

Serial Number

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MEASURING ACCESS TO FINANCIAL SERVICES IN TANZANIA:

Revised as at 27th/03/09

SECTION A: HOUSEHOLD AND RESPONDENT IDENTIFICATION

Region name (to be supplied by office)																				
Region code(to be supplied by office)																				
District name (to be supplied by office)																				
District code(to be supplied by office)																				
Ward name (to be supplied by office)																				
Ward code(to be supplied by office)																				
EA name (to be supplied by office)																				
EA ID(to be supplied by office)																				
Listing Form Serial Number (to be given in the office)																				
Household serial number according to the listing form																				
Cluster Type (1=Rural; 2=Urban) (to be supplied by office)																				
Official Name of Household Head – according to listing form																				
Common Name of the Household Head – according to listing form																				

Interviewer name
Interviewer code
Supervisor name
Supervisor code

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CHECKS	Name	Code	Date
Accompanied			
Back checked			
Office editor			
Coding checked by			
Editing Checked by			
Scanned			

INTERVIEWER VISITS	DATE	DAY	TIME	RESULT	NEXT VISIT
First visit					
Second visit					
Third visit					

Field identification number

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Total number of visits

Physical address of the household: _____

		Reason for substitution (Insert substitution code)
Original respondent	1	
Substitute respondent	2	

Contact result codes
1. Interview completed
2. Household head under 16 years of age
3. No household member at home
4. No competent respondent at home at time of the visit
5. Selected respondent not at home
6. Revisit appointment made
7. interview refused by selected respondent
8. Interview refused by parent or guardian
9. Refused access to household
10. No person qualifies according to the survey specifications
11 Selected person is not mentally fit to be interviewed
12 Selected person cannot communicate with interviewer because of language barrier
Other (specify):

Substitution codes
1. Selected person mentally is mentally ill or intellectually challenged
2. Selected person cannot communicate with interviewer because of language barrier
3. Interview refused by selected respondent
4. No person qualifies according to the survey specifications
5. Selected respondent will not be available at the time of the survey
6. Selected respondent is deaf or dumb
7. Selected respondent is very ill
8. Others (specify)

INTRODUCTION

Good morning/afternoon/evening. My name is----- from Steadman Group Tanzania, an independent research company based in Dar es Salaam. Steadman in collaboration with National Bureau of Statistics is conducting a research on how people use financial services. This household has been selected randomly to represent others in this area. The information obtained in this survey will help the government of Tanzania and other organisations know how they can bring better service to you and other Tanzanians. All the information you give me will not be reported at household level and the report will not mention this household.

First I would like to talk to the head of the household or the person who has the most information about this household. Could I please talk to that person now?

IF THE HOUSEHOLD INFORMANT IS PRESENT , CONTINUE ELSE MAKE AN APPOINTMENT TO REVISIT.

IF IDENTIFIED INFORMANT CANNOT ANSWER ALL QUESTIONS SAY YOU NEED TO FIND SOMEONE WHO CAN. IF THE PERSON IS NOT AVAILABLE , MAKE AN APPOINTMENT TO SEE HIM/HER LATER.

Thank you for your time. For the purpose of this study I need to ask you some questions about the household and then I will select someone to answer some more questions specifically about themselves. The person selected might be you or someone else in this household aged 16 years and above. Are you willing to be interviewed and are you willing to allow me to select someone else in your house to be interviewed?

DO NOT PROMPT

SINGLE MENTION ONLY

You can interview me and a member of the household	1	1
You can interview me but will have to ask the selected member of the households	2	2
You cannot interview me	3	3
You can interview me, but not a member of the household	4	4

IF CODES 3 OR 4 ARE RECORDED, EXPLAIN THE STUDY AGAIN AND ASK THE QUESTION AGAIN. IF SAME RESPONSE CLOSE INTERVIEW AND RECORD ON FRONT SHEET, OTHERWISE PROCEED

Thank you. I would like to ask you some information about everyone in this household. By household I mean people who eat from the same pot for the last seven days. I need to make a list of every one in the household so that I can choose one person to interview.

FIRST OBTAIN THE LIST OF NAMES AND AGES OF ALL MEMBERS OF THE HOUSEHOLD(A1&A2).

THEN ASK QUESTION A3 TO A6 FOR ONE PERSON AT A TIME.

LIST ALL THOSE THAT ARE AGED 16 YEARS AND ABOVE IN THE QUALIFYING LIST AND THOSE AGED BELOW 16 YEARS IN THE NON QUALIFYING LIST

RECORD DETAILS IN THE HOUSEHOLD REGISTER

A1 Please give the names of people who live in this household starting from the oldest to the youngest

A2 How old is **(NAME)**? **RECORD AGE BY LAST BIRTHDAY.RECORDAGE IN COMPLETE YEARS**

A3 Is **(NAME)** male or female? **TICK APPROPRIATELY**

A4 What is the relationship of **(NAME)** to the head of household?

A5 What is the highest level of formal education that **(NAME)** has completed? **WRITE THE CODE**

A6 What is the employment status of **(NAME)**? Would you say----- **READ OUT THE POSSIBLE CODES. WRITE THE CODE**

A7 Does **(NAME)** earn an income, by income I mean any money or goods received for whatever reasons?

A8: IF ANY RESPONDENT AGED 16 YEARS AND ABOVE WILL NOT QUALIFY FOR THE INTERVIEW, REMOVE THEIR NAMES FROM THE QUALIFYING LIST TO NON QUALIFYING LIST. INDICATE REASONS FOR NON QUALIFICATION

A.9 Total number of household members **(INCLUDING QUALIFIERS AND NON QUALIFIERS) RECORD NUMBER and confirm with respondent.**

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A10. Total number of qualifying persons in the household 16 years and above.

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INTERVIEWER SAY: I am now going to use this information to select the individual respondent I need to speak with.

A1. Record from oldest (top) to youngest	A2. Age in years	A3. Gender 1=Male 2=Female	A4. Relation to Head of household (HHH) 1=Head of Household 2=Wife/Husband of HHH 3=Parent of HHH 4=Uncle/Aunt of HHH 5=Grandparent of HHH 6=Son/daughter, nephew, niece of HHH 7=Brother/sister of HHH 8=Other relation 9=Household employee/not related 10=No response	A5. Highest level of formal Education 1=None 2=Preprimary 3=Some primary 4=Primary 5=Post primary technical training 6=Some secondary 7=Secondary 8=Post secondary technical training 9=University 10= Don't Know	A6 Employment Status 1=Pensioner/retired 2=Work full time for a salary 3=Work part-time for a salary 4=Housewife 5=Student 6=Self employed(formal sector) 7=Self employed(informal sector e.g. mama nitille) 8=Casual worker 9=Farmer (work on own farm) 12= Children below school going age 13=Other	A7.Income earner 1=Yes 2=No	Respondent selected for interview
Names	Year	Code	Code	Code	Code		Code

QUALIFIERS

01							
02							
03							
04							
05							
06							
07							
08							
09							
10							
11							
12							
13							
14							
15							

A1. Record from oldest (top) to youngest	A2. Age in years	A3. Gender 1=Male 2=Female	A4. Relation to Head of household (HHH) 1=Head of Household 2=Wife/Husband of HHH 3=Parent of HHH 4=Uncle/Aunt of HHH 5=Grandparent of HHH 6=Son/daughter, nephew, niece of HHH 7=Brother/sister of HHH 8=Other relation 9=Household employee/not related 10=No response	A5. Highest level of formal Education 1=None 2=Preprimary 3=Some primary 4=Primary 5=Post primary technical training 6=Some secondary 7=Secondary technical training 8=Post secondary 9=University 10= Don't Know	A6 Employment Status 1=Pensioner/retired 2=Work full time for a salary 3=Work part-time for a salary 4=Housewife 5=Student 6=Self employed(formal sector) 7=Self employed(informal sector e.g. mama nitilie) 8=Casual worker 9=Farmer (work on own farm) 12= Children below school going age 13=Other	A7.Income earner 1=Yes 2=No	A8. Reasons for non-qualification 1=Away at School 2=Works away from home 3=Traveling during survey 4=Mentally ill/intellectually challenged 5=In hospital for a long time 6=Sick at home 7=Under 16 8=Deaf or dumb
Names	Year	Code	Code	Code	Code		Code

NON QUALIFIERS

01							
02							
03							
04							
05							
06							
07							
08							
09							
10							
11							
12							
13							
14							
15							

**CHOOSING AN INDIVIDUAL RESPONDENT
NOW SELECT AN INDIVIDUAL RESPONDENT TO INTERVIEW ACCORDING TO KISH GRID.**

RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.

- Take the last two digits of the questionnaire number on page 1 and find the same number in the first four columns of the Kish Grid below.
- Look along the first row and circle the number that corresponds to the total number of qualifying adults in the household from the household register.
- Where the qualifying number in the household column intersects with the corresponding row of the questionnaire number, that cell is the individual that you choose. Circle the number in the cell. Refer back to the schedule and identify the name of the person.
- If that person is not at home, YOU MUST arrange to call a second time and, if necessary, a third time to interview that individual.
- Record call details on front of questionnaire.

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING MALES/FEMALES IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																									
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25	
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19	
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11		7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18	
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	14	3	2	13	5	18	1	4	1	20	11	5	24	
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14	
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4	
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8	
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12	
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1	
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2	
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16	
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7	
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23	
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11	
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15	
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20	
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13	
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6	
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21	
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9	
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5	
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22	
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17	
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10	

NAME OF THE RESPONDENT (RETURN TO THE HOUSEHOLD REGISTER AND IDENTIFY THE PERSON IN COLUMN 10 (LAST COLUMN))

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REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE INFORMANT. Good morning/afternoon/evening. My name is----- from Steadman Group Tanzania, an independent research company based in Dar es Salaam. Steadman is conducting a research on how people use financial services. This household has been selected randomly to represent others in this area. The information obtained in this survey will help the government of Tanzania and other organisations know how they can bring better service to you and other Tanzanians. All the information you give me will not be reported at an individual or household level and nowhere will the report mention this household.

I have already spoken with **(NAME OF KEY NFORMANT)** about this household and now I would like to interview you. The interview will take about one and half hours to complete. May we proceed with the interview? **(If not, arrange convenient time record call details on front page).** Once again I want to assure you that all the information you give me is completely confidential and the information cannot be traced to back to you.

IF RESPONDENT IS THE SAME AS KEY HOUSEHOLD INFORMANT SAY: Now I would like to ask you questions about yourself as an individual.

