

**Final Questionnaire FinScope Tanzania 2017**

**Interview detail**

a.	Region name	
b.	Region code	
c.	District name	
d.	District code	
e.	Ward name	
f.	Ward code	
g.	EA name	
h.	EA number	
i.	Listing Form Serial Number (to be given by the office)	
j.	Household serial number as it is in the listing form	
k.	Cluster Type (1=Rural; 2=Urban)	
l.	Official Name of Household Head	
m.	Common Name of the Household Head	

Interviewer name	
Interviewer number	
Supervisor name	
Supervisor number	
Team Number:	

**Financial Institutions**

*Get list of institutions from supervisor*

*Capture facilities for the EAA*

**GPS1.1 Did you capture any banks? 1=yes ; 2 =no *If YES continue; IF no go to GPS2***

GPS1.2: Number of facilities	GPS1.3: Names of facilities	GPS1.4: 1=Inside EA 2=Outside EA	GPS1.5: Code

**GPS2.1 Did you capture any MFIs? 1=yes ; 2 =no *If YES continue; IF no go to GPS3***

GPS2.2: Number of facilities	GPS2.3: Names of facilities	GPS2.4: 1=Inside EA 2=Outside EA	GPS2.5: Code

**GPS3.1 Did you capture any SACCOS? 1=yes ; 2 =no *If YES continue; IF no go to GPS4***

GPS3.2: Number of facilities	GPS3.3 Names of facilities	GPS3.4: 1=Inside EA 2=Outside EA	GPS3.5: Code

**GPS4.1 Did you capture any mobile money agents? 1=yes ; 2 =no *If YES continue; IF no go to GPS5***

GPS4.2: Number of facilities	GPS4.3: Names of facilities	GPS4.4: 1=Inside EA 2=Outside EA	GPS4.5: Code

**GPS5.1 Did you capture any bank agents? 1=yes ; 2 =no *If YES continue; IF no go to introduction***

GPS5.2: Number of facilities	GPS5.3: Names of facilities	GPS5.4: 1=Inside EA 2=Outside EA	GPS5.5: Code

*Hello, my name is.....from Ipsos. Ipsos is a research company based in Dar es Salaam. Ipsos in collaboration with NBS, OCGS and FSDT is conducting interviews with people to find out more about their lives and services. After listing all the households in this area, your household is one of the ten that have been randomly selected to participate in this survey. Information obtained from this survey will help the government of Tanzania and other organisations in developing and improving financial products and services. The report from this survey will not identify the household or the respondent.*

*First, I will ask you a few questions about your household. I will then make a list of everyone in your household in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in the household and I have to follow a specific procedure to choose the person I have to interview. The interview will take about one and half hours.*

*Do you have any question? (Interviewer give respondent an opportunity to ask questions)./  
Can I continue?*

*Yes-----Proceed to Section A*

*No-----Establish reason for non-participation. Address the concerns. If household informant declines note reason for refusal and close*

**Reason for not participating:** \_\_\_\_\_  
**(CLOSE THE INTERVIEW)**

SECTION B: Selection of the RESPONDENT & Call Back Details					
B1	How many adults 16 or older in this household?				
	Name of HH member	Age	Gender 1=Male; 2=Female	Brings money into household? 1=Yes 2=No	On whose money do you rely on most?
1.1					1
1.2					2
1.3					3
1.4					4
1.5					5
1.6					6
1.7					7
1.8					8
1.9					9
<b>Script will allow enough space for more members of the hh based on number of 16 in B1</b>					

CALL BACK details – IPSOS				
<b>Random selection by the phone of people aged 16 years and above by script</b>				
<b>B1.1 : Name of selected respondent:</b> _____ <span style="color: red;"><b>Block the script from moving backwards after respondent selection</b></span>				
<b>B1.2</b> <b>INTERVIEWER:</b> <span style="color: blue;">Household informant is the same as selected respondent-----Move to B2 and record details of each visit</span> <span style="color: blue;">Selected respondent is different from household informant -----Move to B.1 .3</span>				
<b>B.1.3 INTERVIEWER :</b>  <b>Respondent is available for the survey----- Go to B.1. 4</b> <b>Respondent is not available for the survey-----Record outcome in the call back details and make three call backs at different times when he/she is likely to be available. For each visit ensure you record the outcome in the call back details</b>				
<i>Hello, my name is.....from Ipsos. Ipsos is a research company based in Dar es Salaam. Ipsos in collaboration with NBS, OCGS and FSDT is conducting interviews with people to find out more about their lives and services. Your household is one of the ten that have been randomly selected to participate in this survey. In this household you have been selected to participate in this study . Information obtained from this survey will help the government of Tanzania and other organizations in developing and improving financial products and services. The report from this survey will not identify the household or yourself. The interview will take about one and half hours.</i> <i>Do you have any question? (Interviewer give respondent an opportunity to ask questions). Can I continue?</i> <i>Yes-----Proceed to Section A</i> <i>No-----Establish reason for non-participation. Address the concerns. If household informant declines note reason for refusal and close</i>  <b>Reason for not participating:</b> _____ <span style="color: red;"><b>(CLOSE THE INTERVIEW)</b></span>				
CALL BACK DETAILS				
<b>B2: INTERVIEWER CALL BACK</b>	<b>DATE</b>	<b>DAY</b>	<b>TIME</b>	<b>RESULTS CODES</b>
First Visit				
First call back				
Second call back				
Third call back				
<b>RESULT CODES/ ALAMA ZA MATOKEO</b>				
1. Selected respondent is available for interview				
2. Selected respondent not available in the household ; booked an appointment				
3. Selected person mentally is mentally ill or intellectually challenged				
4. Interview refused by household member				
5. Interview refused by selected respondent				
6. No person qualifies according to the survey specifications				
7. Selected respondent will not be available at the time of the survey				
8. Selected respondent is deaf or dumb				
9. Selected respondent is very ill				
10. Others (specify)				

Filters for result codes			
First Visit	CODE 1= SKIP TO SECTION C, CODE 2=SKIP TO 1 <sup>ST</sup> CALL BACK, CODE 4&5=SKIP TO REASONS FOR REFUSAL AND CLOSE INTERVIEW; ALL OTHER CODES =SKIP TO COMMENT BOX AND CLOSE INTERVIEW		
First call back	CODE 1= SKIP TO SECTION C, CODE 2=SKIP TO 2 <sup>ND</sup> CALL BACK, CODE 4&5=SKIP TO REASONS FOR REFUSAL AND CLOSE INTERVIEW; ALL OTHER CODES =SKIP TO COMMENT BOX AND CLOSE INTERVIEW		
Second call back	CODE 1= SKIP TO SECTION C, CODE 2=SKIP TO 3 <sup>RD</sup> CALL BACK, CODE 4&5=SKIP TO REASONS FOR REFUSAL AND CLOSE INTERVIEW; ALL OTHER CODES =SKIP TO COMMENT BOX AND CLOSE INTERVIEW		
Third call back	CODE 1= SKIP TO SECTION C; CODE 4&5=SKIP TO REASONS FOR REFUSAL AND CLOSE INTERVIEW; ALL OTHER CODES =SKIP TO COMMENT BOX AND CLOSE INTERVIEW		
SECTION C: Individual Demographics and Position in the Household			
1	Respondent status	Replacement	1
		Original	2
2	Who is the head of this household?	Respondent is hhh <b>Go to Q8</b>	1
		Respondent not hhh <b>Continue</b>	2
3	How old is the head of the household?		Years
		Don't know	999
4	Is the head of the household male/female?	Male	1
		Female	2
5	Which of the following currently applies to the head of the household?	Married/living together	1
		Divorced/separated	2
		Widowed	3
		Single/never married	4
6	What is the highest level of education the head of the household has achieved?	No formal education	1
		Some primary	2
		Primary completed	3
		Post primary technical training	4
		Some secondary	5
		Secondary completed	6
		University or other higher education	7
Don't know	8		
7	What is the relationship of the head of the household to you? Is he/she your ...?	Spouse/partner	1
		Child	2
		Parent/parent in law	3
		Other relative	4
		Landlord	5
		Employer	6
		Other	7
8	How old are you?		
9	Respondent gender <i>Interviewer to observe</i>	Male	1
		Female	2
10	Marital status – are you currently ...? <i>Read out</i>	Married/living together	1
		Divorced/separated	2
		Widowed	3
		Single/never married	4
11	Highest level of education completed? <i>Can read out</i>	No formal education	1
		Some primary	2

		Primary completed	3
		Post primary technical training	4
		Some secondary	5
		Secondary completed	6
		University or other higher education	7
		Don't know	8
<b>12.1</b>	<b>Which of the following applies to you? <i>Read out; Single response</i></b>		
	You personally own the land/plot where you live <b>Go to Q12.2</b>		1
	You own the land/plot together with someone else <b>Go to Q12.2</b>		2
	A household members owns the land/plot <b>Go to Q13</b>		3
	The land/plot is rented <b>Go to Q13</b>		4
	You don't own or rent the land <b>Go to Q13</b>		5
	Don't know ( <b>Don't read out</b> ) <b>Go to Q13</b>		6
<b>12.2</b>	<b>Do you have documentation as proof of ownership?</b> <b><i>If YES, continue, If NO or DK go to Q12.4</i></b>	Yes	No
			DK
<b>12.3</b>	<b>Please tell me what type of document? <i>Don't read out; Single response</i></b>		
	Title deed/CRO (Certificate of Right of Occupancy)		1
	Letter from local government		2
	Letter from village head		3
	Other, specify		4
<b>12.4</b>	<b>Where did you get most of the money to buy the land? <i>Don't read out; Single response</i></b>		
	Borrowed money		1
	Used savings		2
	Pension payout		3
	Inherited money/the land		4
	Was a gift		5
	Other specify		6
	<b><i>If code 1 continue; If code 2,3,4,5,6 skip to Q13</i></b>		
<b>12.5</b>	<b>Who did you borrow from? <i>Don't read out; Multiple response</i></b>		
	Bank		1
	MFI		2
	SACCOS		3
	Mobile money operator		4
	Employer		5
	Savings group		6
	Moneylender in community		7
	Family/friends		8
	Other, specify		9
<b>12.6</b>	<b>Do you still owe money on the property?</b>	Yes	No
<b>13</b>	<b>Do you personally own land (other than the land you live on) that you have land certificates of ownership for?</b>	Yes	No
<b>14</b>	<b>Are you/your household involved in any agricultural/fishing/aquaculture activities?</b> <b><i>YES continue NO go to NEXT 22</i></b>	Yes	No
<b>15</b>	<b>Which of the following applies to you? <i>Read out; Single mention</i></b>		
	You own the land you use for farming		1
	You rent the land you use for farming		2
	You own the land you use for farming and you rent additional land for farming		3
	You were given the land you use for farming for free		4
	Pastoralist		5
	Fisherman		6
<b>16</b>	<b>What is the approximate size of the land that you use for farming purposes?</b>	Don't know	999

			Steps
			m <sup>2</sup>
			Hectares
			Acres
<b>17</b>	<b>1. Which of these farming activities are you/your household involved in? <i>Read out; Multiple mention</i></b> <b>2. On what basis are you/your household involved in ...? Is it throughout the year, seasonal, or only sometimes? Read out for each response in b; <i>Single mention for each activity</i></b> <i>1=Throughout the year; 2=Seasonally; 3=Only sometimes</i>		
		<b>17.1</b>	<b>17.2</b>
17.1.1	Cattle	1	
17.1.2	Goats, sheep, pigs, etc.	2	
17.1.3	Other livestock such as poultry, rabbits etc.	3	
17.1.4	Cash crops – coffee, cotton, cashew nuts, spices etc.	4	
17.1.5	Food crops – maize, rice, beans, etc.	5	
17.1.6	Fruit – bananas, mangos, pineapple, oranges, coconuts, etc.	6	
17.1.7	Vegetables – tomatoes, carrots, onions, cabbages, etc.	7	
17.1.8	Fishing or aquaculture	8	
17.1.9	Beekeeping	9	
<b>18</b>	<b>1. For your farming/fishing activities, you need things like farming equipment, seed or fertilizer, pesticides, food and medicine for livestock or equipment for fishing. Where do you mainly get the money for these things? Or if you don't buy them, how do you mainly get them? <i>Don't read out; Multiple mention</i></b> <i>If 18.1=1 go to Q19</i> <b>2. Which of these sources do you rely most on? <i>Read sources mentioned in 18.1</i></b>		
		<b>17.1</b>	<b>17.2</b>
	<i>I don't have to buy because I manage with what I have</i>	1	1
	<i>I have money to buy it, I use money from other sources of income</i>	2	2
	<i>Use savings I have</i>	3	3
	<i>I sell some of my crops and use the money</i>	4	4
	<i>I sell some of my livestock and use the money</i>	5	5
	<i>I sell products like milk, eggs that I get from my livestock to get money to buy it</i>	6	6
	<i>I sell non-agricultural things to get money</i>	7	7
	<i>I do piece work/casual jobs to get money to buy it</i>	8	8
	<i>I get it in exchange for work I do</i>	9	9
	<i>I get it from a buyer to whom I have to sell my crop, livestock or fish when it is ready</i>	10	10
	<i>I have to borrow money</i>	11	11
	<i>Other, specify</i>	12	12
<b>19</b>	<b>Would you say your farming/fishing activities are more for consumption or selling purposes</b>	<i>Consumption</i>	1
		<i>Selling</i>	2
		<i>Don't know</i>	3
<b>20.1</b>	<b>Does any member of the household work on the farm?</b>	Yes	No
<b>20.2</b>	<b>Do you employ others who are not family members to work for you?</b>	Yes	No
<b>21.1</b>	<b><i>Ask only if 20.1=Yes</i></b> <b>How do you remunerate household members? Do you ...? <i>Read out.</i></b>		
	<i>Pay them salaries/wages</i>		1
	<i>Give them some of your agricultural products/Fish</i>		2
	<i>Don't pay them anything</i>		3
	<i>Pay them in other ways? Specify</i>		4
	<i>Don't know (<i>Don't read out</i>)</i>		5
<b>21.2</b>	<b><i>Ask only if 20.2=Yes</i></b> <b>How do you remunerate non-household members? Do you ...? <i>Read out.</i></b>		
	<i>Pay them salaries/wages</i>		1
	<i>Give them some of your agricultural products/Fish</i>		2
	<i>Don't pay them anything</i>		3

