL WHO SEND AND RECEIVE/ULIZA WOTE WALIOTUMA AU KUPOKEA**

Which of the these statements do you think apply to the different ways of sending and receiving money?  
*Nitakusomea baadhi ya maelezo ambayo watu wamesema kuhusu njia za kutuma uu kupokea ,fedha.tafadhali  
 nieleze ni maelezo gani yanaendana na njia hizi. unaweza kutaja njia moja au zaidi ya moja kwa kila maelezo.*  
**READ OUT, MULTIPLE MENTION POSSIBLE/MSOMEE MAJIBU MENGI YANAWEZEKANA**

	With a friend/family <i>Kupitia kwa rafiki au mwanafamilia</i>	Through a bus company or daladala <i>Kupitia kampuni ya basi au daladala</i>	Using money transfer services eg. Western Union, moneygram <i>Kwa kutumia njia za kusafirisha fedha kama Western Union moneygram</i>	By cheque <i>Kwa hundi</i>	Bank <i>Benki</i>	Post Office. <i>Ofisi ya posta</i>	Other means <i>Njia zingine</i>
1. Money transfer services fees are high <i>Gharama za kutuma fedha zipo juu sana..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. It takes too long to get the money <i>Inachukua muda mrefu kupata fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Your money may get lost or stolen <i>Hela zako zinaweza kuibiwa au kupotea..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. It takes too much time to do <i>Inachukua muda mrefu.kufanya.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Everyone knows when a person gets or sends money <i>Kila mtu anajua wakati mtu ametuma au kupokea fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. You would never send money this way <i>Hutaweza kutuma fedha kwa njia hii.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. It is a cheap way of sending money <i>Ni njia rahisi ya kutuma fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. It is fast /Ni ya haraka.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. It is a safe way of sending money <i>Ni njia ya usalama ya kutuma fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.It is easy to do/Ni rahisi kutumia.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.It is easy to keep it private <i>Ni rahisi kuifanya siri.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.You trust it most of all the different ways <i>Unaiamini kuliko njia nyingine yoyote.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**MT 16. ASK ALL WHO SEND AND RECEIVE/ ULIZA WOTE WANAOTUMA NA KUPOKEA FEDHA**

In which forms do you receive and/or send money? / Ni kwa njia ipi unatuma au kupokea fedha?  
**READ OUT, MULTIPLE MENTION POSSIBLE/ MSOMEE MAJIBU MENGI YANAWEZEKANA**

	Send <i>Tuma</i>	Receive <i>Pokea</i>
Cash/ <i>Taslim</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Cheque/ <i>Hundi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Telegraphic Transfer.....	<input type="checkbox"/>	<input type="checkbox"/>
Money order.....	<input type="checkbox"/>	<input type="checkbox"/>
Electronic Bank transfer via ATM <i>Kupitia mashine ya kutolea fedha kwenye akaunti.ATM.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Other (Specify)/*Nyingine elezea*

_____	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>



**SECTION K: NON-MONETARY SAVINGS, LOANS, CREDIT AND REMITTANCES**

**NM 1 IF ANY IN KIND SAVINGS, BORROWING, LOANS AND REMITTANCES MENTIONED IN THE PRODUCT USAGE CHART. NOTE ONLY ASK THE CHOICE WHERE IN KIND HAS BEEN MENTIONED: CHECK SECTION SAVINGS, LOANS AND REMITTANCES IN KIND/KAMA KUNA**

**AKIBA YOYOTE, KUKOPA, MKOPO NA AU KUTUMA FEDHA IMETAJWA KWENYE CHATI YA KUTUMIA BIDHAA TAFADHALI ULIZA:**

**NM1(a)** You said that you save-in-kind, / unaweka akiba kwa njia isiyo fedha,

**NM1(b)** you said you have borrowed-in-kind, / unachukua mkopo kwa njia isiyo fedha,

**NM1(c)** you said that you have sent remittances in kind, Please tell us in which form you do this? / Umesema kwamba unatuma vitu kwa njia isiyo fedha. Tafadhali niambie ni katika njia zipi unaweka akiba kwa sasa?