Date and start time

Date of interview (ddmmyy)
Start time of interview (24 h clock)

SECTION B: GENERAL LITERACY

ASK ALL

B.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 give me the answer to each. Let us start with the first one

SHOW CARD B.1

DO NOT HELP THE RESPONDENT TO READ

SINGLE ANSWER PER QUESTION

- i)What is your favourite drink?
- ii)What is your favourite food?
- iii) What is the name of the school near your home?

	Drink	Food	School
	(i)	(ii)	(iii)
Can read and understand the question	-1	-1	-1
Can read but cannot understand the question	-2	-2	-2
Cannot read or understand the question	-3	-3	-3
Refused to read	-4	-4	-4

ASK ALL

B.2 This may also sound very basic to you, but this is just a routine question for us and I will appreciate your cooperation. Assume that you have paid Tsh 10,000 for 5kg of meat. How much did one kilo of meat cost you? **DO NOT HELP THE RESPONDENT TO CALCULATE.**

RECORD RESPONSE					
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Correct	-1
Wrong	-2
Don't know how to calculate	-3
Refused to answer	-4

SECTION C: FINANCIAL LITERACY AND DOCUMENTATION :

ASK ALL

C 1	Please tell me which of the following best describes your experience with each of the following names of financial service providers? (SHOW CARD C1)
-----	--

- | |
|--|
| <ol style="list-style-type: none"> 1. HAND RESPONDENT SHOWCARD C1/C2 2. READ OUT EACH WORD. 3. SINGLE MENTION PER WORD 4. ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*) |
|--|

Financial Institutions	Never heard of this	Heard of this word or	Heard of this word or
	word or phrase	phrase but don't know what it means	phrase and know what it means
1. Microfinance Institutions	-1	-2	-3
2. M-PESA	-1	-2	-3
3. Upatu/ Kibati/ Mchezo/ ROSCA	-1	-2	-3
4. SACCO	-1	-2	-3
5. (Money lenders) Watu binafsi wanaokopesha kwa riba kwa kuweka kitu rehani	-1	-2	-3
6. NSSF (Tanzania Mainland) ZSSF (Zanzibar)	-1	-2	-3
7. Bank	-1	-2	-3

ASK ALL

C 2	There are many words used in Tanzania that are related to financial products and services . Please tell me which of the following best describes your experience with each word (SHOW CARD C2)
-----	---

1. HAND RESPONDENT SHOWCARD C1/C2
2. READ OUT EACH WORD.
3. SINGLE MENTION PER WORD
4. ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)

	Never heard of this word/	Heard this word but don't know what it means	Heard of this word and know what it means
1. Savings account	-1	-2	-3
2. Current account	-1	-2	-3
3. Debit card	-1	-2	-3
4. ATM	-1	-2	-3
5. Insurance	-1	-2	-3
6. Interest on savings	-1	-2	-3
7. Loans	-1	-2	-3
8. Interest on loans	-1	-2	-3
9. Warehouse receipt system	-1	-2	-3
10. Mamillioni ya Kikwete	-1	-2	-3

C 3**ASK ALL**

If you wanted financial information, education or advice, where would you go?

1. SPONTANEOUS
2. MULTIPLE MENTION POSSIBLE.

Bank	1
Saccos	2
MFIs	3
Broker/financial advisor	4
Burial society	5
Church	6
School Teacher	7

Workplace or employer	8
Local government office	9
Friends and family	10
I would not go anywhere	11
Other places (Please specify)	
13 Don't know	

C4. **ASK ALL**

Which of the following **financial areas** would you like to be **educated on or informed** about, if any? Anything else?

1. **READ OUT.**
2. **MULTIPLE MENTION POSSIBLE.**
3. **IF "NONE" (CODE -14 MENTIONED, THEN CODES -01 TO -13 CANNOT BE MENTIONED)**

1. How interest rates work and are calculated	-1
2. Insuring/covering your assets	-2
3. Insuring/covering your life	-3

4. Understanding the charges/fees that banks, MFIs or Saccos charge	-4
5. How to better understand the services and products provided by financial service providers	-5

6. How to be able to save more money	-6

7. How to manage your money effectively	-7

8. How to open a bank account	-8

9. How to send and receive money through a mobile phone	-9

10. How to use an ATM	-10

11. How to work out the amount of loan you can afford to take out/pay back on	-11

12. What fees may be applied to any loan agreements that you enter – excluding the interest	-12

13. How to apply for a loan	-13

14. None of the above	-14

C5. **ASK ALL**

Which of the following best describes your **overall involvement in financial decisions** of your household?

1. **READ OUT.**
2. **SINGLE MENTION ONLY.**

You make the decisions alone	-1
You make the decision in consultation with your partner or spouse	-2
You make the decision in consultation with other family or household members	-3

You do not make these decisions	-4

C6 **ASK ALL**

Which of the following documents do you have that are in your name?

1. READ OUT.
2. MULTIPLE MENTION POSSIBLE.
3. IF "NONE" (CODE -08 MENTIONED, THEN CODES -01 TO -07 CANNOT BE MENTIONED

- | | |
|--|----|
| 1. Voters card | -1 |
| 2. Driving License | -2 |
| 3. Work/staff identification card | -3 |
| 4. Passport | -4 |
| 5. ATM /Bank card | -5 |
| 6. NSSF/ZSSF/PPF Card | -6 |
| 7. Utility bill e.g water or electricity | -7 |
| 8. None of the above | -8 |

C7 **ASK ALL**

In the last 12 months have you been asked to produce a letter from the ward secretary/village executive when conducting any financial transaction?

- | | | |
|-----|----|------------------------|
| Yes | -1 | CONTINUE |
| No | -2 | GO TO SECTION D |

ASK THOSE WHO ANSWERED CODE 1 IN QC7

C8 How many times have you needed this letter in the last 12 months to access financial services?

- | | |
|-------------------|----|
| Once | -1 |
| 2-3 times | -2 |
| More than 3 times | -3 |

C9 How much money on average did you pay for each letter you were given?

Average amount paid per letter in TSH																				
---------------------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

SECTION D: INCOME

D 1 **ASK ALL**

Different people get income/money in different ways. Please tell me in which of these ways you get income/money.

1. **READ OUT**
2. **MULTIPLE MENTION POSSIBLE.**
3. **IF CODE -19 IS MENTIONED, GO TO SECTION E**

ASK Q.D2 – QD4 FOR EACH ITEM IN D1

D2. Approximately how often do you get income from this source? Is it daily, weekly, monthly, irregularly or seasonally?

SINGLE MENTION FOR EACH ITEM

D3 How do you receive this income/money?

MULTIPLE MENTION POSSIBLE PER ITEM

ASK IF CODES -2 AND 3 ARE MENTIONED IN D3.

D4. How much of this income that you get goes into a financial institution e.g. Bank, Sacco, MFI when you get it? Is it most or all of it, some of it or none of it?

- | |
|---|
| <ol style="list-style-type: none">1. SINGLE MENTION PER ITEM2. RECORD IN GRID3. CODE 3 CANNOT BE MENTIONED IF CODE 1 IN D3 WAS MENTIONED |
|---|

	D1	D2					D3			D4		
	Where does the money come from?	How often do you get income from this source?					How do you receive this income/money?			How much of this income that you get goes into a financial institution?		
		Daily/ Few Times a Week	Weekly	Monthly	Irregularly	Seasonally	Directly Into a Bank	In Cash	By Cheque	All of It	Some of It	Don't use any financial organization
1. Pension that you receive	-1	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
2. Money from family/friends / spouse	-2	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
3. Sell own produce from my farm (Cash crops – coffee, tea, pyrethrum, sisal, cotton)	-3	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
4. Sell own produce from my farm (food crops- beans, maize, cassava, sweet potatoes etc)	-4	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
5. Sell output from my cattle/livestock (e.g. milk, eggs)	-5	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
6. Sell my livestock (goat, sheet, cattle, chicken)	-6	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
7. Fishing – catch fish & sell	-7	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
8. Agricultural trading – buying and selling produce	-8	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
9. Employed on other people's farm on a full time basis	-9	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
10. Employed on other people's farm on a seasonal basis	-10	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
11. Employed to do other people's domestic chores	-11	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
12. Employed in the informal sector (e.g. working for an individual in a business)	-12	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
13. Employed in the formal sector (e.g.in an office, for the government, in a factory)	-13	-1	-2	-3	-4	-5	-1	-2	-3	-1		-3
14. Running your own business (non farm related)	-14	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
15. Sub letting of land	-15	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
16. Sub letting of house/rooms	-16	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
17. Earning money from investments, eg shares	-17	-1	-2	-3	13 -4	-5	-1	-2	-3	-1	-2	-3
18. <u>Aid</u> agency/NGO/govt <u>assistance</u> in form of money	-18	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3
19. I do not get money	-19	-1	-2	-3	-4	-5	-1	-2	-3	-1	-2	-3

LINKING WITH OTHER SECTIONS : IF CODE 3, 4, 5,6,9 AND 10 ARE MENTIONED CONSIDER THIS AS A FARMER . MARK A STAR IN

J14

SECTION E: BANKING

ASK ALL

E1 We are going to talk about your personal experience with various banking **products and services**.

Please tell me about your experience with each of the following, using these options: **CURRENTLY HAVE, USED TO HAVE BUT NO LONGER USE, NEVER HAD)**

SHOW CARD E1

READ OUT THE PRODUCTS

SINGLE MENTION FOR EACH PRODUCT

Product	Currently have	Used to have	Never had
Transaction Products			
1 JK Funds/Mamillion ya Kikwete	-1	-2	-3
2 Post Bank account	-1	-2	-3
3 Savings account	-1	-2	-3
4 Fixed deposit account	-1	-2	-3
5 Current account	-1	-2	-3
6 ATM card	-1	-2	-3
7 Debit card	-1	-2	-3
Credit & Loan from banks			
8 Personal loan from a bank	-1	-2	-3
9 Bank overdraft	-1	-2	-3
10 Credit card	-1	-2	-3
11 Loan to buy a house from a bank	-1	-2	-3
12 Loan to buy land from a bank	-1	-2	-3
13 Loan to build a house from a bank	-1	-2	-3
14 Loan to buy building materials to renovate or extend a house from a bank	-1	-2	-3

Currently Banked = Code 1 for any product 2-14

Previously banked= code 2 for any product 2 -14

Never banked= Code 3 for any product 2-14

INSERT THE CATEGORY RESPONDENT FITS IN

Currently Banked	Previously Banked	Never Banked
-1	-2	-3

LINKING WITH OTHER SECTIONS

Consider as a saver if currently using product 2,3 & 4 – Mark a star in F 1 (Saving)

Consider as having a loan product if currently using product 8-14 Mark a star in J1(Loans)

If currently have JKF Funds (code 1 to product 1) Mark a star in E6

E2

ASK THOSE WHO ARE PREVIOUSLY BANKED AND NEVER BANKED (CODE 2 OR 3 TO E1) OTHERWISE GO TO E6

You had said previously that you do not have a bank account. Do you have access to any bank account that you can save, transact or withdraw from?