	Pay them in other ways? Specify		4
	Don't know ( <i>Don't read out</i> )		5
<b>22</b>	<b>Do you own properties other than where you are living now - such as houses, apartments shops, etc.</b>	Yes	No
<b>23</b>	<b>Which of the following do you have access to?</b>		
23.1	Mobile phone	Yes	No
23.2	Internet	Yes	No
23.3	Computer	Yes	No
<b>24.1</b>	<b>Do you personally own a mobile phone?</b>	Yes	No
<b>24.2</b>	<b>Do you own a SIM card that you can use at any time?</b>	Yes	No
<b>25</b>	<b>For those with mobile phones</b> <b>Is your phone a smart phone or a simple mobile phone?</b> <b>Go to Q27</b>	Smart phone	1
		Simple phone	2
		A phone with special apps but you can't download any apps	3
<b>26</b>	<b>What is the main reason why don't you have a mobile phone? <i>Don't read out. Single mention</i></b>		
	Parents/spouse/other don't want/allow me to		1
	Against culture/religion		2
	Don't have enough money/expensive		3
	Airtime is expensive		4
	Don't want to		5
	No network here		6
	Use someone else's phone		7
	Don't need it		8
	No specific reason		9
	Other		10
<b>27</b>	<b>Which of the following documents do you have in your name? <i>Read out; Multiple mentions possible</i></b>		
	National identification card	1	Bank/MFI statement
	National identification number	2	Lease or rental agreement (e.g. vehicle or house)
	Zanzibar resident ID	3	Subscription (e.g. satellite TV)
	Voter's identification card	4	Tax identification number
	TASAF identification card	5	Insurance policy
	Driver's licence	6	Pay slip from employer
	Passport	7	Title deed
	Electricity/water bill	8	None of the above
	Telephone bill/mobile phone bill	9	
<b>SECTION D: Money Generating Activities and Main Expenses</b>			
<b>1</b>	<b>EXCLUDING buying food and clothing, during the past 12 months, what was most important for you to pay or to do first when you get money? <i>Don't read out; Single mention</i></b>		
	Rent		1
	Electricity bills		2
	Water bills		3
	Telephone bill/air time		4
	Medical expenses		5
	School/tuition fees		6
	Fuel for the household- Charcoal Wood / Paraffin		7
	Transport/Fuel for transport such as Petrol/Diesel		8
	Save/savings contributions		9
	Pay back money I borrowed/loan repayment		10
	Other, specify		11
	I don't have ANY expenses		12

2.1	<p><b>Different people have different ways of getting money, please tell me how you get the money you spend?</b>  <i>Read out; Multiple mention possible</i>  <i>Interviewer: If the respondent doesn't have expenses – please probe access to money for personal use carefully! Explain to the respondent that he/she has to report on ALL the different ways he/she gets money (even when getting this from parents or others); if he/she does not spend ANY money – probe who buys his/her food/clothes etc.</i></p>				
2.2	<p><b>For each money source ask: How often do you receive the money you get from .....?</b> <i>Read out; Single mention</i>  1=Daily; 2=Weekly; 3=More than once a month but not weekly; 4=Monthly; 5= Every 2 months; 6=Annually; 7=Seasonally; 8= Occasionally - no particular schedule; 9=Upon completion of job; 10=Other</p>				
2.3	<p><b>For each money source ask: How do you usually receive the money you get from ....?</b>  <i>Read out; Single mention per source</i>  1=Cash in hand; 2=Into a bank account; 3=On your phone; 4=Through a money transfer service such as Western Union, MoneyGram and Swift Cash  <i>Interviewer: If the respondent reports that he/she gets the money on his/her phone, probe to understand if he/she gets a SMS to collect their money somewhere such as Western Union (code=4) or whether the money goes into his/her phone and he/she can keep it there until he/she needs it (code 3).</i></p>				
2.4	<p><b>Only for those with more than one source of money:</b>  You said you get money from [...] <i>Read out money sources mentioned by the respondent in 2.1</i>  On which of these sources do you rely most to cover your expenses? <i>Single mention</i></p>				
		2.1	2.2	2.3	2.4
2.1.1	Salaries/wages	1			1
2.1.2	Money from trading/selling <i>Anything you produce/grow/raise/make/collect with the intention of selling</i>	2			2
2.1.3	Money from providing a service – i.e. such as transport, hairdressing, processing, hospitality services (food & accommodation)	3			3
2.1.4	Piece work/Casual labor/Occasional jobs	4			4
2.1.5	Rental income	5			5
2.1.6	Interest from savings, investments, stocks, unit trusts etc.	6			6
2.1.7	Pension	7			7
2.1.8	Social welfare money/grant from Government	8			8
2.1.9	Rely on someone else/others to give/send me money	9			9
2.1.10	Don't get money – someone else pays my expenses <i>Should be single response</i>	10			
2.1.11	Other, specify	11			11
3.1	<p><b>Only for those with 2.1=1</b>  You said you get a salary/wages. Who do you work for? <i>Read out. Single mention (if more than one – choose the source where respondent spends MOST of his/her time)</i></p>				
	Government				1
	Private company/business				2
	Individual who owns his own business				3
	Small scale farmer				4
	Commercial farmer				5
	Work for individual/household e.g. security guard, maid etc.				6
	Other, Specify				7
3.2	<p><b>Only for those with 2.1=1</b>  Do you work ...? <i>Read out. Single mention.</i></p>				
	Full-time throughout the year				1
	Part-time throughout the year				2
	Seasonal/part of the year				3
	Once in a while/from time to time				4
4	<p><b>Only for those with 2.1=2</b>  You said you get money from selling things – what kind of things do you MAINLY sell (get most money from)? <i>Read out. Single mention</i></p>				
	Crops/produce I grow				1
	Products I get from livestock				2
	Livestock				3

	<i>Fish you catch yourself/aquaculture</i>	4
	<i>Things you buy from others – agricultural products</i>	5
	<i>Things you buy from others – non-agricultural products</i>	6
	<i>Things you make (clothes, art, crafts)</i>	7
	<i>Things you collect from nature (stones, sand, thatch, herbs)</i>	8
	<i>Things you process (honey, dairy products, flour)</i>	9
	<i>Other, specify</i>	10
<b>5</b>	<b>Only for those with 2.1=3</b>	
	<b>You said you get money from providing a service – what kind of services do you MAINLY provide (get most money from)? <i>Read out. Single mention</i></b>	
	<i>Personal services (hairdressers, massage, etc.)</i>	1
	<i>Telecommunications/IT</i>	2
	<i>Financial services</i>	3
	<i>Transport</i>	4
	<i>Hospitality – Accommodation, restaurants, etc.</i>	5
	<i>Information/research</i>	6
	<i>Technical – mechanic, etc.</i>	7
	<i>Educational/child care</i>	8
	<i>Health services – traditional healer etc.</i>	9
	<i>Legal services</i>	10
	<i>Security</i>	11
	<i>Other, specify</i>	12
<b>6.1</b>	<b>Q6.1 to Q6.4 only for those with 2.1=2 or IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business</b>	
	<b>How many people other than yourself do you employ in the .....? I would like to know the number of full-time and the number of part-time employees? <i>Not referring to unpaid workers/family members</i></b>	
6.1.1	<i>Total if 0 go to Q6.3</i>	
6.1.2	<i>Full-time</i>	
6.1.3	<i>Part-time</i>	
<b>6.2</b>	<b>How do you pay your employees? Do you pay them ...? <i>Read out. Single mention</i></b>	
	<i>Salaries/wages</i>	1
	<i>With crops/harvest</i>	2
	<i>Other, specify</i>	3
<b>6.3</b>	<b>Who do you mainly sell your goods/services to? <i>Don't read out. Single mention</i></b>	
	<i>Government</i>	1
	<i>Co-operative</i>	2
	<i>Wholesaler</i>	3
	<i>Neighbors/public</i>	4
	<i>Processor</i>	5
	<i>Other retailers</i>	6
	<i>Middlemen</i>	7
	<i>Other, specify</i>	8
<b>6.4</b>	<b>Ask those for whom D2.1 = 2</b>	
	<b>IF D4=1,2,3,4 then phrase to read farming activities – if not – phrase to read business</b>	
	<b>Can you tell me what is you biggest challenge in growing/increasing your business/farming activities? <i>Don't read out. Single mention</i></b>	
	<i>Access to credit/finance</i>	1
	<i>Access to transport</i>	2
	<i>Client/customer base too small/narrow</i>	3
	<i>Lack of storage facilities/warehouses</i>	4
	<i>Don't get fair prices</i>	5
	<i>Access to natural capital – land, water</i>	6
	<i>Access to infrastructure</i>	7

	Access to market information		8
	Marketing		9
	Other, specify		10
7	<p><b>Ask those for whom 2.1= 9 or 10</b></p> <p>You said that you rely on others for money or to pay your expenses. Who do you rely mostly on?  <i>Don't read out. Single mention</i></p>		
	Household member (e.g. spouse, parent/child/other relative)		1
	Relative/family who is not part of the household		2
	Someone who is not part of the household and who is not a family member		3
	Other		4
8	<p><b>Ask ALL except 2.1=10</b></p> <p>You said that you get money from [...] <i>Read out all sources.</i>  Can you tell me approximately how much you get from [...]? You can give me an average either per month or per annum? <i>Read out each source.</i></p>		
	Source	Monthly	Per Annum
<b>SECTION E: Planning, Cash Flow and Risk Management</b>			
1.1	Do you have money of your own that you can do with as you wish? <i>If YES go to Q2 , If NO continue</i>	Yes	No
1.2	<p><b>Why don't you have money of you own? <i>Don't read out. Multiple mention possible</i></b></p>		
	Money goes into household expenses		1
	Have to give my money to household member/family member		2
	Don't get an income		3
	Other, specify		4
2	<p><b>In different households, different people make the decisions about how to manage money. Are you involved in your household's financial decisions?</b>  <i>By this I mean who makes decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.</i></p>		
	Respondent is involved		1
	Respondent not involved		2
3.1	Do you sometimes ask somebody for advice regarding money matters? <i>If YES go to Q3.3 If NO continue</i>	Yes	No
3.2	<p><b>Why don't you – please give me the main reason? <i>Don't read out. Single mention</i></b></p>		
	Don't have anybody I can ask		1
	Don't need to		2
	Don't want to		3
	Don't trust the advice of others		4
	Other, specify		5
3.3	<p><b>Ask only if 3.1=YES</b></p> <p><b>Who do you usually ask? <i>Don't read out. Single mention</i></b></p>		
	A household member		1
	Another family member or friend		2
	Employer		3
	Bank		4
	Microfinance institution such as FINCA or PRIDE		5
	Savings and credit cooperative (SACCOS)		6
	Financial advisor/consultant		7
	Farmers association		8
	Business association		9

	Savings group		11
	Moneylender in community		12
	Government official		13
	Village elder/elder in community		14
	Other specify		15
<b>4</b>	<b>Do you agree with the following statements? Interviewer: Read out statements</b>	<b>Yes I agree</b>	<b>No I don't agree</b>
4.1	You keep track of money that you receive and spend	1	2
4.2	You know how much money you spent last week	1	2
4.3	You adjust your expenses according to the money you have available	1	2
4.4	You often have to spend more money than you have available	1	2
<b>5</b>	<b>Which of the following statements are true for you? Interviewer: Read out statements</b>	<b>True</b>	<b>False</b>
5.1	You feel comfortable to go into a bank or another financial institution	1	2
5.2	You feel that you know a lot about money matters	1	2
<b>6</b>	<b>Ask only if 2.4 is NOT=9 or 10</b>		
	<b>When you see that you are going to run out of money, how do you ensure that you money lasts until you get money again? Don't read out, single mention</b>		
	Use savings		1
	Borrow money		2
	Ask family/friends to assist		3
	Cut down on meals		4
	Take children out of school		5
	Cut down on expenses		6
	Visit relatives/Stay with relatives		7
	Don't repay debt		8
	Don't travel/cut down on social activities		9
	Other, specify		10
	Don't know		11
<b>7</b>	<b>Thinking about paying for your REGULAR expenses, which of the following applies to you? You ...?</b>		
	<i>Read out. Single response</i>		
	<i>Interviewer: Regular expenses refer to those expenses that you usually have such as on a monthly basis</i>		
	You always struggle with paying regular expenses		1
	You very often struggle with paying regular expenses		2
	You sometimes struggle with paying regular expenses		3
	You rarely struggle with paying regular expenses		4
	You never struggle with paying regular expenses		5
	Don't know (Don't read out)		6
<b>8.1</b>	<b>The following are major events in most people's lives. Which do you think is the most costly?</b>		
	<i>Read out. Single mention If 8.1=4 go to Q9</i>		
	Birth of a child		1
	Wedding		2
	Children's education		3
	Religious ceremonies such as child baptism and holy communion		4
	Cultural ceremonies such as male circumcision		5
	Do not know (Do not read out)		6
<b>8.2</b>	<b>How/where will you get most of the money to pay for [read responses from Q8.1] if you have to?</b>		
	<i>Do not read out. Single mention</i>		
	Savings		1
	Borrow		2
	Rely on family and friends for gifts/money		3
	Rely on the community for gifts/money		4
	Sell something that I bought for this purpose		5
	Sell something not intentionally bought for this purpose		6
	Cut back on expenses		7