**(READ OUT)/ MSOME**

**Non-monetary items & assets/ Vitu na Amana zisizo fedha**

	A Savings Akiba	B Loans and credit Mikopo	C Remittances Kutuma vitu kwa njia isiyo fedha
1. Livestock - e.g. goats and cows /Mifugo mfano mbuzi na ngombe.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Means of transport - e.g. bicycle, boat/ Njia za usafiri mfano baiskeli,boti.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Entertainment items- e.g. radio /Vifaa vya kuburudisha mfano radio.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Agricultural produce /Mazao ya kilimo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Agricultural inputs - e.g. seeds, fertilizer /Zana za kilimo- mfano mbegu, mbolea.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Food /Chakula.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Shopping for someone else /Kufanya manunuzi kwa ajili ya mtu mwingine.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Clothing /Mavazi.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Household items e.g. salt, soap, flour/ Vitu vya nyumbani mfano chumvi,sabuni,unga..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Implements to use, return and pay for sometime in the future e.g. sewing machine, tractor/ Kukodisha kifaa cha kazi halafu unakilipia baadae mfano trekta,mashine ya kushonea nguo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (Specify)/ Nyingine elezea.....

_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**NM 2 INTERVIEWER PLEASE ONLY ASK THE ONES THAT HAVE BEEN SELECTED ABOVE/ .  
MDADISI TAFADHALI ULIZA TU YALE YALIOCHAGULIWA JUU**

**NM 2(a)**Talking about **Savings**, What do you see as the benefits of saving in non monetary items/in kind?  
*Unaona ni faida gani kuweka akiba katika njia hizi zisizo za kifedha?*

**NM 2(b)**Talking about **Loans and credit**, What do you see as the benefits of getting a loan in non monetary items/in kind? *Unaona ni faida gani kuchukua mkopo kwa njia hizi zisizo za kifedha?*

**NM 2(c)**Talking about **remittances**, What do you see as the benefits of remittances in non monetary items/in kind?  
*Unaona ni faida gani kutuma vitu kwa njia hizi zisizo za kifedha?*

**(READ OUT, MULTIPLE MENTIONS POSSIBLE) /MSOME MAJIBU MENGI SAWA**

	A Savings Akiba	B Loans and credit Mikopo	C Remittances Kutuma vitu kwa njia isiyo fedha
1. The only option available/ <i>Ni njia pekee iliyopo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Can be able to exchange for goods and services in a short period of time <i>Unaweza kubadilisha kwa huduma na bidhaa katika muda mfupi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. For Status symbol in society/ <i>Kwa kujionyesha kwenye jamii.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. For News and entertainment purposes e.g radio or TV/ <i>Kwa ajili ya habari na kuburudika mfano Redio au Televisheni.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. For transportation purposes eg car, bicycle / <i>Kwa ajili ya usafiri mfano baiskeli,gari.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. It has better returns than investment of cash e.g. cow/ <i>Ina malipo mazuri zaidi ya kuwekeza fedha mfano ng'ombe.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Makes it easier to do business/ <i>Kufanya rahisi kwa biashara.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. To keep item and sell at a later date/ <i>Kuweka kitu ili kukiiza baadae.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Adds to the comfort of living eg shelter/ <i>Kuboresha sehemu ya kuishi mfano makazi...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Security/ <i>Njia ya usalama zaidi kuliko kuweka fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.You are able to pay for the goods / <i>Unaweza kulipia bidhaa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Its easier to meet your obligation / <i>Ni rahisi kufikia malengo yako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.You can avoid paying tax / <i>Naweza kukwepa kulipa kodi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (Specify)/ <i>Nyingine elezea.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**SECTION K PSYCHOGRAPHICS**

**PS 1.** Which **ONE** statement below best describes how you feel about your life? /  
*Ni sentensi ipi kati ya hizi hapa chini inaelezea vizuri unavyojisikia kuhusu maisha yako?*

**HAND RESPONDENT CARD 1  
READ OUT.**

- My life is very close to my ideal /*Nimeridhika sana na maisha yangu*
- My life is fairly close to my ideal/*Nimeridhika kiasi na maisha yangu*
- My life is not very close to my ideal/*Sijaridhika kiasi na maisha yangu*
- My life is not at all close to my ideal/ *Sijaridhika kabisa na maisha yangu*
- Don't know/*sijui*

**PS2.** The next section contains a list of questions which might appear strange and personal. We need you to answer them as honestly as you can in order for us to understand the kind of person you are! Please indicate which of the following statements below apply to you./ *Sehemu inayofuata ina orodha ya maswali ambayo yanaweza yakawa mageni na ya binafsi kwako. Tunahitaji uyajibu kwa uaminifu jinsi utakavyoweza ili tujue wewe ni mtu wa namna gani. Tafadhali onyesha ni sentensi ipi inakuhusu*