- Yes -1
No -2
-

E3

ASK THOSE WHO ARE PREVIOUSLY BANKED AND NEVER BANKED (CODE 2 OR 3 TO E1)

There are many reasons why people don't have a bank account. Can you tell me why you don't have a bank account?

**DO NOT PROMPT
SPONTANEOUS MENTION.
MULTIPLE MENTIONS POSSIBLE.
PROBE FULLY**

1. I don't have a regular income -1
2. I do not have a job -2
3. I am too young to open an account myself -3
4. I don't qualify to open an account -4
5. I have to keep a minimum balance in the bank -5
6. I don't need a bank account -6
7. I don't know how to open an account -7
8. I can't read or write. -8
9. I prefer dealing in cash -9
10. I don't trust banks -10
11. Banks are overcrowded/long queues -11
12. I don't want to pay service fees -12
13. The bank is too far from where I live -13
14. It is expensive to have a bank account/I can't afford to -14
15. The minimum amount I need to open a bank account is too high -15
16. I have too little to make it worthwhile -16
17. Bank charges are too high -17
18. They do not speak my language -18
19. I don't have a referee -19
20. It takes too long to get my money -20
21. I prefer to use alternative financial service providers -21
22. Bank employees are rude -22
23. Banks are not for people like me -23
24. I don't have documents to open an account -24
25. I'm not allowed to open a bank account by my partner or spouse. -25
26. The process of opening a bank account is too complicated -26
27. Banking hours are not convenient for me -27
28. Too much documentation involved -28

- 29. Someone I know has lost money kept at a bank -29
- 30. I am too old to open an account. -30
- 31 Other -31

E4 **ASK THOSE WHO ARE PREVIOUSLY BANKED AND NEVER BANKED (ANSWER CODE 2 OR 3 TO E1)**

Would you like to have your own bank account ?

DO NOT PROMPT.

SINGLE MENTION ONLY

- Yes 1 **CONTINUE**
- No 2 **GO TO E6**

E5 **ASK THOSE WHO ANSWERED CODE 1 TO E4**

For what reasons would you like to have your own bank account?

SPONTANEOUS MENTION

MULTIPLE MENTION POSSIBLE

	Code
To access a loan	1
To save money	2
To deposit money from employer	3
To deposit money from own business	4
To access a loan for your business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay your obligations/standing instructions on time	8
To withdraw money when you need to	9
To facilitate payment of utility bills	10
To transfer money safely and cheaply	11
To earn profit /earn an income	12
To facilitate purchase of household items	13
Other	98

E6 **ASK ONLY THOSE WHO HAVE JK FUNDS (ANSWERED CODE 1 TO PRODUCT 1)**

You said earlier you currently have a JK Fund, for what purpose did you use these funds for?

DO NOT PROMPT
SPONTANEOUS MENTION
MULTIPLE MENTION POSSIBLE

Agricultural input	1
General consumption eg. buying household goods, clothing	2
Education	3
Food	4
Medical treatment	5
Funeral and burial costs	6
Other (Specify)	7

SKIP TO SECTION F FOR THOSE WHO ARE PREVIOUSLY BANKED AND NEVER BANKED

E7 **ASK ONLY CURRENTLY BANKED**

How do you usually get to the bank you use most often?

DO NOT PROMPT
SINGLE MENTION ONLY.

Walk	-1
Own motor vehicle	-2
Own transport other than motor vehicle such as bicycle, motorcycle,etc	-3
Public transport – bus or taxi	-4
Public transport – bicycle or motorcycle	-5
Other motor vehicle – free or not paid for	-6
Other	-7

E8 **ASK ONLY CURRENTLY BANKED**

What is the average time you take to travel to get to the bank you use most often? By this, I mean one way

DO NOT PROMPT
SINGLE MENTION ONLY.

Less than 1 hour	-1
About 1 hour	-2
About 2 hours	-3
About 3 hours	-4
About 4 hours	-5
About 5 hours	-6
About 6 hours	-7
7-12 hours	-8
Over 12 hours (one day)	-9

E9 **ASK ONLY CURRENTLY BANKED**

How much does it /would it cost you to travel to the bank you use most often using public means. I'm talking about one way.

**DO NOT PROMPT
SINGLE MENTION ONLY.**

Close enough to walk – no need to spend money	-1
Less than TSh 300	-2
About TSh 301-400	-3
About TSh 401 – 500	-4
About TSh 501 – 600	-5
About TSh 601 – 700	-6
About TSh 701 – 800	-7
About TSh 801 – 900	-8
About TSh 901 – 1000	-9
About Tsh 1001-3000	-10
About Tsh 3001-5000	-11
About Tsh 5001-7000	-12
About Tsh 7001-8000	-13
About Tsh 8001-9000	-14
About Tsh 9001-10000	-15
More than Tsh.10000	-16
No public transport available	-17
Don't know	-18

E10 **ASK ONLY CURRENTLY BANKED**

I am going to read out some statements. Please tell me if you agree or disagree with each statement.

1. **READ OUT STATEMENTS ONE AT A TIME.**
2. **ROTATE ORDER OF READING.**
3. **SINGLE TICK PER STATEMENT.**
4. **MARK STARTING POINT WITH AN ASTERISK (*).**

	Agree	Disagree	N/A/ Don't Know
1. You shop around for the best interest rates	-1	-2	-3
2. You can easily live your life without formal banking institutions e.g. banks	-1	-2	-3
3. Taking loans should be avoided as much as possible	-1	-2	-3
4. When it comes to money you trust your own experience/knowledge rather than the advice of others	-1	-2	-3
5. If you save and invest regularly, eventually the small amounts will mount up and you'll be secure	-1	-2	-3
6. In times of need you would rather deal with people you know than with financial Institutions	-1	-2	-3
7. You would rather deal face to face with a person than with an electronic device, even if the device is quicker	-1	-2	-3
8. When it comes to money, young people know more than older people	-1	-2	-3
9. Most services offered by banks are also available from non-bank financial institutions e.g. SACCOS,MFIs,ROSCAs	-1	-2	-3
10. You often think you would like to start your own business but can't get a loan/ credit facility	-1	-2	-3
11. You don't trust informal associations like Upatu or savings clubs	-1	-2	-3
12. You are prepared to learn how to use new technology e.g. ATM, computers, mobile phones	-1	-2	-3
13. When you receive your account statement, you check the details on the account	-1	-2	-3
14. Banks force you to use the ATM	-1	-2	-3
15. You often don't feel in control of your finances	-1	-2	-3
16. Banks take advantage of poor people	-1	-2	-3
17. The bank you use gives you status in your friends' eyes	-1	-2	-3
18. When buying on credit you find it usually ends up being more expensive than you thought it was	-1	-2	-3
20 You would prefer to save money for a long-term goal	-1	-2	-3
21 You are willing to learn how to use cell phone for banking transactions	-1	-2	-3

E11 ASK ONLY CURRENTLY BANKED

Have you ever heard of a mobile bank?

- Yes 1 **Continue**
NO 2 **Go to E14**

E12 ASK ONLY THOSE WHO ANSWERED YES TO E11

Have you ever used a mobile bank?

- Yes 1
NO 2

E13 I will read to you some statements. Please tell me whether you agree or disagree with the statements about mobile banks

	Agree	Disagree
1 Mobile banking is a very convenient way of getting bank services	1	1
2 You do not trust mobile banks because there is too little security	2	2
3 You do not trust mobile banks because there is too little privacy	3	3
4 I don't trust it because what are they doing with the money?	4	4
5 You would use the bank more often if there were mobile banks close to you	5	5

E14 **ASK ONLY CURRENTLY BANKED**

Which of the following **banking transactions** do you normally conduct for yourself?

- | |
|---|
| <ol style="list-style-type: none"> 1. READ OUT 2. RECORD RESPONSES IN THE TABLE 3. MULTIPLE MENTION POSSIBLE |
|---|

E15 **ASK ONLY CURRENTLY BANKED**

For each transaction conducted, please tell me how you normally do it. Do you do it at the branch, through the ATM or through the cell phone or other ways

- | |
|---|
| <ol style="list-style-type: none"> 1. HAND RESPONDENT SHOW CARD E15 AND READ OUT 2. ASK FOR EACH TRANSACTION TYPE MENTIONED IN (Q.E14) 1. MULTIPLE MENTIONS POSSIBLE FOR EACH TRANSACTION. |
|---|

	Transaction Conducted	In the branch	Through cell phone banking	Through ATM	Through internet	Other ways
Checking account balance	1	1	2	3	4	5
Cash withdrawals	2	1	2	3	4	5
Cash deposits	3	1	2	3	4	5
Cheque deposits	4	1	2	3	4	5
Buy bankers cheques	5	1	2	3	4	5
Money transfers between bank accounts (same bank or across banks)•	6	1	2	3	4	5
Account payments to a third party e.g. electricity (Luku)	7	1	2	3	4	5
Top up mobile phone	8	1	2	3	4	5
Pay bills at supermarkets , petrol stations	9	1	2	3	4	5
Draw a cheque	10	1	2	3	4	5
Check salary crediting	11	1	2	3	4	5
Other	12	1	2	3	4	5

SECTION F: SAVINGS AND INVESTMENTS

F1 **ASK ALL**

Now we are going to talk about your personal experience with **various savings and investments products and services.**

Please tell me about your experience with each of the following, using these options. **(CURRENTLY HAVE; USED TO HAVE BUT NO LONGER USE, NEVER HAD)**