	<i>Cut back on meals</i>	8
	<i>Take children out of school</i>	9
	<i>Rely on insurance</i>	10
	<i>Other, specify</i>	11
	<i>Don't know/ Have not yet thought about how/where I would get the money for this purpose</i>	12
<b>9.1</b>	<b>Thinking about paying for UNEXPECTED expenses such as sudden medical emergencies, etc.? Do you ..?</b> <i>Read out. Single response</i>	
	<i>You always struggle with paying unexpected expenses</i>	1
	<i>You very often struggle with paying unexpected expenses</i>	2
	<i>You sometimes struggle with paying unexpected expenses</i>	3
	<i>You rarely struggle with paying unexpected expenses</i>	
	<i>You never struggle with paying unexpected expenses</i>	
	<i>Don't know (Don't read out)</i>	4
<b>9.2</b>	<b>If you should have unexpected expenses tomorrow, how will you cope?</b> <i>Don't read out. Single response</i>	
	<i>Sell an asset bought for this purpose</i>	1
	<i>Sell livestock/poultry I keep for this purpose</i>	2
	<i>Use savings/money I put aside</i>	3
	<i>Use insurance cover</i>	4
	<i>Will do casual work/work more</i>	5
	<i>Will borrow money from family/friends</i>	6
	<i>Sell crops</i>	
	<i>Other, specify</i>	7
	<i>Don't know/Have not yet thought about how/where I would get the money for this purpose</i>	8
<b>10</b>	<b>Ask only to respondents 55 or younger</b> <b>How will you mainly ensure that you have money to meet your needs when you are old and cannot work?</b> <i>Do not read out; Single response</i>	
	<i>Savings</i>	1
	<i>Children will take care of me</i>	2
	<i>Money from friends/relatives</i>	3
	<i>Land/property</i>	4
	<i>Own business</i>	5
	<i>Rental income</i>	6
	<i>Dividends from shares</i>	7
	<i>Farming/agriculture/livestock</i>	8
	<i>Pension</i>	9
	<i>Insurance policy</i>	10
	<i>Don't know/Have no plans/Have not yet thought about how/where I would get the money for this purpose</i>	11
	<i>Other specify</i>	12
<b>11.1</b>	<b>We all have things that we would like to buy for ourselves or our families in the future. Can you think about something you want to buy that you cannot afford right now but you would like to buy if you have the money? Can you tell me what that is? Don't read out. Single response.</b>	
	<i>Car/other vehicle</i>	1
	<i>Land/farm</i>	2
	<i>House</i>	3
	<i>Business</i>	4
	<i>Large household appliances</i>	5
	<i>Farming equipment</i>	6
	<i>Education</i>	7
	<i>Other, specify</i>	8
	<i>Have not thought about this yet Go to Q12</i>	9
<b>11.2</b>	<b>What have you done to make sure you will be able to buy this in the future?</b>	
	<i>Bought an asset to sell later when I need the money</i>	1

	<i>Bought/started a business to make extra money</i>			2
	<i>Engaged in farming activities to make extra money</i>			3
	<i>Invested in property to rent out</i>			4
	<i>Saving/putting money aside</i>			5
	<i>Other, specify</i>			6
	<i>Nothing/Have not yet thought about how/where I would get the money for this purpose</i>			7
<b>12</b>	<b>Which of the following do you agree with? <i>Read out statements</i></b>	<b>Agree</b>	<b>Disagree</b>	
12.1	<i>You have people in the community that you can turn to for help if you need to</i>	1	2	
12.2	<i>You would rather turn to strangers than people in the community if you need financial help</i>	1	2	
12.3	<i>People in your community have a strong sense of involvement in the community</i>	1	2	
12.4	<i>People in your community rely on each other for support</i>	1	2	
12.5	<i>There is a strong tendency in your community where you live to form groups</i>	1	2	
<b>13</b>	<b>In your community, if someone passes away, who pays most of the funeral costs?</b> <i>Don't read out; Single mention</i>			
	<i>The community</i>			1
	<i>The family members/relatives</i>			2
	<i>People have insurance/funeral funds</i>			3
	<i>They belong to a savings group that will cover the costs</i>			4
	<i>Don't know</i>			5
	<i>Other, specify</i>			6
<b>14</b>	<b>1. Did you experience any of the following during the past 12 months? <i>Read out statements</i></b> <b>2. <i>For those who experienced an event, ask:</i> How did you mainly cope when this happened?</b> <i>Do not read out; Single mention</i> 1=Used savings; 2=Borrowed money; 3=Sold an asset/something obtained for this purpose; 4=Sold asset/something not obtained for this purpose; 5=Cut down on expenses; 6=Worked more/did casual jobs; 7=Claimed insurance/policy pay-out; 7=Sold agriproducts/livestock/harvest; 8=Nothing; 9=Others			
		<b>Yes</b>	<b>No</b>	<b>14.2</b>
14.1.1	<i>You had large unforeseen expenses, specify</i>	1	2	
14.1.2	<i>You received no money/less money than you expected, specify</i>	1	2	
14.1.3	<i>Harvest/crop failure/loss of livestock <b>only for those who farm?</b></i> <i><b>Only for those with D2.1=2 and D4&lt;5</b></i>	1	2	
14.1.4	<i>Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell <b>only for those who sell? Q2.1=2</b></i>	1	2	
<b>SECTION F: Saving</b>				
<b>1</b>	<b>People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? <i>USE SHOW CARD Single mention</i></b>			
	<i>Putting money somewhere to keep it safe</i>			1
	<i>Putting money somewhere to stop you from spending it so that you have it later when you need it</i>			2
	<i>Putting money away so that the total amount increases over time as you put more away</i>			3
	<i>Putting money away so that the total amount increases over time as it earns interest</i>			4
	<i>Putting money aside for you to use later for something specific</i>			5
	<i>Savings is the money that is left over from your income after you have covered all your expenses</i>			6
	<i>Purchase an asset to sell in future</i>			7
	<i>Don't know <b>Not on show card</b></i>			8
<b>2</b>	<i>I would now like you to think about putting aside or saving some of your money. Everyone keeps some cash at home for everyday expenses – this is not what I am referring to. I am talking about money that you are putting away over time with the intention to keep doing so to ensure that the amount increases over time and you have it available for future use.</i> <b>In the past 12months – did you save or put money aside for this purpose?</b>			
	<i>Yes <b>Continue</b></i>			1
	<i>No <b>Go to Q3.2</b></i>			2
<b>3.1</b>	<b>Which of the following statements do you agree with? <i>Read out each statement</i></b>	<b>Agree</b>	<b>Disagree</b>	

3.1.1	You sometimes don't buy things that you want in order to save money	1	2
3.1.2	You save or put money away for a specific purpose and you do not use it for any other purpose	1	2
3.1.3	You save or put money away for a specific purpose but you end up using it for something else before you used it for that purpose	1	2
3.1.4	You got information about different options before you decided where/how to save	1	2
3.1.5	You try different savings options to find the one where you can get the most interest	1	2
3.2	<p><b>1. I will read for you a list of institutions, please tell me which of the following do you feel confident to deal with regarding SAVINGS?</b>  <b>Read; Single mention per institution</b> 1=Yes; 2=No; 3=DK</p> <p><b>2. Ask only if 3.2.1 multiple response = YES</b>  <b>Which of these [read 3.2.1=yes] would you feel MOST confident to deal with regarding your savings?</b></p>		
		<b>3.2.1</b>	<b>3.2.2</b>
3.2.1.1	Banks		
3.2.1.3	Microfinance institutions like PRIDE, BRAC, BAYPORT		
3.2.1.4	SACCOs		
3.2.1.5	Mobile money operators i.e. in a wallet on your phone		
3.2.1.6	Pension fund		
3.2.1.7	Savings groups		
3.2.1.9	Family/friends		
3.2.1.7	Other, specify ( <b>Don't read</b> )		
<b>If Q2=NO go to next section</b>			
4	<p><b>1. Please tell me how you saved/where you kept the money you put away in the past 12 months? <i>Read out; Multiple mentions possible</i></b></p> <p><b>2. For each mechanism a respondent has ask:</b>  <b>How often did you save/you put money in [...]</b> <i>Read out each option in 4.1. Single mention per mechanism</i>                      1=Less than once a month; 2=Once a month; 3=More than once a month</p> <p><b>3. For each mechanism a respondent has ask:</b>  <b>When did you last use ... to save? Would you say it was ...?</b> <i>Read out; Single mention per mechanism</i>                      1=Yesterday/today; 2=In the past 7 days; 3=In the past 30 days; 4=In the past 90 days; 5=More than 90 days ago but less than 6 months ago; 6=6 months or longer ago</p> <p><b>4. If more than one mechanism ask:</b>  <b>Which of these [read from F4.1] serves your saving needs best? (Single mention)</b></p> <p><b>5. Why do you say that?</b>                      1=It is the safest; 2=Quickest access to savings; 3=Gives the best interest; 4=Most convenient(proximity); 5=Lowest charges/cost; 6= I've just always used it; 7= Other</p>		
		<b>4.1</b>	<b>4.2</b>
		<b>4.3</b>	<b>4.4</b>
		<b>4.5</b>	
	Bank	1	1
	Microfinance institution like PRIDE, BRAC, BAYPORT	2	2
	Savings and credit cooperatives (SACCOs) – including shares	3	3
	Postbank	4	4
	On your mobile phone	5	5
	Give to employer	6	6
	Save with savings group	7	7
	Save with another community group or church	8	8
	Keep cash at home or in a secret hiding place and you are not using it for everyday living expenses/kibuku	9	9
	Give to a household or family member or friend to keep safe for you	10	10
	Give to someone else for safe keeping (e.g. money guards)	11	11
	Buy Treasury Bills or Government Bonds, Unit Trusts, Shares on the stock exchange	12	12
	Pension funds	13	13
	Any other form of CASH savings that I have not mentioned that you have or used to have? If yes, Please tell me what this is?	14	14

	<i>You don't put cash away but you buy things as a means of saving- such as livestock, farming/fishing inputs or equipment or business stocks – SPECIFY</i>	15			15	
5	<b>What do you mostly put money away for? <i>Do not read out; Single mention</i></b>					
	<i>Medical expenses either planned or emergency</i>					1
	<i>An emergency other than medical</i>					2
	<i>Living expenses for when you do not have money</i>					3
	<i>Funeral expenses when needed</i>					4
	<i>Education or school fees</i>					5
	<i>A wedding or other social celebration</i>					6
	<i>Farming expenses such as seeds or fertilizer</i>					7
	<i>Business expenses such as additional stock</i>					8
	<i>Security or cash collateral so that I can borrow money</i>					9
	<i>Providing something for my family after I die</i>					10
	<i>Retirement or old age</i>					11
	<i>Buying land</i>					12
	<i>Buying or building a house to live in</i>					13
	<i>Buying a house or land to rent out</i>					14
	<i>Buying household appliances, goods or furniture</i>					15
	<i>Buying business equipment</i>					16
	<i>Buying livestock</i>					17
	<i>Buying farming equipment or implements/fishing equipment such as nets or boats</i>					18
	<i>Buying a bicycle, motorcycle, car, truck or other transport</i>					19
	<i>Starting or expanding my business</i>					20
	<i>Putting money or goods into someone else's business</i>					21
<i>Other specify</i>					22	
6	<b>How much money did you save/put away the last time you saved/put money away?</b>					
						TZS
	<i>Refused</i>					1
	<i>Can't remember</i>					2
7.1	<b>In the past 12 months, have you bought/built/started anything with the intention to SELL in the future for a profit?</b>					
	<i>Yes <b>Continue</b></i>					1
	<i>No <b>Go to Q8</b></i>					2
7.2	<b>What was the last thing you bought/built/started for this purpose? <i>Do not read out; Single mention</i></b>					
	<i>Bought land/farm/property</i>					1
	<i>Bought/built house</i>					2
	<i>Bought household appliance such as a fridge/TV/stove</i>					3
	<i>Bought/started a business</i>					4
	<i>Bought livestock</i>					5
	<i>Bought jewelry/coins</i>					6
<i>Other, specify</i>					7	
8.1	<b>In the past 12 months, have you bought/built/started anything with the intention of USING it to earn an income? <i>I'm not talking about SELLING it for a profit, I'm am talking about something you can USE to make money</i></b>					
	<i>Yes <b>Continue</b></i>					1
	<i>No <b>Go to Next Section</b></i>					2
8.2	<b>What was the last thing you bought/built/started for this purpose? <i>Do not read out; Single mention</i></b>					
	<i>Bought a car/vehicle</i>					1
	<i>Bought/built house/flat/apartment to rent out</i>					2
	<i>Bought land/farm to rent out</i>					3
	<i>Bought/started a business</i>					4
	<i>Bought equipment/machinery/tools such as sewing machine, stone crusher, concrete mixer, plough, etc.</i>					5
	<i>Bought livestock</i>					6
<i>Other, specify</i>					7	

9	<b>Ask only if Q4.1=2</b>			
	<b>You indicated that you saved with a microfinance institution such as Pride, please tell me which of the following statements apply? <i>Read out; Single mention</i></b>			
	You are saving with them to secure a loan/to be able to borrow			1
	You are saving with them to earn interest on your savings			2
Both			3	
<b>SECTION G: Borrowing</b>				
1.1	<b>Do you agree with the following statements?</b> <i>Interviewer read out statements</i>	Yes	No	D/K
1.1.1	You avoid borrowing money if you can	1	2	3
1.1.2	You prefer to save money for something rather than borrow to pay for it	1	2	3
1.1.3	If you borrow money it is okay to pay it a bit later than agreed	1	2	3
1.1.4	It is okay to borrow money to pay back outstanding debt	1	2	3
1.1.5	It is better to remain with debt than to sell something to pay it	1	2	3
1.1.6	It is better to keep savings than to use it to pay off debt	1	2	3
1.1.7	Without borrowing you would not be able to feed your family	1	2	3
1.1.8	You don't mind borrowing money to get something you really need	1	2	3
1.1.9	Being able to borrow money when you need it is more important than the amount you have to pay back when interest is charged	1	2	3
1.2	<b>1. I will read for you a list of institutions, please tell me which of the following do you feel confident to deal with regarding borrowing money?</b> <i>Read; Single mention</i> 1=Yes; 2=No; 3=DK			
	<b>2. Which of these [<i>read 1.2.1=yes</i>] would you feel MOST confident to deal with regarding borrowing/ loans?</b>			
		1.2.1	1.2.2	
1.2.1	Banks			
1.2.2	Microfinance institutions			
1.2.3	SACCOs			
1.2.4	Pension fund			
1.2.5	Mobile money service providers			
1.2.6	Savings groups			
1.2.7	Individual Money lenders in the community			
1.2.8	Family/friends			
2.1.1	<b>Did you borrow money from anybody or any institution during the past 12 months?</b>			
	Yes			1
	No <i>Go to Q2.4</i>			2
2.1.2	<b>Did you borrow more than once?</b>			
	Yes			1
	No			2
2.2	<b>When was the last time you borrowed? <i>Read out; Single mention</i></b>			
	Yesterday/today			1
	In the past 7 days			2
	In the past 30 days			3
	In the past 90 days			4
	More than 90 days ago but less than 6 months ago			5
	6 months or longer ago			6
2.3	<b>How much money did you borrow the last time you borrowed?</b>			
		TZS		
	Refused			1
	Can't remember			2
2.4	<b>Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution before the past 12 months?</b>			