- 1. READ OUT OR GIVE TO RESPONDENT TO CIRCLE/.SOMA AU MPE MHOJIWA AWEKE ALAMA**
- 2. ONLY CIRCLE IF YES.ZUNGUSHIA TU KAMA NDIO**
- 3. ROTATE STARTING POINT OF READING STATEMENTS.ZUNGUSHA MWANZO WA KUENZIA KUSOMA**
- 4. MARK STARTING POINT WITH AN ASTERISK (\*).WEKA ALAMA YA NYOTA ULIPOANZIA**

- I have rather a boring life (Limbo); /*Maisha yangu hayana mabadiliko*
- I do not drink alcoholic drinks at all, or only very seldom/  
*situmii kabisa vinywaji vya kilevi, au natumia mara chache sana*
- So far I am satisfied with what I have achieved in my life/ *mpaka hapa nimeridhika na mafanikio yangu*
- I don't feel really well most of the time/ HEALTH; I dont feel satisfied with my life /  
*kila mara sijisikii vizuri/ AFYA;Sijisikii kuridhika na maisha yangu*
- I feel I am a failure/ *Najiskie kuwa nimekosa mafanikio katika maisha*
- I feel alive and energetic /*Najiskia mwenye nguvu*
- I can't afford to eat the different kinds of foods /*Sina uwezo wa kununua vyakula vya aina mbali mbali*
- I don't think people respect me much/ *sidhani kama watu wananiheshimu sana*
- Generally I am a happy and cheerful person / *Kwa ujumla mimi ni mtu wa furaha*
- I often drink one, at most two, alcoholic drinks a day; /*Nakunywa pombe mara kwa mara*
- I feel anxious, tense and a sense of panic/A am constantly worried and unsettled /  
*Najisikia nimechanganyikiwa,nina wasiwasi na siko sawasawa*
- I don't know very many people/ *Sifahamu watu wengi sana*
- People very seldom ask me for my advice /*maracha sana watu wananiomba ushauri*
- I have a varied life with lots of different activities /  
*Nina maisha yaliyotofautiana sana yakiwa na shughuli tofautitofauti*
- I don't feel I really belong - I want to be more accepted/ *Sijisikii kama nipo - Nahitaji kukubalika zaidi*
- Sometimes I feel quite frightened/ *Wakati fulani najiskia uoga sana*
- I regard myself as a spiritual person /*Najiona kama mtu wa imani sana*
- I don't really have a close relationship with anyone /*Sina mahusiano ya karibu na mtu yeyote*
- I have many dreams in life but will never achieve them /*Nina ndoto zangu katika maisha lakini sitazitimiza*
- I feel well and in good health/ *Ninajisikia vizuri na mwenye afya njema*





>>>>CONTD

- I often feel calm or serene; /Nina amani katika maisha
- I experience feelings of depression or hopelessness /Sina matarajio wala matumaini
- I have friends and family to turn to whenever I need them /  
Nina marafiki na ndugu wakukimbilia wakati wowote nikiwahitaji

SECTION L: CELLPHONE USAGE

ASK ALL

**M1 a)** Different people have different products and services available to them./ Watu tofauti wanapata huduma na bidhaa mbalimbali. Please tell me which of the following you have access to currently. Tafadhali niambie ipi kati ya yafuatayo unaweza kupata kwa sasa

**M1 b)** Which ones do you use?/ Ipi unatumia?

1. READ OUT LIST./MSOME E ORODHA
2. MULTIPLE MENTION POSSIBLE./MAJIBU MENGI SAWA
3. RECORD ON GRID UNDER Q.M4a./NAKILI CHINI KWENYE JEDWALI CHINI YA QM4a

	M4a Access to	M4b Use
A phone facility for the public (landline or mobile phone) simu kwa ajili ya jumuiia (simu ya mezani au simu ya mkononi).....	<input type="checkbox"/>	<input type="checkbox"/>
Personal computer at home or work or elsewhere/ Kompyuta binafsi kazini au nyumbani au sehemu nyingine yoyote.....	<input type="checkbox"/>	<input type="checkbox"/>
Internet at home or work or elsewhere/ Mtandao nyumbani au kazini au mahali pengine popote.....	<input type="checkbox"/>	<input type="checkbox"/>
None/ Hakuna.....	<input type="checkbox"/>	<input type="checkbox"/>

ALL REST GO TO M3 /ULIZA WOTE WANAOTUMIA SIMU ZA MKONONI (KIPENGELE 3-5 ULIZA M2 WENGINE WOTE NENDA SEHEMU K

IF CODE 3,4 AND 5 ASK M2

**M2** Thinking about cell phones, which statement best describes you? /  
Ukifikiria simu ya mkononi, ni maelezo gani yanakuelezea vizuri wewe?