SHOW CARD F1

READ OUT STATEMENTS SINGLE MENTION PER STATEMENT

SAVINGS PRODUCTS	Currently have	Used to have	Never had
National Saving Product			
1. NSSF	-1	-2	-3
2. ZSSF	-1	-2	-3
3. PPF	-1	-2	-3
Formal others			
4. Savings through insurance schemes e.g. mutual schemes	-1	-2	-3
5. Shares in the Stock Exchange	-1	-2	-3
Semi-formal savings			
6. Savings account at a SACCO (organisation which requires you to be a member e.g. agricultural co-op or workplace co-op)	-1	-2	-3
7. Savings at microfinance institution (organisation which mostly lends to members in a group e.g. Pride, Finca, Seda, PTF)	-1	-2	-3
8. Savings using a mobile phone e.g. M-PESA	-1	-2	-3
9. Employer savings scheme	-1	-2	-3
Informal saving			
10. Savings with an ASCA (a group that lends to other people with interest)	-1	-2	-3
11. Savings with a ROSCA/merry-go-round (a group that collects money from each member and gives it to one person in turn)	-1	-2	-3
12. Savings given to a family or friend to keep	-1	-2	-3
13. Savings with a clan/family group which is not a ROSCA or ASCA	-1	-2	-3
14. Savings with a welfare group E.g funeral associations	-1	-2	-3
15. Savings with a group at my work place (not a work place SACCO)	-1	-2	-3
16. Savings you keep in a secret hiding place e.g., hole in the ground, under the mattress	-1	-2	-3
17. Saving with a businessman for safekeeping	-1	-2	-3
18. Saving in non-monetary items e.g. jewellery, bicycle, radio, agristock, building materials	-1	-2	-3

CONSIDER AS A SAVER IF THE RESPONDENT ANSWERS CODE 1 TO ANY PRODUCT 1-18 IN F1 OR HAS A BANK SAVING PRODUCT IN E1
IF CODE 1 TO NON MONETARY ITEMS (ITEM 18) REMEMBER TO ASK SECTION H. MARK A STAR IN QH.1

FORMAL	
INFORMAL	
NOT SERVED AT ALL	

F2 **ASK ONLY THOSE WITHOUT SAVINGS. THOSE WHO HAVE SELECTED ONLY OPTION – 2 OR 3 IN F1 AND E1(BANK SAVING PRODUCTS ONLY) OTHERWISE GO TO F3**

You have said that you have never had any savings or investment products. Please tell me why?

**DO NOT PROMPT
PROBE
MULTIPLE MENTIONS POSSIBLE**

Cost	• Cost of service	1.
	• Cost of getting there	2.
	• Don't have the start up money	3.
	• Poor or low returns	4.
Don't know of	• Unaware of products	5.
Attitudes & Beliefs	• Don't believe in it	6.
	• Like spending	7.
	• Live for today	8.
	• Don't worry about the future	9.
Affordability	• Have no money to save	10.
	• Needing a lump sum to start with	11.
Effort	• Too time consuming to participate	12.
	• Not easy to get my money out when I need it	13.
	• Difficult to use	14.
Qualification	• You need a referee	15.
	• Don't have relevant documentation	16.
	• You don't understand how the service works	17.
	• Am too young to contract	18.
	• Can't qualify	19.
Availability of service	• Facility not nearby	20.
	• Not available in this area	21.
	• Inconvenient time for meetings/opening time	22.
	• Not easy to get to the meetings or facility	23.
	• Not easy to access-no transport to the facility	24.
Risk	• Money not safe and secure	25.
	• I could lose my money/asset	26.
	• Fraud	27.

FOR THOSE WITHOUT ANY SAVINGS SKIP TO SECTION G

ASK ONLY SAVERS (THOSE WHO HAVE ANSWERED -01 IN E1 OR F1)

F3

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

As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer Banks and Saccos.

ASK FOR EACH STATEMENT:

1. HAND RESPONDENT CARD F3 AND READ COLUMN HEADINGS
2. READ OUT STATEMENTS.
3. MULTIPLE MENTION POSSIBLE PER STATEMENT
4. ROTATE ORDER OF ASKING STATEMENTS. MARK WITH AN ASTERIX* THE STARTING POINT.

	STATEMENTS	Sacco	ROSCA	MFI	Banks	None
Cost	The fees are affordable	-1	-2	-3	-4	5
	They have many hidden charges	-1	-2	-3	-4	5
	They force you to keep a high minimum balance	-1	-2	-3	-4	5
Interest	Interest on your savings and investments is low	-1	-2	-3	-4	5
Convenience	You can access their services whenever you need them	-1	-2	-3	-4	5
	They are close to you	-1	-2	-3	-4	5
	You can get your savings and investment immediately if you need it	-1	-2	-3	-4	5
	They ask for too many conditions when you want to use their services	-1	-2	-3	-4	5
Communication	They are wananchi friendly	-1	-2	-3	-4	5
	They speak your language	-1	-2	-3	-4	5
	They are interested in people like you	-1	-2	-3	-4	5
	They are disrespectful to you	-1	-2	-3	-4	5
Security	They are located in safe areas	-1	-2	-3	-4	5
	You can lose your money	-1	-2	-3	-4	5
Attitudes & Beliefs	You do not understand how they work	-1	-2	-3	-4	5
	You don't trust them with your money	-1	-2	-3	-4	5
Qualification	You are too young to qualify to contract for their service	-1	-2	-3	-4	5
	You don't qualify for their service	-1	-2	-3	-4	5

ASK ALL SAVERS – THOSE WHO ANSWERED -01 IN E1 AND F1

F4 Many people have different reasons why they keep money aside or save or invest, for what reasons are you **CURRENTLY saving or investing?**

**DO NOT PROMPT,
PROBE,
MULTIPLE MENTIONS POSSIBLE**

Family	1. For meeting household needs when you have little or no money	-1
	2. For emergency (burial, medical)	-2
	3. For social reasons (wedding, travel, bride price)	-3
Assets	4. To acquire jewellery	-4
	5. For improving a house	-5
	6. To pay off debt faster	6
	7. To acquire household goods	-7
	8. For purchasing a car or motorcycle	-8
	9. Purchase land	-9
	10. Purchase or build a house for your family to live in	-10
	11. Purchase or build a house to rent out	-11
	12. For purchase of shares/stocks/bonds	-12
Agriculture	13. For purchase of livestock /cattle	-13
	14. For agricultural inputs e.g. preparing land, seed and fertilizer, pesticides	-14
	15. For agricultural implements – plough, hoe, tractor, things to use on the farm	-15
	16. For fishing equipment – boat, nets, engine	-16
Business	17. For expanding your business	-17
	18. For starting up a new business	-18
	19. For putting money in someone else's business	-19
Long term	20. For later in life/old age	-20
	21. For education of yourself, children or siblings or others	-21
	22. To leave something for your children	-22
	23. Other	-23

SECTION G: INFORMAL SAVINGS & SOCIETIES

ASK ALL

G1 Many people in Tanzania belong to informal societies or group saving schemes such as **ROSCA, ASCA, merry go round, social group, clan group, welfare groups** to which they contribute money on a regular basis. Remind me if you belong to one of these groups or not?

Yes -1 **GO TO G3**
No -2 **GO TO G2**

G2 Why don't you belong to any groups?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE.

- | | |
|--|---|
| 1. You bank with a financial institution | 1 |
| 2. You don't have any money | 2 |
| 3. People in the group steal your money | 3 |
| 4. You don't know about them | 4 |
| 5. You don't want to join their activities | 5 |
| 6. You don't trust them | 6 |
| 7. A group requires too much time | 7 |
| 8. Other | 8 |

FOR THOSE WHO DO NOT BELONG TO INFORMAL SOCIETIES OR GROUP SAVING SCHEMES GO TO SECTION H

G3 You have said you belong to a group or many groups – can you tell me how many groups you belong to?

DO NOT PROMPT.
SPONTANEOUS MENTION
SINGLE MENTION ONLY.

1 -1
2 -2
3 or more -3

G4 You have said you belong to a group or different groups, Please tell me what type your groups are: Are they

(READ OUT, MULTIPLE MENTIONS POSSIBLE)

1. Merry go round; members make regular contributions to a fund which is given (usually) in whole to each contributor in rotation)**(ROSCA/ UPATU/ MCHEZO)**

2. Members make regular contribution to a fund and members or non-members BORROW from the fund and repay with INTEREST. Members buy minimum compulsory shares repay their outstanding loan and or interest each time they meet **(ASCAS/VICOBAS/VSLA)**

3. Savings and LENDING groups that are assisted by an outside manager. Manager assists the group with book-keeping, allocating loans and follow-up. These may be under the control of a bigger organization like IFAD, CARE **(MANAGED ASCAS)**

4. Welfare/clan groups that assist each other (sickness, funerals, buy household goods jointly) **(WELFARE/CLAN GROUP)**

5. Investment clubs that invest the money as a group in company shares or in fixed assets like land and houses **(INVESTMENT CLUBS)**

I would like you to tell me more about your group contributions and members. We shall start with _____ **READ THE FULL DESCRIPTION OF THE GROUP. IF RESPONDENT BELONG TO MORE THAN ONE GROUP OF THE SAME TYPE E.G TWO ROSCAS TAKE THE MAIN ROSCA GROUP (GROUP WHICH HE/SHE) CONTIBUTES MOST MONEY)**

G5 What is your regular contribution to this group (in TSH)?

G6 How often do you contribute (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other)?

G7 How many people are in this group?

G8 How long has this group existed (in years)? If less than a year, record 00.

G9 How long have you been a member of this group (in years)? If less than a year, record 00.

	G4 Group Type	G5 contribution (Tsh)	G6. Frequency of contributions (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other)	G7. How many in group?	G8Age of group (in years)	G9. How long have you been in group? (in years)
ROSCA	1					
ASCA e.g VICOBAs, VSLAs	2					
Managed ASCA	3					
Welfare/Clan group	4					
Investment Clubs	5					

G10. Thinking about the group that you contribute the most money to; I will refer this as your main group, what services does your main group which you belong to offer?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE

1. Give one member all the monies collected in one round (merry go round)	-1
2. Lend money out to non-members who borrow when the need arises and repay with interest added	-2
3. Lend money out to members who - borrow when the needs arises and repay with little or no interest added	-3
4. Buy household goods for members	-4
5. Act as a guarantor or security for members	-5
6. Invest the money in shares, company shares	-6
7. Invest in a business	-7
8. Contribute money to purchase working tools	-8
9. Purchase fixed assets – land, houses as a group	-9
10. Purchase fixed assets – land, houses for members	-10
11. Raise the money needed for funerals (part or all)	-11
12. Raise the money needed for other emergencies (part or all)	-12
13. Buy groceries or food for members	-13
14. Help members save money	-14
15. Don't know	-15
16. Other – please specify	-16

G11 Talking about your (main) group, which of the following documents or activities does the group have or do?