	Yes			1
	No <i>if Q2.1.1=2 go to Q4</i> <i>If Q2.1.1=1 Continue</i>			2
2.5	<b>Ask only if 2.1.1=1 or 2.4=1</b>			
	<b>Do you currently still owe any money?</b>			
	<i>Interviewer: Respondent has to include all money that he/she has to pay back including the value of goods that he/she might have taken on credit</i>			
	Yes			1
	No <b>Go to Q2.7</b>			2
	Refused <b>Go to Q2.7</b>			3
2.6	<b>Approximately how much money do you owe?</b>	<b>TZS</b>		
	Refused			1
	Can't remember			2
2.7	<b>Only ask if 2.4=2 or 3</b>			
	<b>Do you use money that you get from your business to pay back the money you owe?</b>			
	Yes			1
	No			2
4	<b>Only ask if 2.1.1=NO:</b>			
	<b>What is the main reason why you have not borrowed money in the past 12 months? <i>Don't read out; Single mention</i></b>			
	<i>Didn't need to borrow money, my income is enough to cover all necessary expenses</i>			1
	<i>Don't want to borrow money/don't believe in borrowing money</i>			2
	<i>Worried would not be able to pay back the money</i>			3
	<i>Interest charged on borrowed money is too high</i>			4
	<i>Against my religion to pay interest</i>			5
	<i>Do not know where to borrow money from</i>			6
	<i>Do not know how to apply for a loan</i>			7
	<i>Do not have security or collateral</i>			8
	<i>Cannot get a loan because of my credit history</i>			9
	<i>Do not have the right documentation</i>			10
	<i>Not allowed to borrow money by spouse, by family or other</i>			11
	<i>Tried to borrow, but have been refused</i>			12
	<i>Other, specify</i>			13
	<b>GO to Q13.1</b>			
5	<b>Ask only in Only if 2.1=YES</b>			
	<b>1. Please tell me where/from whom you borrowed money in the past 12 months? Did you borrow money from .....?</b>			
	<i>Read out; Multiple mentions possible</i>			
	<b>2. For each product a respondent has ask: How did you/are you paying back this money?</b>			
	<i>1=Regular payments over time; 2=Had to/have to pay everything back at once (lump sum) within a given period;</i>			
	<i>3=Payment in kind (goods/services); 4=Other</i>			
	<i>Read out; Single mention</i>			
	<b>3. If respondent has borrowed from more than one source, ask: Who did you borrow the most money from? <i>Read out responses in Q5.1 Single mention</i></b>			
	<b>If only one lender 5.3=5.1</b>			
		<b>5.1</b>	<b>5.2</b>	<b>5.3</b>
	Bank	1		1
	Microfinance institution such as PRIDE, BRAC BAYPORT etc	2		2
	SACCO	3		3
	Postbank (TPB)	4		4
	A Government Scheme/Institution eg government programs such as women, youth, etc	5		5
	A mobile money service provider ( M-PAWA, Timiza etc)	6		6
	A pension fund	7		7
	Your employer	8		8
	Family/friends that you had to pay back	9		9

	Family/friends that you did not have to pay back	10		10
	Savings group	11		11
	Someone in the community who lends money to others (moneylender)	12		12
	A religious organisation other community-based organisation that you belong to	13		13
	Did you borrow money from a source I have not mentioned above ? From whom/where?	14		14
6	<b>What is the main reason why you borrowed from [...]?</b> <i>(Read out response in Q5.3) Do not read out; Single mention</i>			
	Proximity – convenient access			1
	Easy/simple to use			2
	Quickest access to the money			3
	Repayment terms suit me			4
	Trust			5
	Interest rates are low			6
	Have to be able to ensure nobody knows about it/Confidentiality			7
	Other, specify			8
7	<b>Did you get information about different lenders such as the interest they charge etc. before you decided who to borrow from?</b>			
	Yes			1
	No			2
8.1	<b>Thinking about the money you borrowed from [...] <i>(Read out response in Q5.3)</i> what was this money for?</b> <i>Do not read out; Single mention</i>			
	Medical expenses/medical emergencies			1
	An emergency other than medical			2
	Living expenses when you did not have money			3
	Paying off other debt/bills			4
	Savings group contribution			5
	A wedding or other social ceremonies/celebrations			6
	Funeral expenses			7
	Education or school fees (self or others)			8
	Business expenses such as stock, stationary, packaging			9
	Farming expenses such as seeds, fertilizer or land preparation			10
	To buy household goods such as fridge, stove, etc.			11
	Buying land to live on			12
	Buying land for farming purposes			13
	Buying or building a house for you to live in			14
	Buying a house or land to rent out			15
	Improving or renovating your house			16
	Buying livestock			17
	Buying farming equipment or implements/fishing equipment such as nets or boats			18
	Buying a bicycle, motorcycle, car, truck or other transport			19
	Starting or expanding your business			20
	Other, specify			21
8.2	<b>Thinking about the money you borrowed from [...] <i>(Read out response in Q5.3)</i>, how long did it take before you got the money?</b> <i>Read out; Single mention</i>			
	Same day			1
	Less than a week			2
	More than a week, but within 2 weeks			3
	More than 2 weeks but within a month			4
	More than a month but within 3 months			5
	More than 3 months			6
9	<b>Ask only if Q5.1 =1 or 2</b>			
	<b>Was the loan in your own name or did you receive the loan as part of a group?</b>			
	Own name			1
	Group			2

	<i>Both</i>		3
<b>10</b>	<b>Ask only if Q5.1 =1 or 2 or 4</b> You said you borrowed from .... <i>(read response in Q5.1)</i> Please tell me about your (most recent) experience with regard to taking a loan with these institutions? Which of the following statements are true? <i>Read out statements</i>	<b>True</b>	<b>False</b>
10.1	You were given a written contract	1	2
10.2	The loan agreement was explained to you	1	2
10.3	You were told about all the costs before you took the loan	1	2
10.4	You understood what all the costs would be before you took the loan	1	2
10.5	The regular instalment was about the amount you thought it would be	1	2
10.6	You could easily get the documents needed to apply for the loan	1	2
10.7	You were required to provide security/collateral	1	2
10.8	You were required to make a deposit before you got the loan	1	2
<b>11</b>	<b>Ask only for those with Q9=Group/Both i.e. 2,3</b> Please tell which of the following applied to the loan?		
11.1	Did everyone in the group get a share of the loan or did the GROUP use the loan?	Group	Individuals shared
11.2	The group had to provide collateral <b>Continue if YES skip to Q11.4 if NO</b>	Yes	No
11.3	If you failed to repay the group lost its collateral	Yes	No
11.4	If you failed to pay the group was liable for your repayment amount	Yes	No
<b>12.1</b>	<b>Many people cannot always make the payments on the money they have borrowed. In the past 12 months have you missed making a payment when it was due?</b>		
	Yes		1
	No <b>Go to Q13.1</b>		2
<b>12.2</b>	<b>What was the main reason for you missing a payment? Do not read out; Single mention</b>		
	The provider of the loan did not contact me to receive payment, so I decided not to pay		1
	I had unexpected expenses and could not pay		2
	I did not think I needed to pay the loan back at this time		3
	I forgot to pay		4
	I thought I would try and see if the provider of the loan would forget		5
	I could not get transport		6
	My employer did not give me my salary		7
	People/institution I supply goods to did not pay me		8
	I lost my job		9
	I lost my crop/harvest/livestock		10
	I did not get a good price for my crop/harvest		11
	My business was not doing well/failed		12
	I was looking after a family member who was sick		13
	I was sick		14
	Other specify		15
	Refused		16

13.1	<b>During the past 12 months, did you get any goods/services in advance and had to pay for them later?</b>				
	Yes <b>Continue</b>			1	
	No <b>Go to next section</b>			2	
13.2	<b>Only ask if Q3=1:</b>				
	You indicated that you got goods or services in advance and paid for it later.				
	1. Please tell me what goods/services did you get in this way? <b>Do not read out; Multiple mentions possible</b>				
	2. <b>For each item respondent has mentioned</b>				
	What was this mostly used for? <b>Read out; Single mention.</b>				
	1=Personal/household use; 2=To do business/make money; 3=Farming/fishing; 4=Other				
	3. Which of the following describes how you paid for .....? [				
	<b>Use show card/read out; Single mention</b>				
	1= You got .... and then paid in instalments; 2=You got .... and then paid the full amount later;				
	3= You got ... and used it to generate money/sold it and paid back the same day; 4=You paid back in kind				
			<b>13.1</b>	<b>13.2</b>	<b>13.3</b>
		Items such as food, sugar, flour, cooking ingredients	1		
		Clothing	2		
		Personal services (hair care, massages, etc.)	3		
		Farming inputs	4		
	Farming produce such as vegetables, maize, beans	5			
	Farming equipment/fishing equipment	6			
	Ploughing/harvesting services	7			
	Stock for business	8			
	Bicycle/motorcycle/car	9			
	Appliances such as a fridge, stove, furniture	10			
	Building materials such as cement, tiles, bricks	11			
	Transport services e.g. taxi	12			
	Motor vehicle repair/servicing	13			
	Something not specified here, specify	14			
<b>SECTION H: Payments</b>					
<b>1</b>	<b>Please tell me which of the following statements are TRUE for you?</b>	<b>True</b>	<b>False</b>	<b>Don't know</b>	
	<b>Read out statements.</b>				
1.1	You do not like carrying cash	1	2	3	
1.2	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	3	
1.3	You are prepared to learn how to use new technology	1	2	3	
1.4	You prefer to pay for goods and services in cash rather than using electronic means	1	2	3	
1.5	You have more control over your money if you use cash rather than cards or machines	1	2	3	
1.6	You prefer to use cash because everybody else uses cash	1	2	3	
1.7	It is more risky to carry cash than using cards and machines for payments	1	2	3	
<b>Person to Person Remittances</b>					
<b>1</b>	<b>In the past 12 months, have you sent money to someone in a different place within the country or outside of Tanzania?</b>				
	Yes			1	
	No <b>Go to Q4</b>			2	
<b>2</b>	<b>1. Who did you send money to in the past 12 months? Don't read out; Multiple mention possible</b> <b>2. For each mention in Q2.1 ask:</b> <b>Where did you send money to for .....? Read out; Multiple mention</b> 1= Rural village; 2=Urban community; 3=Outside of Tanzania <b>(i) Only if 2.2=3 Please refer to the last time you sent money outside the country</b> <b>Which country did you send the money to?</b> 1=Kenya; 2=Uganda; 3=Rwanda; 4=South Africa; 5=Other, specify <b>(ii) If 2.2. =1 or 2</b> <b>Which region did you send the money to? Please refer to the last time you sent to elsewhere in the country</b>				

<p><b>3. How often did you send money to .....? <i>Read out; Single mention</i></b>  1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5= Several times a year; 6=Only once off/Once a year;  7= When you can; 8= When they ask you to/in an emergency</p> <p><b>4. How do you mostly send the money to.....? <i>Don't read out; Single mention</i></b>  1=Bank transfer/Pay into bank account; 2=Through the Post Office; 3=Through Western Union/Money gram/Swift cash;  4=Through mobile phone using the same network; 5=Through mobile phone – different network; 6=Send cell phone top-up/airtime vouchers; 7=Bus/taxi driver takes it there; 8=Friends or family takes it there; 9=Other</p> <p><b>5. What is most of the money intended for that you send to .....? <i>Don't read out; Single mention</i></b>  1=Household use (food/clothing); 2=Education (school fees, transport, uniforms, books); 3=Farming expenses; 4=Business expenses; 5=Building/renovation/expansion; 6=Purchase of land; 7=Purchasing a house; 8=Hospital/medical expenses; 9=Funeral expenses; 10=Social event; 11=Other</p>							
		<b>2.1</b>	<b>2.2</b>	<b>2.3</b>	<b>2.4</b>	<b>2.5</b>	<b>2.6</b>
	Spouse	1					
	Child	2					
	Parent	3					
	Other family member	4					
	Friend	5					
	Someone I borrowed money from	6					
	Other, specify	7					
<b>3.1</b>	<b>When did you last send money? <i>Read out; Single mention</i></b>						
	Yesterday/today						1
	In the past 7 days						2
	In the past 30 days						3
	In the past 90 days						4
	More than 90 days ago but less than 6 months ago						5
	6 months or longer ago						6
<b>3.2</b>	<b>The last time you sent money, how much money did you send?</b>						<b>TZS</b>
	Refused						997
	Can't remember						998
<b>4</b>	<b>In the past 12 months, have you received money from someone in a different place within the country or from outside the country?</b>						
	Yes						1
	No <i>Go to Next Section</i>						2
<b>5</b>	<p><b>1. Who did you receive money from in the past 12 months? <i>Don't read out; Multiple mention possible</i></b>  <i>For each mention in Q5.1 ask:</i></p> <p><b>2. Where did you receive money from? <i>Read out; Multiple mention</i></b>  1= Rural village; 2=Urban community; 3=Outside of Tanzania</p> <p><b>3. (i) Only if 5.2=3: From which country? <i>Please refer to the last time you received from outside the country</i></b>  1=Kenya; 2=Uganda; 3=Rwanda; 4=South Africa; 5=Other specify  <b>(ii) If 5.2. =1 or 2</b>  <b>Which region did you receive the money from?</b>  <i>Please refer to the last time you received from elsewhere in the country</i></p> <p><b>4. How often does ... send you money? <i>Read out; Single mention</i></b>  1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5= Several times a year; 6=Once a year/once off;  7=When they can; 8= When you ask them/in an emergency</p> <p><b>5. How does ... mostly send the money to you? <i>Read out; Single mention</i></b>  1=Bank transfer/Pay into bank account; 2=Through the Post Office; 3=Through Western Union/Money gram/Swift cash;  4=Through mobile phone into my wallet; 5= through mobile phone – had to go and cash out at agent; 6=Send cell phone top-up/airtime vouchers; 7=Bus/taxi driver brings it; 8=Friends or family bring it; 9=Other</p> <p><b>6. What do you use most of the money you receive for? <i>Don't read out; Single mention</i></b>  1=Household use (food/clothing); 2=Education (school fees, transport, uniforms, books); 3=Farming expenses; 4=Business expenses; 5=Building/renovation/expansion; 6=Purchase of land; 7=Purchasing a house; 8=Hospital/medical expenses; 9=Funeral expenses; 10=Social event; 11=Other</p>						
		<b>5.1</b>	<b>5.2</b>	<b>5.5</b>	<b>5.4</b>	<b>5.5</b>	<b>5.6</b>