1. READ OUT./ MSOME E
2. MULTIPLE MENTION POSSIBLE. / MAJIBU MENGI YANAWEZEKANA

- You do not have your own cell phone and do not use another person's phone  
Huna simu ya mkononi na wala hutumii simu ya mtu mwingine
- You do not have your own cell phone but you someone elses who lives in your house phone  
Huna simu ya mkononi lakini unatumia ya rafiki au mwanafamilia
- You have your own cell phone and you use a prepaid card  
Una simu ya mkononi na unatumia huduma ya kadi ya malipo kabla ya huduma
- You have your own cell phone and you have a contract  
Una simu ya mkononi na unatumia huduma ya kadi ya malipo baada ya huduma
- You have a company cellphone/ Una simu ya mkononi ya kampuni
- You had to give up something in order to afford your phone  
Ina bidi uache badhi ya mambo(kujikimu)ili uweze kumudu gharama za simu
- You have access to a mobile service provider public payphone /  
Unaweza pata huduma ya simu ya mkononi ya jumuiia
- You are prapared to learn how to use technology like cell phones to manage your money matters better  
Upo tayari kujifunza jinsi ya kutumia teknolojia kama simu za mkononi ili kutunza mambo ya fedha kwa vizuri zaidi
- You use your phone to send airtime to friends /Unatumia simu yako kutuma muda wa maongezi kwa rafiki zako
- You use your phone to send sms message to friends/Unatumia simu yako kutuma ujumbe mfupi
- You send airtime for them to convert to cash /Unatumia muda wa maongezi kwa rafiki zako ili wauze
- Other (SPECIFY)/Nyingine elezea. \_\_\_\_\_



Region   district  Ward    Setting  EA Number    Serial No

**M3.** Which cellular network are you connected to? /Unatumia mtandao gani wa simu ya mkononi?  
**1. DO NOT PROMPT. USIMUONGOZE** **2. SINGLE MENTION. TAJA MOJA**

Vodacom  Cotel  Mobitel/Tigo  Zantel

**ONLY FOR THOSE WHO HAVE CELLPHONES**

**M4.** Who is responsible for paying for your cellular usage/airtime? /  
 Nani anakulipia matumizi yako ya simu ya mkononi?

**1. DO NOT PROMPT. USIMUONGOZE** **2. SINGLE MENTION. JIBU MOJA TU**

Self only/ *Binafsi*  Partner/spouse only / *mwenza/mshirika*  
 Both self and partner/spouse / *mwenyewe na mwenza*  Parents / *wazazi*  
 Other family member/ *wanafamilia wengine*  Company/Employer / *kampuni/mwajiri*  
 Other (SPECIFY)/ *Nyingine elezea* \_\_\_\_\_

**SECTION K DEMOGRAPHICS**

**D 1** Could you please tell me your marital status/ *Tafadhali unaweza kuniambia hali yako ya ndoa?*

Single/ *Sijaoa /Sijaolewa*  Married/ *Nimeoa/ Nimeolewa*  Divorced/ *Tumewachana*  
 Separated/ *Tumetengana*  Living together/ *Tunaishi pamoja*  Widowed/ *Mjane*

**D 2** What is the highest level of school that you have achieved?

No formal schooling/ *Hamna masomo rasmi*  Pre-primary/ *Sijamaliza elimu ya msingi*  
 Primary/ *Elimu ya msingi*  Post primary training/ *Mafunzo baada ya elimu ya msingi*  
 Secondary/ *Elimu ya sekondari*  Post secondary training/ *Mafunzo baada ya elimu ya sekondari*  
 University/ *Chuo kikuu*  Don't know/ *Sijui*