READ OUT THE STATEMENTS

MULTIPLE RESPONSES POSSIBLE

1. A bank account - cheque book or card in the name of the group/association	1
2. A bank account - in the name of two or more members of the group	2
3. A bank account - cheque book or card in only one of the members' name	3
4. Use of someone else's or another group's bank account	4
5. A certificate of registration	5
6. A receipt book for any money received	6
7. A constitution	7
8. Written rules and regulations that members are expected to adhere to	8
9. Records and circulates minutes after every meeting	9
10. Elect officials through voting	10
11. A passbook for recording savings or loans	11
12. Holding meetings on regular fixed intervals e.g. every month	12
13. Keep accounting record	13
14. Audited accounts	14
15. A treasurer/finance person who is not also the chairman	15
16. More than one signatory on the cheque book	16
17. A money box with more than one key	17
18. Someone who is not a member of the group who manages it	18
19. A membership fee	19
20. A fixed number of members	20
21. Other	21

G12. Thinking about the group(s) you belong to , why do you belong to this (these) groups?

DO NOT PROMPT

MULTIPLE MENTION POSSIBLE.

For later use	1. To have a lump sum to use when its your turn	-1
	2. To keep money safe	-2
	3. To save	-3
For emergency	4. To help when there is a death in the family	-4
	5. To help when there is another emergency	-5
Social	6. Because you inherited the position from your parent	-6
	7. It is expected for people in your clan/village/community	-7
	8. To socialize /meet your friends	-8
	9. To exchange ideas and information	-9
Investment	10. Forces me to participate and support my group members	-10
	11. To invest in bigger things by pooling money/resources together	-11
	12. The group buys you household goods or farm goods when its your turn	-12
Convenience	13. To increase income by lending	-13
	14. Because you could not get money or help anywhere else	-14
	15. You can get money easily when you need it	-15
	16. To borrow money	-16
	17. To purchase working tools	-17
	18. Other – please specify	-18

G13 For the (main) group you belong to, which of the following, if any, has your main group ever experienced?

1. HAND RESPONDENT CARD H13 READ OUT

2. ANSWER IN YES NO FORMAT

		Yes	No
Theft	1. Lost money through theft or fraud from an outside party	-1	-2
	2. Lost money through theft or fraud from a committee member	-1	-2
Loss of membership	3. Members pulling out	-1	-2
	4. Members not paying contributions	-1	-2
	5. Members not co-operating in many decisions	-1	-2
	6. Death of many members	-1	-2
Bad leadership	7. Personal conflicts	-1	-2
	8. Officials elected in a manner that was not transparent	-1	-2
	9. Poor administration	-1	-2
	10. Dishonesty by members causing loss of money	-1	-2
	11. Misuse of money by officials	-1	-2
	12. Bribery by leaders	-1	-2

		Yes	No
Insolvency	13. Had to borrow extra money from a lending institution so as to continue operating	-1	-2
	14. Bad investment of funds	-1	-2
	15. Overspending on certain items	-1	-2
	16. Had liquidity problems – not enough money to sustain activities	-1	-2
Poor service	17. Money/cash not available immediately	-1	-2
	18. Poor service with the bank or financial institution which serves the group	-1	-2

SECTION H: NON-MONETARY SAVINGS

H 1 ASK NON MONETARY SAVERS (ANSWERED CODE 1 TO ITEM 18 IN F1) OTHERWISE GO TO SECTION J

You said that you save in non-monetary items, please tell us in which form you do this?

READ OUT

MULTIPLE MENTIONS POSSIBLE

Livestock – e.g. goats and cows	-1
Means of transport – e.g. bicycle, boat	-2
Building materials – e.g. cement	-3
Agricultural produce e.g. cereals	-4
Agricultural inputs – e.g. seeds, fertilizer	-5
Jewellery	-6
Clothing	-7
Household appliances e.g. kettle, fridge, fan, radio, TV	-8
Business stock	-9
House	-10
Land/plot	-11
Other	-12

H. 2 Talking about **Savings**, what do you see as the benefits of saving in non monetary items?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE

The only option available	-1
Can be exchanged for other goods and services quickly	-2
Can be converted to cash in a short period of time	-3
For status symbol in society	-4
It serves dual purposes eg. radio for news, cow for milk	-5
Offers higher return on investment than saving in cash money	-6
Makes it easier to do business	-7
To keep and use item and can sell at a later date	-8
Adds to the comfort of living eg shelter, radio, TV	-9
Security	-10

SECTION J: CREDIT & LOANS

J1 We are going to talk about your personal experience with various credit and loan products. Please tell me about your experience with each of the following, using these options. **SHOW CARD J1 (CURRENTLY HAVE; USED TO HAVE BUT NO LONGER USE, NEVER HAD)**

LOAN PRODUCT TABLE	Currently have	Used to have	Never had
1. Personal loan from SACCO	-1	-2	-3
2. Loan from a microfinance institution	-1	-2	-3
3. Loan from money lending companies e.g Blue Chip, Easy Finance, Bay Port	-1	-2	-3
4. Loan from an employer	-1	-2	-3
5. Loan from an ASCA	-1	-2	-3
6. Loan from family/friends without security	-1	-2	-3
7. Loan from family/friends with security (kuweka a kitu rehani)	-1	-2	-3
8. Loan from an informal money lender/(watu binafsi wanaokopesha kwa riba)	-1	-2	-3
9. Credit from a school or hospital	-1	-2	-3
10. Warehouse receipt system	-1	-2	-3
11. Loan/credits from contract buyer against your harvest, eg tobacco, vegetables (i.e a buyer with whom you have signed a contract e. seeds fertiliser etc	-1	-2	-3
12. Loan/credits from non contract buyer against your harvest, eg tobacco, vegetables (i.e buyer who is known to you/ have a relationship but has not signed a contract)	-1	-2	-3
13. Loan/credits from individual traders/ brokers who buy on behalf of major companies /dalali	-1	-2	-3
14. Loan/credits from processors			
15. Loan from traders/ companies that sell agricultural implements e.g irrigation pumps, ploughs	-1	-2	-3
16. Subsidized input loan (e.g voucher from local government)	-1	-2	-3
Government			
17. Loan given by government or government-related institution to buy a house or land e.g NHC	-1	-2	-3
18. Loan from a government institution e.g. Higher Education Loans Board	-1	-2	-3
Retail			
19. Loyalty card from a supermarket or petrol station	-1	-2	-3
20. Hire purchase (e.g. ART and Tunakopesha Ltd)	-1	-2	-3
21. Credit from a kiosk	-1	-2	-3
22. Non-monetary loans – e.g. livestock, bicycle, radio, agri-stock, share cropping	-1	-2	-3

CONSIDER AS HAVING A LOAN PRODUCT IF THE RESPONDENT HAS A PRODUCT (CODE 1) IN J1 ABOVE OR HAS A BANK LOAN PRODUCT IN E1

IF RESPONDENT ANSWERS CODE 1 TO ITEM 22 CONSIDER AS HAVING NON MONETARY LOANS . MARK A STAR IN K.1

FORMAL _____

INFORMAL _____

NOT SERVED AT ALL _____

J2 **ASK ALL**

Have you ever applied for a loan from a financial institution or organisation?

Yes -----**IF YES GO TO J4**

NO -----**IF NO CONTINUE**

J3 **FOR THOSE WHO HAVE NEVER APPLIED FOR A LOAN**

Why have you never applied for a loan?

**SPONTANEOUS,
MULTIPLE RESPONSES POSSIBLE,
PROBE**

I have never needed it	-1
I don't have identification or the right documentation	-2
I don't believe in paying interest	-3
They charge too much	-4
I don't have enough money	-5
My spouse/partner won't allow it	-6
I don't know where to get a loan	-7
There is no place nearby to go to get a loan	-8
I don't have a guarantor/referee	-9
I don't have any collateral	-10
I am too young to qualify	-11
I fear that I may not have enough money to repay the loan	-12
Others	-13

FOR THOSE WHO HAVE NEVER APPLIED FOR A LOAN SKIP TO QUESTION J16

J4. **ASK ALL WHO HAVE APPLIED FOR A LOAN (ANSWERED CODE 1 TO QJ 2)**

Have you ever experienced difficulties in obtaining documents when applying for a loan?

Yes	1	CONTINUE
No	2	GO TO QUESTION J6

J5. **ASK ALL WHO ANSWERED YES TO QUESTION J4**

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

**READ LIST
TICK ALL THAT APPLY
MULTIPLE MENTIONS POSSIBLE**

Spouse signature/letter/ID	-1
Employee signature/letter	-2
Other family signature /letter/ Identification/ID (not spouse)	-3
Letter/Identification/ID	-4
Letter from Government authority eg. ward secretary//village excutive officer/ signature	-5
Group members guarantee	-6
Application form	-7
Agreement form(s)	-8
Contract form	-9
Business Plan/ license for business loan	-10
Utility bill	-11
Others	-13

FOR THOSE WHO DO NOT HAVE LOAN (CODE 2 OR 3 IN SECTION J1 OR F1) SKIP TO QUESTION J14

ASK ALL WHO HAVE LOANS (CODE 1 IN J1 AND/OR F1)

J6 People have different reasons why they borrow money or take a loan. By loan I mean given as cash or given goods or services for which you will pay for later. Thinking back, for **what reasons have you currently borrowed money / taken a loan ?**

<p><u>DO NOT PROMPT</u></p> <p><u>MULTIPLE MENTION.</u></p> <p><u>PROBE</u></p>
--

Reasons for current loan

For buying household goods and appliances	-1
For social reasons (eg. wedding travel, birthday,baptism,graduation),	-2
For purchasing means of transport e.g car/bicycle/motorcycle	-3
For meeting day to day expenses –eg. food, transport to work	-4
For meeting annual expenses eg. rent	-5
For education of self, children or siblings or others	6
For burial expense	-7
For medical expenses	-8
For legal expenses	-9
Purchase a house	-10
For building or improving a house	-11
Purchase of land	-12
For farming activities – improvements/implements and inputs e.g. preparing land	-13
For purchase of livestock	-14
For setting up a business/	-15
For expanding your business / buying more business stock	-16
To pay off debts	-17

To help someone repay a loan	18
To top up Sacco and MFI shares to qualify you for a bigger loan	19
Other	20

ASK ALL WHO HAVE LOANS

J7 Please tell me which of the following you experienced when you applied for any loan.