	Spouse	1						
	Child	2						
	Parent	3						
	Other family member	4						
	Friend	5						
	Someone who borrowed money from you	6						
	Other, specify	7						
<b>6.1</b>	<b>When did you last receive money? <i>Read out; Single mention</i></b>							
	Yesterday/today						1	
	In the past 7 days						2	
	In the past 30 days						3	
	In the past 90 days						4	
	More than 90 days ago but less than 6 months ago						5	
	6 months or longer ago						6	
<b>6.2</b>	<b>The last time you received money, how much money did you receive?</b>						<b>TZS</b>	
	Refused							997
	Can't remember							998
<b>Person to Business</b>								
<b>1</b>	<b>1. How do you usually pay for groceries? <i>Do not read out; Single mention</i></b> <b>2. How do you usually pay for school fees? <i>Do not read out; Single mention</i></b> <b>3. How do you usually pay for medical treatment? <i>Do not read out; Single mention</i></b> <b>4. How do you usually pay rent? <i>Do not read out; Single mention</i></b> <b>5. How do you usually pay for airtime? <i>Do not read out; Single mention</i></b> <i>Do not read out; Single mention</i>							
		<b>1.1</b>	<b>1.2</b>	<b>1.3</b>	<b>1.4</b>	<b>1.5</b>	<b>1.6</b>	
	By using cash	1	1	1	1	1	1	
	By cheque	2	2	2	2	2	2	
	Pay over the counter into a bank account	3	3	3	3	3	3	
	Bank transfer	4	4	4	4	4	4	
	By debit card/ATM card	5	5	5	5	5	5	
	By credit card	6	6	6	6	6	6	
	Mobile phone payment/Mobile money services	7	7	7	7	7	7	
	Internet payment/mobile banking	8	8	8	8	8	8	
	By exchanging goods	9	9	9	9	9	9	
	By providing services or doing piece work	10	10	10	10	10	10	
	You do not buy/pay this because somebody buys/pays it for you	11	11	11	11	11	11	
	You don't buy this because you never use this/you don't pay this	12	12	12	12	12	12	
<b>2</b>	<b>In the past 12 months, how often did you use the following for purchases of goods and/or services?</b>	<b>Never</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Less often than monthly</b>		
	<i>Read out; Single mention</i>							
2.1	Cash	1	2	3	4	5		
2.2	ATM / Debit card	1	2	3	4	5		
2.3	Credit card	1	2	3	4	5		
2.4	Bank transfer	1	2	3	4	5		
2.5	Mobile money	1	2	3	4	5		
<b>Government to persons</b>								
<b>1</b>	<b>Ask this section only if section D 2.1=8</b>							
	<b>You indicated earlier that you get assistance from Government or NGO, please tell me which of the following do you get?</b>							
	<i>Read out; Multiple mentions possible</i>							
1.1	Basic TASAF cash transfer							1
1.2	Additional Conditional TASAF cash transfer							2
1.3	Pension for elders <b>(This apply only for Zanzibar)</b>							3
1.4	Other, specify							4

<b>2</b>	<b>Please tell me which of the following problems do you experience with these payments?</b> <i>Read out; Multiple mentions possible</i>					
2.1	Payment was late	Yes	No			
2.2	You had to give money to an official	Yes	No			
2.3	Money didn't come at all	Yes	No			
2.4	You received less money than should have	Yes	No			
2.5	Your household not on the register	Yes	No			
2.6	You were not able to go to the collection point and you didn't get the payment	Yes	No			
2.7	You didn't have proof of identity and didn't get the money	Yes	No			
2.8	Can you describe any other problems you encountered?					
<b>3</b>	<b>The last time you received money, how much money did you receive?</b>					<b>TZS</b>
	Refused					997
	Can't remember					998
<b>Bill payments</b>						
<b>1</b>	<b>Do you have utility bills such electricity, water, DSTV, Star times, etc. that you have to pay on a regular basis?</b>					
	Yes					1
	No <i>Go to Next Section</i>					2
<b>2</b>	<b>In the past 12 months, how often did you use the following for paying your bills?</b> <i>Read out; Single mention</i>	<i>Never</i>	<i>Daily</i>	<i>Weekly</i>	<i>Monthly</i>	<i>Less often than monthly</i>
2.1	Cash	1	2	3	4	5
2.2	ATM / Debit card	1	2	3	4	5
2.3	Credit card	1	2	3	4	5
2.4	Bank transfer/Internet banking/Mobile banking	1	2	3	4	5
2.5	Mobile money	1	2	3	4	5
<b>SECTION J: SERVICE PROVIDERS</b>						
<b>1</b>	<b>1. Please tell me which of the following do you sometimes use? 1=Yes; 2=No</b> <i>Read out; Multiple mention</i> <i>after entry if 1.1=12 Go to Q3</i>					
	<b>2. Which one of these providers are the most important for you to help you manage your money?</b> <i>[read responses in 1.1]</i>					
		<b>1.1</b>	<b>1.2</b>			
	Banks	1				
	Microfinance institutions	2				
	Micro lenders/formal moneylenders	3				
	SACCOS	4				
	Mobile money agents	5				
	Bank agents	6				
	Insurance services	7				
	Pension service	8				
	Fund managers (e.g. UTT, collective investment schemes etc)	9				
	Savings group	10				
	Informal moneylenders	11				

1.3	<b>Why would you say [<i>response in 1.2</i>] is the most important for you use to manage your money?</b>	
	<i>Don't read out; Single mention</i>	
	<i>Helps me save</i>	1
	<i>I can get a loan when I need it</i>	2
	<i>I can turn to them when I have a money emergency</i>	3
	<i>Other, specify</i>	4
2.1	<b>Ask only if If 1.1=1 and GPS1.1=1</b>	
	<b>1. Do you use any of the following bank branches [<i>pick list from GPS1.3</i>]? 1=Yes; 2=No; 3=DK</b> <i>Read out and single response for each branch</i> <b>Ask only if all of 2.1.1&gt;1</b>	
	<b>2. Why are you not using any of these branches?</b> <i>1=poor service; 2=inconvenient opening hours; 3=long waiting time; 4=low security; 5=high service charge; 6=does not serve my needs; 7=they have insufficient cash; 8=they have a withdraw limit; 9=don't want people here to know my business; 10=Don't trust them; 11=other</i>	
	2.1.1	2.1.2
2.2	<b>Ask only if If 1.1=2 and GPS2.1=1</b>	
	<b>1. Do you use any of the following MFI branches [<i>pick list from GPS2.3</i>]? 1=Yes; 2=No; 3=DK</b> <i>Read out and single response for each branch</i> <b>Ask only if all of 2.2.1&gt;1</b>	
	<b>2. Why are you not using any of these branches?</b> <i>1=poor service; 2=inconvenient opening hours; 3=long waiting time; 4=low security; 5=high service charge; 6=does not serve my needs; 7=they have insufficient cash; 8=they have a withdraw limit; 9=don't want people here to know my business; 10=Don't trust them; 11=other</i>	
	2.2.1	2.2.2
2.3	<b>Ask only if If 1.1=4 and GPS3.1=1</b>	
	<b>1. Do you use any of the following SACCOS [<i>pick list from GPS3.3</i>]? 1=Yes; 2=No; 3=DK</b> <i>Read out and single response for each</i> <b>Ask only if all of 2.3.1&gt;1</b>	
	<b>2. Why are you not using any of these SACCOS?</b> <i>1=poor service; 2=inconvenient opening hours; 3=long waiting time; 4=low security; 5=high service charge; 6=does not serve my needs; 7=they have insufficient cash; 8=they have a withdraw limit; 9=don't want people here to know my business; 10=Don't trust them; 11=other</i>	
	2.3.1	2.3.2
2.4	<b>Ask only if If 1.1=5 and GPS4.1=1</b>	
	<b>1. Do you use any of the following mobile money agents [<i>pick list from GPS4.3</i>]? 1=Yes; 2=No; 3=DK</b> <i>Read out and single response for each</i> <b>Ask only if all of 2.4.1&gt;1</b>	
	<b>2. Why are you not using any of these agents?</b> <i>1=poor service; 2=inconvenient opening hours; 3=long waiting time; 4=low security; 5=high service charge; 6=does not serve my needs; 7=they have insufficient cash; 8=they have a withdraw limit; 9=don't want people here to know my business; 10=Don't trust them; 11=other</i>	
	2.4.1	2.4.2

2.5	<p><b>Ask only if 1.1=6 and GPS5.1=1</b></p> <p>1. Do you use any of the following bank agents [<i>pick list from GPS5.3</i>]? 1=Yes; 2=No; 3=DK <i>Read out and single response for each</i> <b>Ask only if all of 2.5.1&gt;1</b></p> <p>2. Why are you not using any of these agents? 1=poor service; 2=inconvenient opening hours; 3=long waiting time; 4=low security; 5=high service charge; 6=does not serve my needs; 7=they have insufficient cash; 8=they have a withdraw limit; 9=don't want people here to know my business; 10=Don't trust them; 11=other</p>		
		2.5.1	2.5.2
3	<p><b>Ask only if ALL of Q1.1. = 12</b></p> <p><b>Apart from family and friends, why don't you use any institution or organisation to help you manage you money?</b> <i>Don't read out; Single mentions</i></p>		
	Don't trust others with my money		1
	They don't offer services that will suit my needs		2
	They are expensive/charge too much		3
	I don't see any value in what they offer		4
	They are too far away		5
	No specific reason		6
	Religious reason		7
	Other		8
	Don't know		9
<b>After entry go to Commercial banks Q10</b>			
<b>Ask this Q1-Q9 only if SECTION J Q1.1 =1 otherwise go to Q10</b>			
<b>Commercial Banks</b>			
1	<p><b>What is the main reason why you started using banks?</b></p>		
	To process salary/wages		1
	To save		2
	To get credit/loan		3
	To keep money safe		4
	To make payments/receive money		5
	Other, specify		6
2.1	<p><b>When you use a bank do you use it ... <i>Read out; Multiple mention possible</i></b></p>		
	In your name only		1
	In your name and someone else's name jointly		2
	Through a group/association you belong to		3
	In somebody else's name and not in your name at all <i>continue Single mention</i>		4
	You just deposit money into someone's account/make payments by paying into a bank account (over the counter payments only) <i>Single mention Go to Q4</i>		5
2.2	<p><b>Ask only if 2.1=4</b></p> <p><b>What is the main reason why you are not using it in your own name? <i>Don't read out; Single mention</i></b></p>		
	Too young		1
	I don't have the right documentation		2
	My income is insufficient/I have no income		3
	We share the costs/it is cheaper to have one account		4
	I am not allowed to have my own account – by spouse, household member		5
	I don't know how to open an account		6
	Other specify		7
2.3	<p><b>Ask only if 2.1=4</b></p> <p><b>Can you use/access the bank when you want to?</b></p>		
	Yes <i>Go to Q4</i>		1
	No		2
2.4	<b>Ask only if 2.1=4 and 2.3=2</b>		

	<b>What is the main reason you are not able to use/access this account when you want to?</b> <i>Don't read out; Single mention</i>	
	<i>Need permission from account holder</i>	1
	<i>Cannot use it when the owner of the account is not around</i>	2
	<i>Not always open/available</i>	3
	<i>Too far</i>	4
	<i>Too expensive</i>	5
	<i>Other, specify</i>	6
<b>Go to Q4</b>		
<b>3</b>	<b>Ask only if 2.1=1,2</b> <b>How many bank accounts do you have?</b>	
	<i>One account</i>	1
	<i>Two or three accounts</i>	2
	<i>More than three accounts</i>	3
<b>4</b>	<b>Which of the following things (if any) do YOU value most from using a bank? <i>Single mention – Use show card</i></b>	
	<i>Safety of money</i>	1
	<i>Safety of transactions</i>	2
	<i>Convenience of transactions</i>	3
	<i>Different transaction possibilities</i>	4
	<i>Ability to save</i>	5
	<i>Interest on savings</i>	6
	<i>Access to loans</i>	7
	<i>Budgeting – cannot spend money impulsively</i>	8
	<i>Privacy of financial transactions (nobody knows you money situation)</i>	9
	<i>None of these (not on show card)</i>	10
<b>5</b>	<b>When did you start using a bank?</b>	
	<i>Up to six months ago</i>	1
	<i>Between 6 months and a year ago</i>	2
	<i>Over a year ago, but less than 2 years ago</i>	3
	<i>2 years or more ago but less than 5 years ago</i>	4
	<i>5 years ago or more</i>	5
<b>6.1</b>	<b>About how often do you use bank services? <i>Read out; Single mention</i></b>	
	<i>Daily</i>	1
	<i>Once or more a week but not daily</i>	2
	<i>Once or more a month but not weekly</i>	3
	<i>Less than once a month</i>	4
<b>6.2</b>	<b>When did you last use bank services? <i>Read out; Single mention</i></b>	
	<i>Yesterday/today</i>	1
	<i>In the past 7 days</i>	2
	<i>In the past 30 days</i>	3
	<i>In the past 90 days</i>	4
	<i>More than 90 days ago but less than 6 months ago</i>	5
	<i>6 months or longer ago</i>	6
<b>6.3</b>	<b><i>Only if 6.2 &gt;4</i></b> <b>What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i></b>	
	<i>Didn't need it/Didn't have enough money</i>	1
	<i>Doesn't suit/meet my needs</i>	2
	<i>Bank too far to use regularly</i>	3
	<i>Too expensive</i>	4
	<i>Service is not good</i>	5
	<i>It is complicated to use</i>	6
	<i>Other</i>	7

7	1. Which of the following do you use when you do bank transactions? <i>Read out; Multiple mention</i> <i>Ask only if 7.1 has multiple responses</i>		
	2. Which do you use most often? <i>Read out responses in Q7.1. Single mention</i>		
		<b>7.1</b>	<b>7.2</b>
	Bank branch	1	1
	ATM	2	2
	Mobile phone	3	3
	Internet	4	4
	Agent	5	5
8	<b>Only if 2.1=1,2,4</b>		
	Which of the following you do use with a bank? <i>Read out; Multiple mention</i>		
	Current/cheque account		1
	Savings account		2
	Fixed deposit account		3
	Loan account		4
	ATM/debit card		5
	Credit card		6
	Other, specify		7
9	Please tell me what you most dislike about banks? <i>Don't read out; Single mention</i>		
	The staff are not helpful/friendly		1
	The staff cannot solve my problems		2
	It is not for people like me/I feel uncomfortable/intimidated		3
	The services are not suitable/don't meet my needs		4
	It is very far to go to the branch		5
	The fees/charges are high		6
	I cannot get a loan		7
	The interest on savings is low		8
	The interest on loans are high		9
		Other, specify	
10	<b>Only those who don't use banks</b>		
	What is the main reason why you do not use/stopped using a bank? <i>Don't read out; Single mention</i>		
	Does not need it - Insufficient or no money coming it to justify it		1
	Cannot maintain the minimum balance		2
	Bank service charges are too high		3
	Banks are too far away		4
	Banking hours are not convenient		5
	Does not have the documentation required		6
	Does not know how to open a bank account		7
	Does not understand benefits of having a bank account		8
	Does not trust banks		9
	Banks do not provide the products or services I need		10
	Can get the same services elsewhere in the community		11
	Need permission of someone else to open it		12
	Feel intimidated by the bank environment/Does not feel comfortable in a bank		13
	Bank products are complicated		14
Banks share my information with other institutions		15	
	Other, specify		16
<b>Ask this only if SECTION J Q1.1 =2 or 3 otherwise go to Q10</b>			
<b>Microfinance Institutions</b>			
1.1	What is the main reason why you started using microfinance institutions/micro lenders?		
	To save		1
	To get credit/loan		2