**D 3** Please tell me of this languages, which ones can you read and write/  
*Tafadhali niambie kati ya lugha hizi ni zipi unajua kusoma na kuandika*

English/ *Kingereza*  Arabic/ *Kiarabu*  Others (Specify) *nyingine* \_\_\_\_\_

**D4.** What is the main source of energy/fuel used by the household for cooking, lighting?/ *Nini chanzo chako kikuu cha mwangaza na kupikia katika nyumba yako*

**1. DO NOT PROMPT. /USIMUONGOZE . SINGLE MENTION ONLY. /TAJA MOJA TU**

	cooking	Lighting
Electricity/ <i>umeme</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Gas (Industrial) / <i>gesi ()</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Gas (Biogas)/ <i>gesi (ya kinyesi cha ngombe)</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Firewood / <i>kuni</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Coal.....	<input type="checkbox"/>	<input type="checkbox"/>
Candles/ <i>Mshumaa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Animal Dung/ <i>Kinyesi cha ngo'mbe</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Solar energy/ <i>Nguvu ya jua</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Kerosene/ <i>Mafuta ya taa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Charcoal/ <i>mkaa</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
Other (SPECIFY)/ <i>Nyingine elezea</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
None / <i>hakuna</i> .....	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_



**D5. What is the main source of drinking water ? /Nini chanzo cha kupata maji ya kunywa  
DO NOT PROMPT. /USIMUONGOZE SINGLE MENTION ONLY./ TAJA MOJA TU**

- Piped water//Maji ya bomba**
- Piped into dwelling/Bomba ndani ya nyumba
  - Piped into yard/plot/ Bomba ndani ya uzio/nje ya nyumba
  - Public tap/Bomba la jumua
  - Neighbours tap/Bomba la jirani

- Water from open well/**
- Open well in dwelling/ Kisima kilichowazi ndani ya nyumba
  - Open well in yard/plot/ Kisima kilichowazi nje ya nyumba
  - Open public well /Kisima kilichowazi cha jumua

- Water from covered well or borehole**
- Protected well in dwelling /Kisima kilichofunikwa ndani ya nyumba
  - Protected well in yard/plot/Kisima kilichofunikwa nje ya nyumba
  - Protectd public well/Kisima cha jumua kilichofunikwa
  - Neighbour borehole/ Kisima cha jirani
  - Spring/Chemuchemu
  - River/stream/Mto/Vibubujika vya maji
  - Pond/Lake / Ziwa
  - Dam/ Bwawa
  - Rainwater/Maji ya mvua
  - Tanker Truck/Gari la maji
  - Water Vendor/ Wachuuzi wa maji
  - Bottled water/ Maji ya chupa
  - Other (SPECIFY)Nyingine elezea \_\_\_\_\_
  - None/ Hakuna

**D 6 What kind of toilet facilities does your household have?/ Nyumbani kwako una choo cha aina gani?**

- Flush toilet/Choo cha kuvuta
- Traditional Pit toilet/ Choo cha shimo cha asili
- Ventilated/Improved pit latrine/ Choo cha shimo cha asili
- No facility/Bush/Field/Hakuna chooo/Msituni/ shambani
- Other(SPECIFY)Nyingine elezea \_\_\_\_\_

**D 7 (A) How many rooms do you have in your household?Una vyumba vingapi katika nyumba unayoishi  
(B) How many rooms in your household are used for sleeping?Una vyumba vingapi katika nyumba unayoishi  
Write the Number/ Andika idadi**

- (A) Rooms in Household.....**    **(B) Rooms used for sleeping.....**     
*Idadi ya vyumba* *Idadi ya vyumba vya kulala*

**D 8 Please tell me if you rent this house that you are currently living in/  
Tafadhali niambie kama umepanga hii nyumba unayoishi?**

- Owned by household/ Ninamiliki nyumba ninayoishi
- Rented Household/ Nimepanga nyumba ninayoishi



**D9** In the last 12 months, how often has your family ...? /*Katika miezi 12 iliyopita, ni mara ngapi familia yako ....?*

1. **HAND RESPONDENT CARD/ MPATIE MUHOJIWA KADI**
2. **READ OUT EACH STATEMENT. /SOMA KILA SENTESI**
3. **SINGLE MENTION ONLY PER STATEMENT./ JIBU MOJA KWA KILA SENTESI**