READ OUT,

MULTIPLE RESPONSES POSSIBLE

	Yes	No
You knew about all the costs before you took the loan	-1	-2
You were told the costs before you took the loan	-1	-2
You could afford the costs	-1	-2
The repayment was more than you thought it would be	-1	-2
You had to pay a third party to help you get a loan	-1	-2
The loan amount you were given was lower than requested	-1	-2
It took too long to get the loan approved	-1	-2
You could easily get the documents needed to apply for the loan	-1	-2
The loan application process was difficult	-1	-2
The collateral was difficult to get	-1	-2
You were required to raise a deposit before you got the loan	-1	-2

ASK ALL WHO HAVE LOANS

J8 For any loans that you have applied for, were you asked for a security or collateral ?

Yes	-1	CONTINUE
No	-2	GO TO QUESTION J13

ASK ALL WHO ANSWERED CODE 1 IN J8

IF YES, what form of security or collateral was required?

J9 **READ OUT MULTIPLE RESPONSES POSSIBLE**

Collateral

Own land title/house title	-1
Own household goods	-2
Own car registration card	-3
Own machinery, tools	-4
Own business stock	-5
Own business Items	-6
Asset purchased using the loan	-7
Cash deposit (Dhamana mbadala)	-8
Third party securities – guarantee or documents from someone else	-9
Letter of credit	-10
Compulsory savings SACCOs	-11
Group guarantee	-12
Guarantee from employer	-13

Guarantee from spouse -14
 Guarantee from village executive/councillor -15
 Other -16

ASK THOSE WHO ANSWERED CODE 1 TO J8

J10 Have you ever lost collateral/security?

YES -1 **CONTINUE**
 NO -2GO TO J13
 REFUSED TO ANSWER -3GO TO J13

ASK THOSE ANSWERED CODE 1 TO J10

IF YES: What kind of institution/group did you lose your collateral/security to? Was it-----

J11 **SHOW CARD J11**

READ OUT

MULTIPLE RESPONSES POSSIBLE

J12 What form was the collateral/security you lost?

MULTIPLE RESPONSES POSSIBLE

	Banks	Sacco	MFI	ROSCAs, upatu, MGR	ASCAs (pay interest to savers)	Companies that Lend loan e.g Blue Finance	Individuals that lend at an interest	RTA
J11 Lost money in this type of institution or group	-1	-2	-3	-4	-5	-6	-7	99
J12 Type of collateral Lost	-1	-2	-3	-4	-5	-6	-7	99
Asset	-1	-2	-3	-4	-5	-6	-7	99
Cash	-1	-2	-3	-4	-5	-6	-7	99
Others	-1	-2	-3	-4	-5	-6	-7	99

Deleted: F

ASK ALL WHO HAVE TAKEN LOANS FROM A FINANCIAL INSTITUTION

I am now going to read out a number of statements that people have made about **loans in** different financial service providers. As I read out each one, I would like you to tell me which of the following financial service providers you associate with each statement. You may name one or more you feel fit that particular statement.

As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer banks and Saccos.

ASK FOR EACH STATEMENT/ ANY OTHER?

1. SHOW CARD J13 and READ COLUMN HEADINGS
2. READ OUT STATEMENTS.
3. MULTIPLE MENTIONS POSSIBLE PER STATEMENT
4. ROTATE ORDER OF ASKING STATEMENTS.

	Sacco	ROSCA/ASCA	MFI	Bank
1. The costs associated with getting a loan are high	1	2	3	4
2. They have many hidden charges	1	2	3	4
3. You cannot get a loan immediately if you need it	1	2	3	4
4. The interest they charge on loans is very high	1	2	3	4
5. To get a loan you need a guarantee/guarantor	1	2	3	4
6. They are wananchi friendly	1	2	3	4
7. You don't understand how they work	1	2	3	4
8. The requirements to get a loan are difficult to meet	1	2	3	4
9. They are harsh when you can't make your repayments	1	2	3	4
10. You don't qualify for a loan	1	2	3	4
11. Is your ideal loan/credit provider	1	2	3	4
12. Are located in safe locations/areas	1	2	3	4
13. They force you to keep a high minimum balance	1	2	3	4
14. Their operating hours are convenient	1	2	3	4
16. They speak a language you can understand	1	2	3	4
17. You have to pay a bribe to get a loan	1	2	3	4
18. Your age prevents you from qualifying for a loan	1	2	3	4
19. Am too young to qualify	1	2	3	4

ASK ALL FARMERS (THOSE WHO GET INCOME FROM CODE 3,4,5,6,9,10 IN D1) OTHERWISE GO TO SECTION K

J14 Would you be interested in an agricultural loan that is given to you in installments to cater for different stages of farming e.g. in land preparation, seeds and inputs, weeding and harvesting?

- YES 1
NO 2

SECTION K: NON-MONETARY LOANS

K 1 ASK ONLY THOSE WHO HAVE NON MONETARY LOANS (ANSWERED CODE 1 IN item 22 in J1) OTHERWISE GO TO

SECTION L

You said that you have borrowed non-monetary items, please tell me in which form you do this?

READ OUT

MULTIPLE MENTIONS POSSIBLE

- Livestock – e.g. goats and cows 1.
- Means of transport – e.g. bicycle, motorcycle, car 2.
- Building materials e.g cement, nails, bricks 3.
- House 4.
- Agricultural inputs(crops) – e.g. seeds, fertilizer, pesticides 5.
- Agricultural inputs (Livestock) –e.g Acaricides, feeds, vet medicines 6.
- Agricultural implements e.g tractor, plough, irrigation pump 7.
- Implements to use, return and pay for sometime in the future (to pay back in cash or in kind) 8.
e.g. sewing machine, tractor, plough, cow/Makisai to pull the plough
- Land (to pay back in cash or a portion of the harvest)/share cropping 9.
- Working tools e.g Fishing gear, sewing machines, salon equipment 10.
- Business stock 11.
- Food eg. milk, rice, beans, spices,sugar 12.
- Shopping for someone else excluding food 13.
- Clothing 14.
- Household appliances e.g. kettle, fridge, fan, radio, TV 15.
- Human medicine 16.
- Spare parts 17.
- Other (specify) 18.

K2 ASK ONLY THOSE WHO HAVE NON MONETARY LOANS

Talking about **Loans and credit** what do you see as the benefits of getting a loan in non monetary items?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE

- The only option available 1.
- You are able to pay for the goods 2.
- It's easier to meet your obligations 3.
- Makes it easier to do business e.g use the item immediately 4.
- The loan is utilized as planned i.e not diverted to other needs e.g school fees 5.
- You can avoid paying tax 6.
- Security 7.
- Cuts down the cost of going to purchase the items 8.
- Can access items that are not available in the region 9.
- Others (specify) 10.

SECTION L : FINANCIAL PERCEPTIONS

L1 **ASK ALL:** I am going to read out some statements to you. Using this scale, please tell me if you agree or disagree with each statement, or don't know.

- | |
|--|
| <p>1. READ OUT STATEMENTS ONE AT A TIME</p> <p>2. ROTATE ORDER OF READING STATEMENTS MARK STARTING POINT WITH AN ASTERISK (*).</p> <p>3. SINGLE MENTION PER STATEMENT</p> |
|--|

	Agree	Disagree	N/A/Don't know
1. You try to save regularly	-1	-2	-3
2. You do not like carrying cash	-1	-2	-3
3. People often ask your advice on financial matters	-1	-2	-3
4. You hate owing money to anyone	-1	-2	-3
5. When you make financial decisions, you like to get advice from family/friends	-1	-2	-3
6. Having an account in a financial institution makes it easier to get credit for your business	-1	-2	-3
7. You are worried that you won't have enough money for old age	-1	-2	-3
8. You prefer to save where your money is safe, even if the returns are low	-1	-2	-3
9. You are saving for something specific, such as education, an appliance or furniture	-1	-2	-3
10. You are saving for a house	-1	-2	-3
11. You have a good idea of what interest/returns you get on the money you save	-1	-2	-3
12. You are willing to give up something in order to save	-1	-2	-3
13. You know quite a bit about money and finances	-1	-2	-3
14. When it comes to financial matters you prefer to talk directly to a person	-1	-2	-3
15. You work to a budget	-1	-2	-3
16. You are willing to pay in advance for cover that will assist you in case there is an emergency in the future e.g. insurance	-1	-2	-3
17. You would trust another organisation which is not a bank, to keep your savings safely	-1	-2	-3
18. It's against your beliefs to pay or receive interest	-1	-2	-3
19. You do not use savings and loans products offered by institutions because they are against your religious beliefs	-1	-2	-3
20. You have been asked for extra money as a token to obtain financial services	-1	-2	-3
21. You would use your land title as a collateral to get a loan	-1	-2	-3
22. You sometimes take a loan to pay off another loan/credit	-1	-2	-3
23. You would be embarrassed if you could not pay off your loans	-1	-2	-3
24. You think it's acceptable to not pay back your loan when it falls due	-1	-2	-3
25. You think it is acceptable to not pay back a government loan eg. University loans	-1	-2	-3
26. You would use mobile phones to do banking transactions	-1	-2	-3
27. You often sign contracts or legal documents without understanding them	-1	-2	-3

L2

ASK ALL:

I am going to read out some statements to you about JK Funds/ Mamillioni ya Kikwete . Please tell me if you agree or disagree with each statement.

- | |
|--|
| 1. READ OUT STATEMENTS ONE AT A TIME |
| 2. ROTATE ORDER OF READING STATEMENTS |
| 3. SINGLE MENTION PER STATEMENT |
| 4. MARK STARTING POINT WITH AN ASTERISK (*). |

	Agree	Disagree	Don't Know
JK Funds are funds with an obligation to repay	-1	-2	-3
JK Funds are funds with a minimal interest rate	-1	-2	-3
JK Funds have repayment terms that suit you	-1	-2	-3
JK Funds are a revolving fund	-1	-2	-3
JK Funds are for all Tanzanians	-1	-2	-3

L3.