	To keep money safe	3
	To make payments/receive money	4
	To learn about business development	5
	Other, specify	6
<b>2.1</b>	<b>When you use a MFI/micro lender do you use it ... <i>Read out; Multiple mention possible</i></b>	
	<i>In your name only <b>Go to Q3</b></i>	1
	<i>In your name and someone else's name jointly <b>Go to Q3</b></i>	2
	<i>Through a group/association you belong to <b>Go to Q4</b></i>	3
	<i>In somebody else's name and not in your name at all <b>Single mention</b></i>	4
<b>2.2</b>	<b>What is the main reason why you are not using it in your own name? <i>Don't read out; Single mention</i></b>	
	<i>Too young</i>	1
	<i>I don't have the right documentation</i>	2
	<i>My income is insufficient/I have no income</i>	3
	<i>We share the costs/it is cheaper to have one account</i>	4
	<i>I am not allowed to have my own account – by spouse, household member</i>	5
	<i>I don't know how to open an account</i>	6
	<i>Other specify</i>	7
<b>2.3</b>	<b>Can you use/access this account when you want to?</b>	
	<i>Yes <b>Go to Q4</b></i>	1
	<i>No <b>Continue</b></i>	2
<b>2.4</b>	<b>What is the main reason you are not able to use/access this account when you want to? <i>Don't read out; Single mention</i></b>	
	<i>Need permission from account holder</i>	1
	<i>Cannot use it when the owner of the account is not around</i>	2
	<i>Not always open/available</i>	3
	<i>Too far</i>	4
	<i>Too expensive</i>	5
	<i>Other, specify</i>	6
<b>Go to Q4</b>		
<b>3</b>	<b>Ask only if Q1.2 = 1 or 3</b>	
	<b>How many accounts do you have with microfinance institutions?</b>	
	<i>One account</i>	1
	<i>Two or three accounts</i>	2
	<i>More than three accounts</i>	3
<b>4</b>	<b>Which of the following things do YOU value most from using a MFI/micro lender? <i>Single mention – Use show card</i></b>	
	<i>Safety of money</i>	1
	<i>Safety of transactions</i>	2
	<i>Convenience of transactions</i>	3
	<i>Offers different transaction possibilities</i>	4
	<i>Being able to save</i>	5
	<i>Getting interest on savings</i>	6
	<i>Having access to loans</i>	7
	<i>Helps with budgeting – cannot spend money impulsively</i>	8
	<i>None of these</i>	9
<b>5</b>	<b>When did you start using MFIs/micro lenders?</b>	
	<i>Up to six months ago</i>	1
	<i>Between 6 months and a year ago</i>	2
	<i>Over a year ago, but less than 2 years ago</i>	3
	<i>2 years or more ago but less than 5 years ago</i>	4
	<i>5 years ago or more</i>	5
<b>6.1</b>	<b>About how often do you use the services of MFIs/micro lenders services? <i>Read out; Single mention</i></b>	
	<i>Daily</i>	1

	<i>Once or more a week but not daily</i>		2
	<i>Once or more a month but not weekly</i>		3
	<i>Less than once a month</i>		4
<b>6.2</b>	<b>When did you last use MFI/micro lender services? <i>Read out; Single mention</i></b>		
	<i>Yesterday/today</i>		1
	<i>In the past 7 days</i>		2
	<i>In the past 30 days</i>		3
	<i>In the past 90 days</i>		4
	<i>More than 90 days ago but less than 6 months ago</i>		5
	<i>6 months or longer ago</i>		6
<b>6.3</b>	<b><i>Only ask if 6.2 &gt;4</i></b>		
	<b>What is the main reason you did not use it more recently? <i>Don't read out; Single mention</i></b>		
	<i>Didn't need it/Didn't have enough money</i>		1
	<i>Doesn't suit/meet my needs</i>		2
	<i>Too far to use regularly</i>		3
	<i>Too expensive</i>		4
	<i>Service is not good</i>		5
	<i>Other</i>		6
<b>7</b>	<b>1. Which of the following do you use when you do transactions with a MFI/micro lender? <i>Read out; Multiple mention</i></b>		
	<b><i>Ask only if 7.1 has multiple responses</i></b>		
	<b>2. Which do you use most often? <i>Read out responses in Q9.5.1. Single mention</i></b>		
		<b>7.1</b>	<b>7.2</b>
	<i>Branch</i>	1	1
	<i>ATM</i>	2	2
	<i>Mobile phone</i>	3	3
	<i>Internet</i>	4	4
	<i>Agent</i>	5	5
<b>8</b>	<b>Which of the following you use with MFIs/micro lenders? <i>Read out; Multiple mention</i></b>		
8.1	<i>Current/cheque account</i>		1
8.2	<i>Savings account</i>		2
8.3	<i>Fixed deposit account</i>		3
8.4	<i>Loan/Loan account</i>		4
8.5	<i>ATM/debit card</i>		5
8.6	<i>Other, specify</i>		6
<b>9</b>	<b>Please tell me what you most dislike about MFIs/micro lenders? <i>Don't read out; Single mention</i></b>		
	<i>The staff are not helpful/friendly</i>		1
	<i>The staff cannot solve my problems</i>		2
	<i>It is not for people like me/I feel uncomfortable/intimidated</i>		3
	<i>The services are not suitable/don't meet my needs</i>		4
	<i>It is very far to go to the branch</i>		5
	<i>The fees/charges are high</i>		6
	<i>I cannot get a loan</i>		7
	<i>The interest on savings is low</i>		8
	<i>The interest on loans are high</i>		9
	<i>Other, specify</i>		10
<b>10</b>	<b><i>Only those who do not use:</i></b>		
	<b>What is the main reason why you do not use/have stopped using a MFI/micro lender? <i>Don't read out; Single mention</i></b>		
	<i>Don't know them</i>		1
	<i>Do not need it - Insufficient or no money coming in to justify it</i>		2
	<i>Cannot maintain the minimum balance</i>		3
	<i>Service charges are too high</i>		4

	<i>Too far away</i>			5	
	<i>Hours are not convenient</i>			6	
	<i>Do not have the documentation required</i>			7	
	<i>Do not know how to open an account</i>			8	
	<i>Do not understand benefits of having an account</i>			9	
	<i>Do not trust them</i>			10	
	<i>They do not provide the products or services I need</i>			11	
	<i>Can get the same services elsewhere in the community</i>			12	
	<i>Need permission of someone else to open it</i>			13	
	<i>Feel intimidated by the environment/Does not feel comfortable there</i>			14	
	<i>Other, specify</i>			15	
<b>Ask this only if SECTION J Q1.1 =4 otherwise go to Q9</b>					
<b>Saving and Credit Cooperatives/SACCOs</b>					
<b>1.1</b>	<b>What is the main reason you belong to this group(s)? <i>Don't read out; Single mention</i></b>				
	<i>To socialise or meet friends/to network</i>			1	
	<i>They give financial advice</i>			2	
	<i>They give information on matters such as education, health, etc.</i>			3	
	<i>Can turn to them when in financial need</i>			4	
	<i>Can get access to money in case of loss or emergency/access the social fund</i>			5	
	<i>To borrow money</i>			6	
	<i>To save money/to buy shares</i>			7	
	<i>I trust the members with my money</i>			8	
	<i>Inherited membership</i>			9	
	<i>It is compulsory/expected of me</i>			10	
	<i>It forces me to save</i>			11	
	<i>Other, specify</i>			12	
<b>1.2</b>	<b>Which of the following things (if any) do YOU value most from using a SACCO? <i>Single mention – Use show card</i></b>				
	<i>I can sell my shares for profit</i>			1	
	<i>SACCOs act as guarantors for credit</i>			2	
	<i>Can get access to the social/welfare fund when I need assistance in an emergency</i>			3	
	<i>They help negotiate prices for the things I sell</i>			4	
	<i>None of these (not on show card)</i>			5	
<b>2</b>	<b>When did you first join? <i>Don't read out; Single mention</i></b>				
	<i>Up to six months ago</i>			1	
	<i>Between 6 months and a year ago</i>			2	
	<i>Over a year ago, but less than 2 years ago</i>			3	
	<i>2 years or more ago but less than 5 years ago</i>			4	
	<i>5 years ago or more</i>			5	
<b>3.1</b>	<b>What services do you do with the SACCOS you belong to? <i>Read out; Multiple mention</i></b>				
<b>3.1.1</b>	<i>Save</i>			1	
<b>3.1.2</b>	<i>Buy shares</i>			2	
<b>3.1.3</b>	<i>Earn dividends</i>			3	
<b>3.1.4</b>	<i>Borrow from the SACCO – with interest</i>			4	
<b>3.1.5</b>	<i>Borrow from the SACCO – without interest</i>			5	
<b>3.1.6</b>	<i>Access the welfare/social fund</i>			6	
<b>3.1.7</b>	<i>They help you get farm inputs</i>			7	
<b>3.1.8</b>	<i>They help you get a better price for your produce/products</i>			8	
<b>3.2</b>	<b>Does the SACCOS ...? <i>Read out</i></b>		<b>Yes</b>	<b>No</b>	<b>DK</b>
<b>3.2.1</b>	<i>Contribute towards funerals or other emergencies of members and their families</i>		1	2	3
<b>3.2.2</b>	<i>Contribute towards social events of members e.g. weddings, birth of a child</i>		1	2	3
<b>3.2.3</b>	<i>Have a joint income generating activity e.g. brick making, basket making</i>		1	2	3
<b>3.2.4</b>	<i>Buy assets for members</i>		1	2	3
<b>3.2.5</b>	<i>Have a bank account</i>		1	2	3

3.2.6	Use mobile money services for paying out dividends	1	2	3
3.2.7	Use mobile money services to receive members' money	1	2	3
3.2.8	Have a loan from a bank	1	2	3
3.2.9	Have insurance to cover things like equipment, investments etc.	1	2	3
4.1	<b>How often do you contribute to the SACCO? Would you say it is .... Read out</b>			
	Every week			1
	Twice a month			2
	Once a month			3
	Quarterly			4
	Annually			5
4.2	<b>When did you last contribute to a SACCO? Read out; Single mention</b>			
	Yesterday/today			1
	In the past 7 days			2
	In the past 30 days			3
	In the past 90 days			4
	More than 90 days ago but less than 6 months ago			5
	6 months or longer ago			6
4.3	<b>How much did you contribute then (i.e. the last time)?</b>			<b>TZS</b>
	Refused			997
	Don't know			998
5.1	<b>Only those who borrow (otherwise go to 6): How often do you borrow from the SACCO? Would you say it is .... Read out</b>			
	Less than once a year			1
	Once or twice a year			2
	More than once or twice year but not every month			3
	Monthly			4
	More than once a month			4
5.2	<b>How much did you borrow the last time you borrowed from the SACCO?</b>			<b>TZS</b>
	Refused			997
	Can't remember			998
6.1	<b>Only those used the social fund (otherwise go to 7): How often do use the welfare/social fund? Would you say it is .... Read out</b>			
	Less than once a year			1
	Once or twice a year			2
	More than once or twice year but not every month			3
	Monthly			4
	More than once a month			4
6.2	<b>What did you use the money for? Don't read out. Single mention</b>			
	Living expenses			1
	Medical expenses			2
	Funeral			3
	Social occasion			4
	Unexpected travel			5
	Other, specify			6
7	<b>When did you last use SACCO services? Read out; Single mention</b>			
	Yesterday/today			1
	In the past 7 days			2
	In the past 30 days			3
	In the past 90 days			4
	More than 90 days ago but less than 6 months ago			5
	6 months or longer ago			6
9	<b>Those who do not belong to a SACCO: What is the main reason why you don't belong to a SACCO? Don't read out. Single mention</b>			

	<i>Don't know SACCOs</i>	1
	<i>Don't know of SACCOs in my community</i>	2
	<i>Don't have the joining/membership fee</i>	3
	<i>They don't offer me any benefits</i>	4
	<i>Don't trust them</i>	5
	<i>I can get the services they offer elsewhere</i>	6
	<i>No specific reason</i>	7
	<i>Other, specify</i>	8
<b>ASK ALL</b>		
<b>Social securities: Pensions</b>		
<b>1</b>	<b>Do you have a pension fund?</b>	
	Yes <b>Continue</b> <i>Probe for those who are employed Section D Q3.1= 1 or 2</i>	1
	No <b>Go to Q4</b>	2
	Don't know <b>Go to Next Section</b>	3
<b>2</b>	<b>Which of the following is true for you? <i>Read out; Single mention</i></b>	
	<i>You have to belong to a pension fund – your employer requires it</i>	1
	<i>You decided on your own to belong to a private pension fund</i>	2
<b>3</b>	<b>Since when have you been a member of a pension fund?</b>	
	<i>Up to six months ago</i>	1
	<i>Between 6 months and a year ago</i>	2
	<i>Over a year ago, but less than 2 years ago</i>	3
	<i>2 years or more ago but less than 5 years ago</i>	4
	<i>5 years ago or more</i>	5
<b>Go to next section</b>		
<b>4</b>	<b>Only if 1=2</b> <b>Why don't you have pension?</b>	
	<i>Don't know what pensions are</i>	1
	<i>Have never thought about it</i>	2
	<i>Not employed/Don't have a job</i>	3
	<i>Not employed in the formal sector</i>	4
	<i>Don't know where to get it</i>	5
	<i>Don't know how to get it</i>	6
	<i>Have other ways of getting money when I'm old</i>	7
	<i>No specific reason</i>	8
<i>Other, specify</i>	9	
<b>ASK ALL</b>		
<b>Social securities: Insurance</b>		
<b>1.1</b>	<b>Ask all</b> <b>Thinking about the past 3 months, how often did you need medical attention/treatment? Which of the following describes you situation best? <i>Don't read out; Single mention</i></b>	
	<i>More than once a month</i>	1
	<i>At least once a month</i>	2
	<i>Not every month but more than once or twice in the past year</i>	3
	<i>Once or twice in the past year</i>	4
	<i>Did not get medical advice/treatment in the past year</i>	5
<b>1.2</b>	<b>When you are ill, where do you mostly go to be treated? <i>Spontaneous; don't read. Single mention</i></b>	
	<i>Public health care facility</i>	1
	<i>Private health care facility /consult private doctor</i>	2
	<i>Pharmacy</i>	3
	<i>Accredited drug dispensing outlets - Duka la Dawa Baridi (DLDB/ADD0)</i>	4
	<i>Traditional healer</i>	5
<i>Other</i>	6	