	Often <i>mara kwa mara</i>	Sometimes <i>wakati mwingine</i>	Rarely <i>mara chache sana</i>	Never <i>hajawahi kutokea</i>	Don't know <i>sijui</i>
1. Gone without enough food to eat / <i>ilikaa bila kuwa na chakula cha kutosheleza .....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Felt unsafe from crime in your home / <i>ilijisikia kutokua huru/ salama kutokana na uhalifu nyumbani kwako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Gone without medicine or medical treatment that was needed <i>ilikaa bila kupata dawa za matibabu yanayohitajika.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Gone without cash income / <i>ilikaa bila kupata pato taslimu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Gone without clean water to drink and cook <i>ilikaa bila kupata maji safi ya kunywa na kupikia.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Gone without shelter / <i>ilikaa bila kupata malazi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Gone without electricity in your home (apart from power cuts)/ <i>ilikaa bila kupata umeme katika nyumba yake(mbali na umeme kukatwa au kukatika).</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Gone without fuel to heat your home or cook food / <i>ilikaa bila kupata mafuta ya nishati au ya kupikia chakula.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**D10a.** Were you self employed in agriculture last week/month? *Je ulikuwa umejajiriwa kwenye kilimo wiki /mwezi uliopita?*

Yes/ Ndiyo  No/ Hapana

**D10b IF YES;** What was the gross income/takings from this business last week/month  
**KAMA NDIO;** *Nini ilikuwa kipato halisi kutoka katika biashara hii wiki /mwezi uliopita?*

Last week Tshs.....           Last month Tshs

**D11a.** Were you self employed in business last week/month? *Je ulikuwa umejajiri katika biashara wiki iliyopita/ mwezi uliopita?*

Yes/ Ndiyo  No/ Hapana

**D11b. IF YES.** What was your gross income/takings from the business last week/month/ **KAMA NDIO:** *kipato chako kilikuwa kiasi gani kutokana na biashara kwa wiki/mwezi uliopita*

LAST WEEK/ WIKI ILIYOPITA Tshs.....

LAST MONTH /MWEZI ULIOPITA Tshs.....

**D12a.** Were you a paid employee in main or secondary activity last week/  
*Je ulilipwa mshahara katika shughuli zako kuu wiki iliyopita?*

Yes/ Ndiyo  No/ Hapana

**D12b** What was your gross cash income from your paid employment last month? *(All paid)*  
*Ulipata fedha taslimu kiasi gani katika kazi yako ya kulipwa mwezi uliopita?(wote waliolipwa)*

Tshs.....

**D13** Please give me the letter that best describes the average TOTAL MONTHLY PERSONAL INCOME before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc/*Tafadhali nipe herufi ambayo inaelezea wastani JUMLA YA KIPATO CHAKO KWA MWEZI kabla ya kodi na makato mengine. Tafadhali jumlisha vyanzo vyako vyote vya mapato mfano mshahara, malipo ya uzeeni, kipato kutoka kwenye uwekezaji n.k*

1. **HAND RESPONDENT CARD 7/8. /ANGALIA KADI 7/8**
2. **READ OUT IF PERSON CANNOT READ /MSOME KAMA MHOJIWA HAJUI KUSOMA**
3. **RECORD ON GRID BELOW UNDER 7 /NAKILI KWENYE JEDWALI CHINI YA Q7**
4. **SINGLE MENTION /JIBU MOJA TU**



**D13b** Please give me the letter that best describes the average **TOTAL MONTHLY HOUSEHOLD INCOME** before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc. This include all income generated by everyone in the household. /Tafadhali nipe herufi ambayo inaelezea wastani **JUMLA YA KIPATO CHA KAYA KWA MWEZI** kabla ya kodi na makato mengine. Tafadhali jumlisha vyanzo vyako vyote vya mapato mfano mshahara, malipo ya uzeeni, kipato kutoka kwenye uwekezaji n.k. Hii inajumuisha vipato vyote vinavyopatikana na kila mmoja katika familia

1. REFER TO CARD 60/61. /ANGALIA KADI 60/61
2. SINGLE MENTION ONLY. /JIBU MOJA TU
3. READ OUT IF RESPONDENT CANNOT READ. /MSOMEI KAMA MHOJIWA HAJUI KUSOMA
4. RECORD ON GRID BELOW UNDER D13b /NAKILI KWENYE JEDWALI CHINI YA D13b
5. AMOUNT MUST EQUAL TO OR EXCEED AMOUNT IN D13a /KIASI KWENYE Q8LAZIMA IWE SAWASAWA AU ZAIDI YA KWENYE D13a