ASK ALL

ATTITUDES REGARDING PROVIDERS

I am now going to read out a number of statements that people have made about different financial service providers. As I read out each one, I would like you to tell me which of the following **financial service providers** you **associate** with each statement. You may name one, many or none, depending on the number that fit that particular statement. As an example, if I ask you which financial service providers, if any, have helpful staff, you may answer banks and insurance companies. Someone else may answer micro-lenders and NGOs

ASK FOR EACH STATEMENT: ANY OTHERS

- | |
|---|
| <ul style="list-style-type: none">• HAND RESPONDENT CARD L3• READ OUT STATEMENTS• ROTATE ORDER OF ASKING STATEMENTS• MARK STARTING POINT WITH AN ASTERISK (*).• MULTIPLE MENTION POSSIBLE PER STATEMENT |
|---|

	MFI e.g FINCA	SACCO	Insurance Companies	Banks	Informal money Lenders /Watu wanaoko pesha kwa riba	Companies that offer financial services e.g Bayport	Kiosk	None/ Don't know/ Not sure
1. You have to pay application/service fees	-1	-2	-3	-4	-5	-6	7	8
2. Your money does not grow quickly	-1	-2	-3	-4	-5	-6	7	8
3. You cannot get money immediately if you need it	-1	-2	-3	-4	-5	-6	7	8
4. The charges (service fees/premiums) are too high	-1	-2	-3	-4	-5	-6	7	8
5. They make it easy to get another loan	-1	-2	-3	-4	-5	-6	7	8
6. You must have references or guarantors	-1	-2	-3	-4	-5	-6	7	8
7. You don't understand how they work	-1	-2	-3	-4	-5	-6	7	8
8. They are not understanding when you can't make your repayments on time	-1	-2	-3	-4	-5	-6	7	8
9. They are your ideal financial service provider	-1	-2	-3	-4	-5	-6	7	8
10. There have long queues for their services	-1	-2	-3	-4	-5	-6	7	8
11. They treat you with respect	-1	-2	-3	-4	-5	-6	7	8
12. Their products don't meet your needs	-1	-2	-3	-4	-5	-6	7	8
13. You cannot access their products/services because they are too far away from you	-1	-2	-3	-4	-5	-6	7	8
14. They have poor service and are unfriendly	-1	-2	-3	-4	-5	-6	7	8
15. They cannot speak to you in your language	-1	-2	-3	-4	-5	-6	7	8
16. You don't use this financial service provider at the moment, but you really would like to	-1	-2	-3	-4	-5	-6	7	8
17. They give you status in your community	-1	-2	-3	-4	-5	-6	7	8
18. They respect your privacy	-1	-2	-3	-4	-5	-6	7	8
19. They are prepared to deal with low amounts of money	-1	-2	-3	-4	-5	-6	7	8
20. They make decisions about loans fast	-1	-2	-3	-4	-5	-6	7	8
21. The interest they charge on loans is very high	-1	-2	-3	-4	-5	-6	7	8

SECTION M: RISKS AND COPING MECHANISMS

ASK ALL

M1 Unexpected events can have a major impact on a person's finances which can result in having to make unplanned financial decisions in order to cope with the impact of the event. What events, if any, do you think are most likely to happen to you? Any other? This does not mean that they are going to happen to you.

SPONTANEOUS MENTION

MULTIPLE MENTIONS POSSIBLE.

Unexpected Events	
Theft, at household / property	-01
Destruction of household/property due to floods	-02
Destruction of home and household items due to fire	-03
Drought/famine	-04
Theft or destruction of agricultural crop/livestock	-05
Death of livestock eg. As a result of famine or diseases	-06
Weddings	-07
Failure of business/bankruptcy	-08
Breadwinner in household loses job	-09
Disability of household member	-10
Accident	-11
Unforeseen major surgery	-12
In-patient	-13
Outpatient	-14
Death of the breadwinner in your household	-15
Death of a household/family member	-16
Separation/divorce	-17
Birth of a child	-18
Education expenses excluding secondary school fees	-19
Secondary school fees	-20
Non-payment from creditors/people who owe you money	-21
Rent increase	-22
Rise in fuel prices	-23
Rise in food prices	-24
Other(specify)	-25
None	-26
Don't know	-27

M2. ASK OF THOSE WHO ANSWERED ANY OF 1-25 ABOVE, OTHERWISE GO TO SECTION N

If you did experience an unexpected event such as **(read out a response from previous question)**, how would you deal with it financially?

What would you do to cope with this?

SPONTANEOUS MENTION

MULTIPLE MENTIONS POSSIBLE.

Sell assets/	-01
Sell agricultural crop/livestock	-02
Cut down on household expenses	-03
Wait/ask for donation	-04
Apply for government grant	-05
Borrow money from family/friend	-06

Borrow money from employer	-07
Borrow money from bank	08
Borrow money from other sources eg. SACCO, money lender	-09
Use up savings	-10
Ask community eg. neighbours, church, mosque	--11
Take out savings with bank	-12
Take out savings with other financial provider	-13
Claim insurance	-14
Postpone plans to pay for something else	-15
Cash in other financial instruments – eg. shares	-16
There's nothing you can do	-17
Others	-18
Don't know	-19

SECTION N: INSURANCE

Insurance is a way of protecting your financial wellbeing in case of an unexpected loss or unforeseeable event such as losing a house, car, animals, crops or your life, by paying small amounts to an insurance company over time. Should something happen, you or your family are compensated or the items are replaced.

N1 ASK ALL

We are going to talk about your personal experience with insurance products and services. Please tell me about your experience with each of the following, using these options: **CURRENTLY HAVE; USED TO HAVE BUT NO LONGER HAVE IT , NEVER HAD**

SHOW CARD N1

Insurance	Currently have	Used to have	Never had
Short term insurance			
1. Car insurance	-1	-2	-3
2. Households contents insurance	-1	-2	-3
3. Building insurance	-1	-2	-3
4. Medical insurance	-1	-2	-3
5. Personal accident	-1	-2	-3
6. Loan insurance	-1	-2	-3
7. Community Health Insurance	-1	-2	-3
8. Funerals/burials	-1	-2	-3
Long-term Insurance			
9. Life insurance policy	-1	-2	-3
10. Education policy	-1	-2	-3
11. Retirement annuity with a company	-1	-2	-3

FORMAL	
INFORMAL	
NOT SERVED AT ALL	

ASK ONLY THOSE WHO DON'T HAVE INSURANCE (Code 2 or 3 above) OTHERWISE GO TO N5

N2 There are many reasons why people **don't have insurance**. Why don't you have an insurance policy?

- 1. **DO NOT PROMPT**
- 2. **MULTIPLE MENTIONS POSSIBLE.**

Costs	You can't afford it	-01
Communication	You don't know about insurance or how it works	-02
	You don't know what the term insurance means	-03
	You don't know how to find out where to buy it from	-04
	You don't know how to go about buying insurance cover	-05
	Some insurance companies do not go to the people to tell them about their product	-06
Perceptions	You have other ways of dealing with emergencies such as getting assistance from family and friends	-07
	Some insurance companies con people out of their money	-08
	Some insurance companies make excuses not to pay out	-09
	You don't see the need for it	-10
	You have never thought about it	-11
	These things are in Gods hands	-12
	The decision is made by my spouse	-13
	Insurance is against my religion	-14
	Other.....	-15

ASK ONLY THOSE WHO DON'T HAVE INSURANCE

N3 Would you like to have an insurance policy?

YES	-1	Proceed
NO	-2	GO TO N5

N4 Which of the following types of insurance would you consider taking out?

- READ OUT.**
- MULTIPLE MENTIONS POSSIBLE.**

	YES	NO
1. House – building or contents	-1	-2
2. Medical	-1	-2
3. Life	-1	-2
4. Education	-1	-2
5. Retirement/pensions	-1	-2
6. Loan insurance	-1	-2
7. Disability	-1	-2
8. Personal accident	-1	-2
9. Funeral/burial cover	-1	-2
10. Crop	-1	-2
11. Livestock	-1	-2
Other (SPECIFY)	-1	-2

ASK ALL:

N5 ____ I am going to read out some statements to you about insurance. Please tell me if you agree or disagree with each statement, or don't know.

- **READ OUT STATEMENTS ONE AT A TIME.**
- **ROTATE ORDER OF STATEMENTS (MARK STARTING POINT WITH ASTERISK)**
- **SINGLE MENTION PER STATEMENT.**

	Agree	Disagree	Don't Know or N/A
1. You would like to have insurance but cannot afford it	-1	-2	-3
2. Having insurance protects you in times of emergency	-1	-2	-3
3. Trying to buy <u>health/life</u> insurance for yourself or your family can bring bad luck	-1	-2	-3
4. Insurance companies don't explain their products properly until you try to make a claim	-1	-2	-3
5. Insurance companies try to cheat people even when they have a good claim	-1	-2	-3
6. Sometimes, agents recruit clients fraudulently	-1	-2	-3
7. Current insurance products don't meet your needs	-1	-2	-3

SECTION P : MONEY OR NON-MONETARY REMITTANCES

P1 We are going to talk about your personal experience with various ways of sending and receiving either money and/or non-monetary items. Please tell me about your experience with each of the following, using these options. **(CURRENTLY DO; USED TO DO, NEVER DONE) SHOW CARD P1**

Remittances	Currently do	Used to do	Never done
1. Sending or receiving money through mobile phone e.g. M-PESA as a registered user	-1	-2	-3
2. Sending or receiving money via a mobile phone financial provider e.g. Mpesa agent (unregistered M-Pesa user)	-1	-2	-3
3. Sending or receiving money using a financial institution where you do not hold an account e.g. Western Union or using someone else's account	-1	-2	-3
4. Sending or receiving money using a financial institution where you hold an account	-1	-2	-3
5. Sending or receiving money or non-monetary items using a courier company e.g. mail through the post office or bus company	-1	-2	-3
6. Sending or receiving money using a shop to shop network	-1	-2	-3
7. Sending or receiving money via the parish priest	-1	-2	-3
8. Sending or receiving money or non-monetary items through a personal contact e.g. friend/family or bus driver or boat attendant	-1	-2	-3
9. Sending of airtime vouchers to be converted to cash	-1	-2	-3
10. Sending or receiving non monetary items e.g. food, clothes, medicines, agricultural products	-1	-2	-3

FORMAL	
INFORMAL	
NOT SERVED AT ALL	

IF RESPONDENT ANSWERS CODE 1 TO ITEM 10 CONSIDER AS HAVING NON MONETARY REMITTANCES. MARK A STAR IN R.1

IF RESPONDENT ANSWERS CODE 1 TO ITEM 1 OR 2 CONSIDER AS MOBILE PHONE PAYMENT USER MARK A STAR IN Q.1

ASK THOSE WHO SEND OR RECEIVE MONEY (CODE 1 OR 2) OTHERWISE GO SECTION Q

P2 Many people tell us that they use different services to send or receive money to friends and family from time to time.

Have you received money in the last 12 months from friends and family?

Yes -1 **CONTINUE**

No -2 **GO TO P10**

P 3 **ASK ONLY THOSE WHO ANSWERED 1 IN P2**

From how many sources/ people do you receive this money?