	<i>Do not take treatment</i>				7
<b>1.3</b>	<b>Please tell me which of the following you is true for you ? <i>Read out statements</i></b>	<b>Yes</b>	<b>No</b>		<b>D/K</b>
1.3.1	<i>You understand how insurance works</i>	1	2		3
1.3.2	<i>You trust insurance companies to pay out when something does go wrong</i>	1	2		3
1.3.3	<i>Insurance is for everyone and you are aware of products that can be accessed by everyone</i>	1	2		3
1.3.4	<i>Insurance can be regarded as long-term saving</i>	1	2		3
1.3.5	<i>You don't need insurance as you get money if things go wrong</i>	1	2		3
<b>2</b>	<b>Do you have insurance cover?</b> <i>Interviewer: Explain to respondent that this could be in his/her own name or they could be covered by insurance that is in somebody else's name.</i>				
	Yes				1
	No <b>Go to Q6</b>				2
	Don't know <b>Go to Q7</b>				3
<b>3</b>	<b>1. Please tell me which of the following you have? <i>Read out; Multiple mentions possible</i></b> <b>2. For each product the respondent has, ask:</b> <b>Is this in your name or are you covered by someone else's insurance? <i>Read out; Single mention</i></b> 1=Own insurance; 2=Someone else's insurance <b>3. For each product the respondent has and Q3.2=1, ask:</b> <b>How did you get this insurance? <i>Read out; Single mention</i></b> 1=Insurance broker/agent; 2=Mobile phone; 3=Bank; 4=Employer; 5=Hospital/health centre; 6=Mobile money agent 7=Input supplier; 8=Other specify <b>4. For each product the respondent has, ask:</b> <b>Is this insurance regarded as MICRO insurance? <i>Read out; Single mention</i></b> 1=Yes; 2=No; 3=Don't know				
		<b>3.1</b>	<b>3.2</b>	<b>3.3</b>	<b>3.4</b>
3.1.1	<i>Motor vehicle insurance</i>	1			
3.1.2	<i>Households contents insurance</i>	2			
3.1.3	<i>Private health insurance</i>	3			
3.1.4	<i>National health insurance fund (NHIF)</i>	4			
3.1.5	<i>Community health insurance (CHF)</i>	5			
3.1.6	<i>TIKA (Tiba Kwa Kadi)</i>	6			
3.1.7	<i>Social Health Insurance Benefit (SHIB)</i>	7			
3.1.8	<i>Personal accident insurance</i>	8			
3.1.9	<i>Life insurance</i>	9			
3.1.10	<i>Loan insurance in case of death</i>	10			
3.1.11	<i>Building insurance</i>	11			
3.1.12	<i>Education policy</i>	12			
3.1.13	<i>Funeral cover</i>	13			
3.1.14	<i>Agricultural insurance</i>	14			
3.1.15	<i>Any other insurance product not mentioned here?</i>	15			
<b>3.2</b>	<b>Ask only if Q3.2 have an 1 (only for those with own insurance)</b> <b>How many insurance policies do you have? <i>Read out; Single mention</i></b>				
	<i>One policy</i>				1
	<i>Two or three policies</i>				2
	<i>More than three</i>				3
	<i>Don't know (Don't read out)</i>				4
<b>4.1</b>	<b>Only if Q2=1</b> <b>There are different reasons for people having the kind of products we have just talked about. What is the main reason why YOU have it? <i>Don't read out; Single mention</i></b>				
	<i>Peace of mind – I/somebody who depends on me could get ill at any time</i>				1
	<i>Medical services is expensive/cannot afford medical services myself</i>				2
	<i>Cannot afford to lose the thing that is covered</i>				3
	<i>The cost is low compared to the consequences of loss</i>				4

	<i>Being insured stops you worrying about losing things</i>	5
	<i>Have to make provision for my old age</i>	6
	<i>It is required by law to have it</i>	7
	<i>It is better to be safe than sorry later</i>	8
	<i>Have to make provision for when things go wrong</i>	9
	<i>To cover my loan when something happens to me</i>	10
	<i>To make sure my family has money to cover expenses in the event of my death</i>	11
	<i>Other specify</i>	12
	<i>No specific reason/Don't know</i>	13
<b>4.2</b>	<b>What do you most dislike about insurance services? <i>Don't read out; Single mention</i></b>	
	<i>They never pay out</i>	1
	<i>They are expensive</i>	2
	<i>They are not trustworthy</i>	3
	<i>Other, specify</i>	4
<b>5</b>	<b>When did you last claim from/used your insurance? <i>Read out; Single mention</i></b>	
	<i>Yesterday/today</i>	1
	<i>In the past 7 days</i>	2
	<i>In the past 30 days</i>	3
	<i>In the past 90 days</i>	4
	<i>More than 90 days ago but less than 6 months ago</i>	5
	<i>6 months or longer ago</i>	6
	<i>I have never claimed/used it</i>	7
<b>6.1</b>	<b><i>Only if no Health insurance – Does not have 3.1.3 to 3.1.7</i></b> <b>There are different reasons for people not having insurance. What is the main reason you don't have HEALTH insurance?</b> <b><i>Don't read out; Single mention</i></b>	
	<i>Does not know the benefits of health insurance</i>	1
	<i>Does not know how it works</i>	2
	<i>Does not know how to get it/where to get it</i>	3
	<i>Does not trust it or the companies that provide it</i>	4
	<i>Protects self in other ways – don't need it</i>	5
	<i>Does not want to think about bad things happening</i>	6
	<i>Cannot afford it</i>	7
	<i>They don't want to pay out when you claim</i>	8
	<i>Other specify</i>	9
<b>6.2</b>	<b><i>Ask Only if Q2=2 OR (if Q2=1 and Q3.1=3,4,5,6,7 and none other)</i></b> <b>Other than health insurance, what is the main reason you don't have insurance?</b> <b><i>Don't read out; Single mention</i></b>	
	<i>Does not know the benefits of insurance</i>	1
	<i>Does not know how it works</i>	2
	<i>Does not know how to get it/where to get it</i>	3
	<i>Does not trust it or the companies that provide</i>	4
	<i>Protects self in other ways – don't need it</i>	5
	<i>Does not want to think about bad things happening</i>	6
	<i>Cannot afford it</i>	7
	<i>They don't want to pay out when you claim</i>	8
	<i>Other specify</i>	9

<b>ASK ALL</b>				
<b>Mobile Money Service Providers</b>				
<b>1</b>	<b>I now want to ask you about mobile money services. Please tell me which of the following you agree with?</b>			
	<i>Read out statements</i>			
		<b>Agree</b>	<b>Disagree</b>	<b>D/K</b>
1.1	<i>You can receive money through your phone from someone who uses another network and it goes directly into your wallet</i>	1	2	3
1.2	<i>If you send money to someone using your phone it is cheaper when the he/she is on the same network you are using</i>	1	2	3
1.3	<i>Paying for goods and services using your phone is safer than carrying cash</i>	1	2	3
1.4	<i>One can easily lose money if you send/receive it using a mobile phone</i>	1	2	3
1.5	<i>If you save money on your phone and your phone is lost you cannot get back your money</i>	1	2	3
1.6	<i>If you borrow money from one mobile money service provider and you get a new line from a new mobile network you don't have to repay the loan from the old provider</i>	1	2	3
<b>2</b>	<b>Are you currently using mobile money?</b>			
	Yes <b>Go to Q4</b>			1
	No			2
<b>3</b>	<b>What is the main reason why do you not use mobile money? <i>Don't read out; Single mention</i></b>			
	<i>I do not know what it is/never heard of it before</i>			1
	<i>I do not know how to get it</i>			2
	<i>I do not have the required documents</i>			3
	<i>There is no point-of-service/agent close to where I live</i>			4
	<i>I do not need it, I do not make any transactions</i>			5
	<i>Registration is too complicated</i>			6
	<i>Registration fee is too high</i>			7
	<i>Using it is difficult</i>			8
	<i>Fees for using this service are too high</i>			9
	<i>No one among my friends or family use this service</i>			10
	<i>I do not understand this service; I do not know what I can use it for</i>			11
	<i>I do not have a smartphone</i>			12
	<i>I do not trust that my money is safe on a mobile money account</i>			13
	<i>My spouse, family, in-laws do not approve of me having a mobile money account</i>			14
	<i>It is against my religion</i>			15
	<i>I don't use it because all agents are men</i>			16
	<i>Mobile money does not provide anything better/any advantage over the financial services I currently use</i>			17
	<i>Other, specify</i>			18
<b>Go to Next Section</b>				
<b>4</b>	<b>When did you first start using mobile money services?</b>			
	<i>Up to six months ago</i>			1
	<i>Between 6 months and a year ago</i>			2
	<i>Over a year ago, but less than 2 years ago</i>			3
	<i>2 years or more ago but less than 5 years ago</i>			4
	<i>5 years ago or more</i>			5
<b>5</b>	<b>What is the main reason you started using mobile money?</b>			
	<i>Do not read out; Single mention</i>			
	<i>I had to send money to another person</i>			1
	<i>I had to receive money from another person</i>			2
	<i>To borrow money</i>			3
	<i>Somebody/a person requested I opened an account</i>			4
	<i>I had to send money to an organization/government agency: e.g., had to pay a bill</i>			5
<i>I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits</i>			6	

	<i>An organization/government agency requested I signed up for an account</i>	7
	<i>An agent or sales person convinced me</i>	8
	<i>I saw posters/billboards/radio/TV advertising that convinced me</i>	9
	<i>A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use</i>	10
	<i>I saw other people using it and wanted to try by myself</i>	11
	<i>I wanted to start saving money with an m-money account</i>	12
	<i>I wanted a safe place to store my money</i>	13
	<i>I got a discount on airtime</i>	14
	<i>I got a promotional amount of money to spend if I start using m-money</i>	15
	<i>Most my friends/family members are already using it</i>	16
	<i>Other, specify</i>	17
<b>6</b>	<b>Which of the following statements applies to you? <i>Read out; Single mention</i></b>	
	<i>You are not registered but you use mobile money through someone else (family/friends)</i>	1
	<i>You are not registered but you use mobile money through a mobile money agent</i>	2
	<i>You are registered to use mobile money <b>Go to Q8</b></i>	3
<b>7</b>	<b>What is the main reason why you are not registered? <i>Do not read out; Single mention</i></b>	
	<i>I do not have a state ID or other required documents</i>	1
	<i>There is no mobile money agent close to where I live/work</i>	2
	<i>Fees for using such account are too high</i>	3
	<i>I can have all the services through an agent, I do not need an account</i>	4
	<i>Registration fees are too high</i>	5
	<i>I prefer that agents perform transactions for me, they will fix the problems if anything happens</i>	6
	<i>I do not trust my money is safe in a mobile money account</i>	7
	<i>I prefer to keep money in cash and use mobile money only to send/receive money</i>	8
	<i>I have heard of fraud on mobile money</i>	9
	<i>Agent can help me use the service I do not know how to use it on my own</i>	10
	<i>Do not see any advantages in registering</i>	11
	<i>Other, specify</i>	12
<b>8</b>	<b>Which mobile money services do you use? <i>Read out; Multiple mentions possible</i></b>	
	<i>M-pesa</i>	1
	<i>Tigo-pesa</i>	2
	<i>Halo-pesa</i>	3
	<i>Ezy-pesa</i>	4
	<i>Airtel money</i>	5
<b>9.1</b>	<b>How often do you use mobile money? <i>Read out; Single mention</i></b>	
	<i>Daily</i>	1
	<i>At least once a week</i>	2
	<i>Not every week but several times a month</i>	3
	<i>Less than once a month</i>	4
	<i>Other, specify</i>	5
<b>9.2</b>	<b>When did you last use mobile money services? <i>Read out; Single mention</i></b>	
	<i>Yesterday/today</i>	1
	<i>In the past 7 days</i>	2
	<i>In the past 30 days</i>	3
	<i>In the past 90 days</i>	4
	<i>More than 90 days ago but less than 6 months ago</i>	5
	<i>6 months or longer ago</i>	6
<b>9.3</b>	<b><i>IF 9.2 &gt;4:</i></b> <b>What is the main reason for not using mobile money more often? <i>Don't read out; Single mention</i></b>	
	<i>Didn't need it</i>	1
	<i>Doesn't suit/meet my needs</i>	2

	Too expensive		3
	Service is not good		4
	Other		5
<b>10.1</b>	<b>In the past 12 months have you experienced any of the following when you wanted to use mobile money? 1=yes; 2=no</b> <i>Read out; Multiple mentions possible</i>		
10.1.1	Network failure	1	2
10.1.2	Agent absent/not available	1	2
10.1.3	Agent didn't have enough cash	1	2
10.1.4	Agent overcharged for transactions	1	2
10.1.5	Lost money	1	2
10.1.6	Agent wanted you to reveal your PIN number	1	2
10.1.7	Have you experienced any other problems which I did not mention here? Can you please explain these to me?	1	2
<b>10.2</b>	<b>Ask only those who experienced problems: (only if any of 10.1=1)</b> <b>What did you do when you experienced these problems? Don't read out; Multiple mentions possible</b>		
	Complained at customer services desk		1
	Went to the agent/Complained with agent		2
	Did nothing		3
	Other, specify		4
<b>11.1</b>	<b>Have you ever borrowed money through mobile money services?</b> <i>If yes CONTINUE, If NO go to Q14</i>	Yes	No
<b>11.2</b>	<b>Have you ever borrowed to pay back a loan you had with them so that you could get a bigger loan?</b>	Yes	No
<b>11.3</b>	<b>If you have borrowed through mobile money services and the loan became too big for you what would you do?</b> <i>Don't read out; Single mention</i>		
	Abandon the line and buy another		1
	Borrow from elsewhere to repay		2
	Ask family/friends for money		3
	Other, specify		4
	Dont know		5
<b>12</b>	<b>How often do you borrow from them? Would you say it is .... Read out</b>		
	Less than once a year		1
	Once or twice a year		2
	More than once or twice year but not every month		3
	Monthly		4
	More than once a month		5
	Weekly		6
	Daily		7
<b>13</b>	<b>How much did you borrow the last time you borrowed?</b>	<b>TZS</b>	
	Refused		997
	Can't remember		998
<b>14</b>	<b>Which of the following things (if any) do YOU value most from using a mobile money services?</b> <i>Single mention – Use show card</i>		
	Easy to use		1
	Quick to use		2
	You can send and receive money across networks		3
	Safe transactions		4
	It is not expensive		5
	You do not have to travel to do transactions		6
	You can quickly borrow money		7
	The interest is not high when you borrow		8
	The can borrow multiple times		9
	You can build a credit record		10
	I can safely store/save money		11