	Personal/month <i>Binafsi kwa mwezi</i>	Household/month <i>Nyumba kwa mwezi</i>
A. No income /Hakuna kipato.....	<input type="checkbox"/>	<input type="checkbox"/>
B. TSHS 1 - TSHS 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
C. TSHS 501 - TSHS 750 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
D. TSHS 751 - TSHS 1 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
E. TSHS 1 001 - TSHS 1 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
F. TSHS 1 501 - TSHS 2 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
G. TSHS 2 001 - TSHS 3 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
H. TSHS 3 001 - TSHS 4 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
I. TSHS 4 001 - TSHS 5 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
J. TSHS 5 001 - TSHS 6 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
K. TSHS 6 501 - TSHS 8 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
L. TSHS 8 001 - TSHS 9 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
M. TSHS 9 501 - TSHS 11 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
N. TSHS 11 501 - TSHS 13 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
O. TSHS 13 001 - TSHS 15 500 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
P. TSHS 15 501 - TSHS 20 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
Q. TSHS 20 001 - TSHS 25 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
R. TSHS 25 001 - TSHS 30 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
S. TSHS 30 001 - TSHS 35 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
T. TSHS 35 001 - TSHS 40 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
U. TSHS 40 001 - TSHS 50 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
V. TSHS 50 001 - TSHS 60 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
W. TSHS 60 001 - TSHS 70 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
X. TSHS 70 001 - TSHS 80 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
Y. TSHS 80 001 - TSHS 90 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
Z. TSHS 90 001 - TSHS 100 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
AA. TSHS 100 001 - TSHS 200 000 per month.....	<input type="checkbox"/>	<input type="checkbox"/>
BB. TSHS 200 001+ per month ZAIDI YA TSHS 200 001+ KWA MWEZI.....	<input type="checkbox"/>	<input type="checkbox"/>
CC. Refuse to answer /Amekataa kujibu.....	<input type="checkbox"/>	<input type="checkbox"/>
DD. Uncertain/Don't know /Hajui.....	<input type="checkbox"/>	<input type="checkbox"/>



Region   district  Ward    Setting  EA Number     Serial No

**Observation**

**D 14. What type of the main house does the household occupy?  
(DO NOT READ OUT OPTIONS. CIRCLE ONE OPTION FOR EACH OF THE THREE COLUMNS)./USISOME  
MAJIBU.ZUNGUSHIA JIBU MOJA KWA KILA KOLAMU**

**Roof/Paa**

- Grass, Leaves, Bamboo/  
*Nyasi/majani/miti*
- Mud and grass/*tope na nyasi*
- Concrete and Cement/*sementi na zege*
- Metal sheets (GCI)/*mabati ya chuma*
- Asbestos
- Tiles/ *vigae*
- Others (specify)/ *nyingine elezea*  
\_\_\_\_\_

**Floor/Sakafu**

- Earth / *udongo*
- Concrete and cement/ *sementi na zege*
- Tiles/ *vigae*
- Others (specify) *nyingine elezea*  
\_\_\_\_\_

**Walls`/Ukuta**

- Stones/ *mawe*
- Cement Bricks/*matofali ya sementi*
- Sun dried bricks/*matofali ya kukaushwa na jua*
- Poles and mud// *tope na miti*
- Timber// *mbao*
- Grass/*mbao*
- Others (specify)/ *nyingine elezea* \_\_\_\_\_

THANK RESPONDENT AND CLOSE INTERVIEW  
MSHUKURU MHOJIWA NA UFUNGE MAHOJIANO

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from..... and has been checked. *Nathibitisha kwamba mahojiano yamefanyika na mimi kwa maelekezo niliyopokea kutoka ..... na yameangaliwa.*

**Duration/ Muda wa mahojiano**  
**(PLEASE FILL IN) Tafadhali jaza**

H H : M M  
  :

This Questionnaire has been designed, studied properly, checked, briefed, piloted and confirmed that it's formulation is suitable for use in data collection.

DESIGN \_\_\_\_\_ SIGN \_\_\_\_\_  
EXECUTIVE \_\_\_\_\_ SIGN \_\_\_\_\_  
FIELD \_\_\_\_\_ SIGN \_\_\_\_\_