1 -1

2 -2

3 -3

More than 3 -4

P4 Where do you receive money from?

SPONTANEOUS,MULTIPLE MENTION POSSIBLE, PROBE

P5 **FOR EACH PLACE PLEASE ASK;**

You have said you receive money from (INSERT PLACE), how do you normally receive your money?

SHOW CARD P5, MULTIPLE MENTION POSSIBLE

P6 **FOR EACH PLACE MENTIONED, PLEASE ASK;**

How much money did you receive the last time you received money?

REPEAT FOR EACH PLACE

	P4	P5 How do you normally receive your money?							P6
	Received	Financial institution where you do not hold an account as Western Union, Money Gram,	Financial institution where you hold an account	Courier company e.g. Post Bank, bus company	Voucher	Through personal contact- e.g. family bus driver,	Shop-to-shop	Through a mobile phone e.g. M-PESA	Amount of money you received last time (Tshs.)
Dar-es-Salaam	1	1	2	3	4	5	6	7	
From Tanzania Mainland excluding Dar-es-Salaam	2	1	2	3	4	5	6	7	
From Zanzibar	3	1	2	3	4	5	6	7	
Outside Tanzania	4	1	2	3	4	5	6	7	

P7 ASK ONLY THOSE WHO ANSWERED YES IN P2

Did you experience a delay the last time you received money?

- Yes 1 **CONTINUE**
 No 2 **GO TO P9**

P8 ASK ONLY THOSE WHO ANSWERED YES IN P7

What was the cause of the delay? **SPONTANEOUS, MULTIPLE RESPONSE POSSIBLE**

- Distance from the service point -1
 Funds were not received by the service point -2
 Lack of identification -3
 Deferred payments – because the money was not available at the institution when you went to collect it e.g. no float for Mpesa, shop did not have money at the time -4
 Lack of time to go and collect the money -5
 Don't know -6
 Others -7

P9 ASK THOSE WHO ANSWERED CODE YES IN P2

Thinking about the money you received, what was the money used for?

RECORD RESPONSE IN THE TABLE BELOW

DO NOT PROMPT, MULTIPLE MENTIONS POSSIBLE, PROBE

P10 ASK THOSE WHO SEND OR RECEIVE MONEY (CODE 1 OR 2 IN P1)

Have you sent any money to friends or family in the past 12 months?

- YES 1 **IF YES CONTINUE**
 NO 2 **IF NO SKIP TO P16**

ASK ONLY THOSE WHO ANSWERED 1 IN P 10

P11 Thinking about the money that you sent, what was the money that you sent intended for?

RECORD RESPONSE IN THE TABLE BELOW

DO NOT PROMPT, MULTIPLE MENTIONS POSSIBLE, PROBE

Uses	P9: Received	P11:Sent
1 Home consumption (e.g. food, clothing, rent)	1	1
2 Child Care	2	2
3 Education (e.g. uniforms, meals, transport, books, pocket money, fees)	3	3
4 Travel	4	4
5 Farming (crop & livestock)	5	5
6 Business(start up, expansion, working capital)	6	6
7 Business to business e.g. purchase of stock	7	7
8 Building works(construction, renovation, expansion)	8	8
9 Purchase of land(agriculture, non-agriculture)	9	9
10 Health i.e medical expenses	10	10
11 Ceremony(specify: Wedding, Birthday, Baptism, Funeral, Graduation)	11	11
12 Other investment	12	12
13 Others	13	13

P12	Where do you send the money to? DO NOT PROMPT, MULTIPLE MENTION PROBE
P13	How do you normally send money? SHOW CARD P13, MULTIPLE MENTION POSSIBLE
P14	What was the amount of money that you sent the last time? WRITE EXACT AMOUNT

	P12 Sent	P5/13 How do you normally SEND your money?							P14 Amount of money sent the last time you sent money (Tshs.)
		Financial institution where you do not hold an account as Western Union, Money Gram,	Financial institution where you hold an account	Courier company e.g. Post Bank, bus company	Voucher	Through personal contact- e.g. family bus driver	Shop to shop	Through mobile phones e.g. M-PESA	
Dar-es-Salaam	1	1	2	3	4	5	6	7	
Tanzania Mainland excluding Dar-es-Salaam	2	1	2	3	4	5	6	7	
Zanzibar	3	1	2	3	4	5	6	7	
Outside Tanzania	4	1	2	3	4	5	6	7	

P15 When do you normally send money?

SHOW CARD P15

READ OUT

MULTIPLE RESPONSE POSSIBLE

- Regularly e.g. monthly, weekly -1
- When you can -2
- When asked to -3
- In an emergency -4

P16 How often do you send money? Is it...?

SHOW CARD P16

READ OUT

SINGLE RESPONSE

- At least once a week -1
- 2-3 times a month -2
- Once a month -3
- Once every 2-3 months -4
- Rarely -5

P17 **ASK ALL WHO SEND AND RECEIVE (ANSWERED CODE 1 TO ITEM 70-78 IN QUESTION P1)**

Which of these statements do you think apply to the different ways of sending and receiving money?

SHOW CARD P17

ALTERNATE THE STARTING POINT

READ OUT

MULTIPLE MENTION POSSIBLE PER STATEMENT

	With a friend/family	Through a bus company	Using money transfer services e.g. Western Union, money gram	Using vouchers	Through a bank	Via the Post office	Via shop to shop –Duka to Duka	Via the church	Using mobile phones e.g. M-Pesa
1 Money transfer services fees are high	-1	-2	-3	-4	-5	-6	-7	-8	-9
2 It takes too long to get the money	-1	-2	-3	-4	-5	-6	7	8	9
3 Your money may get lost or stolen	-1	-2	-3	-4	-5	-6	7	8	9
4 It takes too much time to send	-1	-2	-3	-4	-5	-6	7	8	9

				-4			7	8		
5	Everyone knows when a person gets or sends money	-1	-2	-3	-4	-5	-6	7	8	9
6	There's too much documentation	-1	-2	-3	-4	-4	-6	7	8	9
7	You would never send money this way	-1	-2	-3	-4	-5	-6	7	8	9
8	It is a cheap way of sending or receiving money	-1	-2	-3	-4	-5	-6	7	8	9
9	It is fast	-1	-2	-3	-4	-5	-6	7	8	9
10	It reaches the rural areas	-1	-2	-3	-4	-5	-6	7	8	9
11	It is a safe way of sending or receiving money	-1	-2	-3	-4	-5	-6	7	8	9
12	It is for everyone	-1	-2	-3	-4	-5	-6	-7	-8	-9
13	It is a convenient way of sending or receiving money	-1	-2	-3	-4	-5	-6	-7	-8	-9
14	It is easy to send or receive	-1	-2	-3	-4	-5	-6	7	8	9
15	It is easy to keep it private	-1	-2	-3	-4	-5	-6	7	8	9
16	You trust it most of all the different ways	-1	-2	-3	-4	-5	-6	7	8	9

SECTION Q: MOBILE PHONE FINANCIAL TRANSACTIONS

ASK NON USERS OF MOBILE PHONE FINANCIAL TRANSACTIONS (ANSWERED CODE 2 OR 3 FOR 1 AND 2 IN P1 ABOVE)

OTHERWISE GO TO QUESTION Q3

Q.1 Earlier you said that you do not use mobile phone financial transactions, why don't you use mobile phone financial transactions to send or receive money?

DO NOT READ OUT STATEMENTS.

MULTIPLE MENTIONS POSSIBLE.

Agents are very far from where you live	-1
Do not understand how to use the service	-2
Do not trust the service	-3
Other methods are better	-4
Do not have the identification documents required	-5
Agents do not have sufficient float	-6
I transact in bulk beyond the limits of mobile phone financial services	7
The maximum amount you can send or receive is too low	-8
Have never heard of mobile phone financial transactions	-9
I don't know what is required for me to register	-10
Mobile phone financial services are not for people like me	-11
I dont have a mobile phone	-12
Other	-13

Q.2 Have you ever tried to register with a mobile phone financial services provider e.g. M-PESA agent and you were unable to register?

Yes	-1
No	-2

SKIP TO SECTION R FOR NON USERS OF MOBILE PHONE PAYMENTS

ASK ONLY MOBILE PHONE PAYMENTS USERS (CODE 1 FOR 1 AND OR 2 IN P1 ABOVE)

Q.3 How do you send/ receive money using a mobile phone?

SHOW CARD Q3

READ OUT

MULTIPLE MENTIONS POSSIBLE

My own phone	-1
A phone belonging to a family member or friend	-2
The agent's phone	-3

ASK ONLY MOBILE PHONE PAYMENTS USERS (CODE 1 FOR 1 AND OR 2 IN P1 ABOVE)

Q.4 For what purposes do you use mobile phone financial transactions? e.g. M-PESA for? Do you use it to -----

- **READ OUT STATEMENTS**
- **MULTIPLE MENTIONS POSSIBLE**

Buy airtime	-01
Pay salaries/wages	-02
Buy goods/services	-03
Receive payments from customers/Pay suppliers	-04
Receive salaries/wages	-05
Storing money	-06
Check my account balance	-07
Electronic wallet i.e put money in the phone when traveling so that you don't carry cash	-08
Send money	-09
Receive money	-10
Other (Specify)	-11

ASK ONLY MOBILE PHONE PAYMENTS USERS (CODE 1 FOR 70 AND OR 71 IN P1 ABOVE)

Q.5 How often do you use mobile phone financial transactions e.g. M-PESA?

- **READ OUT STATEMENTS.**
- **SINGLE MENTION ONLY.**

Every day	-1
At least once a week	-2
At least once a month	-3
-----	-----
Once in a while	-4

ASK ONLY MOBILE PHONE PAYMENTS USERS (CODE 1 FOR 70 AND OR 71 IN P1 ABOVE)

Q.6 Have you ever lost money when using mobile phone financial transactions e.g. M-PESA?

Yes	-1	CONTINUE
No	-2	GO TO SECTION R

ASK ONLY THOSE WHO ANSWERED CODE 1 TO Q6

Q.7 What was the cause of the loss?

- **READ OUT STATEMENTS.**
- **SINGLE MENTION ONLY.**

You sent the money to the wrong number	-1
The agent cheated you	-2
The agent made a mistake	-3
Technical problems with your phone	-4
You lost your phone	-5
Other	-6

ASK ONLY THOSE WHO ANSWERED CODE 1 TO Q6

Q.8 Did you recover the lost money?

Yes	-1
No	-2

SECTION R: NON-MONETARY REMITTANCES:

R1 