	<i>None of these (Not on card)</i>	12
15	<b>Please tell me what you most dislike about using mobile money services? <i>Don't read out; Single mention</i></b>	
	<i>Network failures</i>	1
	<i>It is expensive</i>	2
	<i>It makes it too easy to borrow</i>	3
	<i>Dishonest agents</i>	4
	<i>Agent not available</i>	5
	<i>Agents don't have float/cash</i>	6
	<i>Other, specify</i>	7
16.1	<b>Have you ever used a mobile money agent?</b>	
	<i>Yes</i>	1
	<i>No <b>Go to next section</b></i>	2
16.2	<b>What did/do you use mobile money agents for? <i>Don't read out; Multiple mentions possible</i></b>	
	<i>Registration</i>	1
	<i>Cash-in/deposits</i>	2
	<i>Cash-out/withdrawals</i>	3
	<i>Paying bills</i>	4
	<i>Buying airtime</i>	5
	<i>Sending money</i>	6
	<i>Receiving money</i>	7
	<i>Other</i>	8
17	<b>When did you last use a mobile money agent for mobile money purposes? <i>Read out; Single mention</i></b>	
	<i>Yesterday/today</i>	
	<i>In the past 7 days</i>	
	<i>In the past 30 days</i>	
	<i>In the past 90 days</i>	
	<i>More than 90 days ago but less than 6 months ago</i>	
	<i>6 months or longer ago</i>	
<b>Ask only if Section J Q1.1 =10</b>		
<b>Savings groups</b>		
1	<b>You said you belong to a community association/savings group – please tell me what these are? <i>Don't read out; Multiple mentions possible</i></b>	
	<i>Savings group established by an agency such as CARE/PLAN – i.e. SILCs or VLSAs</i>	1
	<i>Savings group established by members themselves – VICOBA</i>	2
	<i>Rotating savings group where members take turns in getting the contribution of all the members – Upatu</i>	3
	<i>Other, specify</i>	4
2	<b>What is the main reason you belong to this group(s)? <i>Don't read out; Single mention</i></b>	
	<i>To socialise or meet friends/to network</i>	1
	<i>They give financial advice</i>	2
	<i>They give information on matters such as education, health, etc.</i>	3
	<i>Can turn to them when in financial need</i>	4
	<i>Can get access to money in case of loss or emergency/access the social fund</i>	5
	<i>To borrow money</i>	6
	<i>To save money</i>	7
	<i>I trust the members with my money</i>	8
	<i>Inherited membership</i>	9
	<i>It is compulsory/expected of me</i>	10
	<i>It forces me to save</i>	11
	<i>Other, specify</i>	12
3	<b>When did you first join? <i>Don't read out; Single mention</i></b>	
	<i>Up to six months ago</i>	1
	<i>Between 6 months and a year ago</i>	2
	<i>Over a year ago, but less than 2 years ago</i>	3

	2 years or more ago but less than 5 years ago	4		
	5 years ago or more	5		
<b>4.1</b>	<b>What services do you use with the group(s)? Do you ....? <i>Read out</i></b>			
4.1.1	Save with the group	Yes	No	
4.1.2	Buy shares	Yes	No	
4.1.3	Borrow from the group – with interest	Yes	No	
4.1.4	Borrow from the group – without interest	Yes	No	
4.1.5	Go to the group for money when you have an emergency or a social event such as weddings and funerals	Yes	No	
4.1.6	Do you use any other services offered by a group that I haven't mentioned, specify	Yes	No	
4.1.7	Insurance services <i>I'm not referring to the social fund, I'm referring to insurance services from an insurance company</i>	Yes	No	
<b>4.2</b>	<b>Still thinking about the groups you belong to, does any of them.....? <i>Read out</i></b>	<b>Yes</b>	<b>No</b>	<b>DK</b>
4.2.1	Contribute towards funerals or other emergencies of group members and their families	1	2	3
4.2.2	Contribute towards social events of group members e.g. weddings, birth of a child	1	2	3
4.2.3	Have a joint income generating activity e.g. brick making, basket making	1	2	3
4.2.4	Buy assets for the group/individual members	1	2	3
4.2.5	Have a constitution	1	2	3
4.2.6	Have a bank account where the savings of members are kept	1	2	3
4.2.7	Use mobile money to store members' money	1	2	3
4.2.8	Use mobile money services to receive members' money from members	1	2	3
4.2.9	Have a loan from a bank	1	2	3
4.2.10	Have insurance– <i>I'm not referring to the social fund, I'm referring to insurance services from an insurance company</i>	1	2	3
<b>4.3</b>	<b>How many savings groups do you belong to in total?</b>			
<b>4.4</b>	<b>Ask only for respondents who belongs to more than one group</b> <b>How many of the groups you belong to have a constitution?</b>			
	Refused			997
	Don't know			998
<b>4.7</b>	<b>How often do you contribute to the groups that you belong to? Would you say it is .... <i>Read out</i></b>			
	Every week			1
	Twice a month			2
	Once a month			3
<b>4.8</b>	<b>How much do you contribute in total (to all the groups you belong) in a month?</b>	<b>TZS</b>		
	Refused			997
	Don't know			998
<b>4.9</b>	<b>Only those who borrow (otherwise go to 4.11):</b> <b>How often do you borrow from these groups? Would you say it is .... <i>Read out</i></b>			
	Once or twice a year			1
	More than once or twice year but not every month			2
	Monthly			3
	More than once a month			4
<b>4.10</b>	<b>How much did you borrow the last time you borrowed from a group</b>	<b>TZS</b>		
	Refused			997
	Can't remember			998
<b>4.11</b>	<b>Only those used the social fund (otherwise go to next section):</b> <b>How often do use the social fund? Would you say it is .... <i>Read out</i></b>			
	Once or twice a year			1
	More than once or twice year but not every month			2
	Monthly			3
	More than once a month			4
<b>4.12</b>	<b>How much did you get the last time you got money from the fund?</b>	<b>TZS</b>		
	Refused			997
	Can't remember			998

4.13	<b>What did you use the money for? <i>Don't read out. Multiple mention</i></b>		
	Living expenses	1	
	Medical expenses	2	
	Funeral	3	
	Social occasion	4	
	Unexpected travel	5	
	Other, specify	6	
4.14	<b>How often does the group meet? Would you say it is ....? <i>Read out. Single mention</i></b> <i>If respondent belongs to more than one group – please refer to the group they contribute most money to</i>		
	Weekly	1	
	Twice a month	2	
	Once a month	3	
	Less than once a month	4	
	Other, specify	5	
<b>Ask only if Section J Q1.1 =11</b> <b>Moneylenders in the Community</b>			
1	<b>What is the main reason why you use moneylenders? <i>Don't read out. Single mention</i></b>		
	Quick access to money	1	
	They are in the community/proximity	2	
	I trust them	3	
	I know them	4	
	Can borrow small or large amounts	5	
	Other, specify	6	
2	<b>How often do you borrow from moneylenders? Would you say it is .... <i>Read out</i></b>		
	Once or twice a year	1	
	More than once or twice year but not every month	2	
	Monthly	3	
	More than once a month	4	
	Weekly	5	
3	<b>When did you last use a money lender? <i>Read out; Single mention</i></b>		
	Yesterday/today	1	
	In the past 7 days	2	
	In the past 30 days	3	
	In the past 90 days	4	
	More than 90 days ago but less than 6 months ago	5	
	6 months or longer ago	6	
4	<b>How much did you borrow the last time you borrowed from a moneylender? TZS</b>		
	Refused	997	
	Can't remember	998	
5	<b>What do you dislike the most about moneylenders? <i>Don't read out. Single mention</i></b>		
	High interest	1	
	Short repayment terms	2	
	Losing collateral	3	
	Other, specify	4	
<b>Section K: Literacy &amp; Numeracy</b> <i>Numeracy: Don't read out/probe; Single mention</i> <b>ENUMERATOR: Respondents may use pen &amp; paper to calculate</b>			
1.1	This may sound very basic to you, but this is just a routine question for us and I will appreciate your cooperation. Please read each question on this card out loud to me and write the answer to each. If you are unable to read or write please tell	Can read and write	1
		Can read only	2
		Can write only	3
		Can neither read nor write	4

	me. It is okay, I understand. <i>(ENUMERATOR: Give respondent Kiswahili show card)</i>	<i>Refused to read</i>	5
1.2	<b>Now let us do the same for English.</b> <i>(ENUMERATOR: Give respondent English show card)</i>	<i>Can read and write</i>	1
		<i>Can read only</i>	2
		<i>Can write only</i>	3
		<i>Can neither read nor write</i>	4
		<i>Refused to read</i>	5
2.1	<b>A person spent TSH 13,000 to buy food one day but only TSH 8,000 the next day. How much did they spend to buy food over the two days?</b>	<i>TSH 21 000</i>	1
		<i>Other, specify</i>	2
		<i>Don't know/refused</i>	3
		<i>Didn't understand the question</i>	4
2.2	<b>A person has TSH 50,000 in cash and spends TSH 13,000 on food and TSH 8,000 on clothing. How much money do they have remaining?</b>	<i>TSH 29 000</i>	1
		<i>Other, specify</i>	2
		<i>Don't know/refused</i>	3
		<i>Didn't understand the question</i>	4
2.3	<b>20 people each won a prize of TSH 35,000. What was the total amount of money received by the 20 people?</b>	<i>TSH 700 000</i>	1
		<i>Other, specify</i>	2
		<i>Don't know/refused</i>	3
		<i>Didn't understand the question</i>	4
2.4	<b>A prize of TSH 180,000 is shared equally between six people. How much will each person receive?</b>	<i>TSH 30 000</i>	1
		<i>Other, specify</i>	2
		<i>Don't know/refused</i>	3
		<i>Didn't understand the question</i>	4

Household Questions		
1	<p><b>How many people are in this household?</b>  <i>When I say household I mean a person or group of persons who normally cook, eat and live together. These people may or may not be related by blood, but make common provision for food or other essentials for living and they have only one person whom they regard as head of household. If someone has not lived with the household continuously for at least six months during the past 12 months he/she is not regarded as a household member for the purpose of the survey.</i></p>	
2	<b>How many household members bring cash income into the household?</b>	
3	<b>How many adults 18 years old or older are in this household?</b>	
	<i>Six or more</i>	0
	<i>Five</i>	2
	<i>Four</i>	5
	<i>Three</i>	11
	<i>Two</i>	14
	<i>One</i>	17
	<i>None</i>	28
4	<b>Are all household members ages 6 to 18 currently in school?</b>	
	<i>No</i>	0
	<i>Yes</i>	3
	<i>No 6-18 year household members</i>	5
5	<b>What is the main building material used for the walls of the main building?</b>	
	<i>Baked bricks</i>	0
	<i>Poles and mud, grass, sun-dried bricks</i>	6
	<i>Stones, cement bricks, or timber</i>	13
6	<b>What is the main building material used for the roof of the main building?</b>	
	<i>Grass/leaves, mud and leaves</i>	0
	<i>Iron sheets, tiles, concrete, or asbestos</i>	6
7	<b>What is the main fuel used for cooking?</b>	
	<i>Firewood, coal, solar, gas (biogas), wood/farm residuals, or animal residuals</i>	0
	<i>Charcoal, paraffin, gas (industrial), electricity, generator/private source</i>	9
8	<b>Does your household have any televisions?</b>	
	<i>No</i>	0
	<i>Yes</i>	15
9	<b>Does your household have any radios, cassette/tape recorders, or hi-fi systems?</b>	
	<i>No</i>	0
	<i>Yes</i>	4
10	<b>Does your household have any lanterns/electric lighting?</b>	
	<i>No</i>	0
	<i>Yes</i>	4
11	<b>Does your household have any tables?</b>	
	<i>No</i>	0
	<i>Yes</i>	4
12.1	<b>Did the household cultivate any crops in the last 12 months?,</b>	
	<i>Yes</i>	1
	<i>No</i>	2

12.2	<b>In the last 12 months, did the households own any bulls, cows, steers, heifers, male calves, female calves, or oxen?</b>		
	Yes		1
	No		2
13	<b>Does any member of the household own a mobile phone?</b>		
	Yes		1
		No	2
14	<b>What is the main toilet facility used by this household?</b>		
	No toilet/bush /field		1
	Open pit without slab/open pit		2
	Pit latrine with slab (not washable)		3
	Pit latrine with slab (washable)		4
	Ventilated improved pit latrine		5
	Pour flush toilet		6
	Flush toilet with cistern		7
	Composting toilet/ecosan latrine		8
Other		9	
15	<b>What is the main building material of the <u>floor</u>?</b>		
	Cement		1
	Ceramic tiles		2
	Parquet or polished wood		3
	Vinyl or asphalt strips		4
	Wood planks		5
	Palm/bamboo		6
	Earth/sand		7
	Dung		8
Other		9	
16	<b>Which of the following does your household own/have? 1=Yes; 2=No</b>		
	<b>Read out. Must be in working condition</b>		
	Computer		Tri-motorcycle
	Internet		Hoe
	Electric or charcoal iron		Wheelbarrow
	Refrigerator		Plough
	Washing machine		Power tiller
	Cooker (electric or gas)		Oxen
	Bicycle		Donkey/camel
	Motor cycle		Piped water
	Motor vehicle		Dwelling connected to the national electricity grid
Tricycle			

Thank the respondent and end interview.

Comments: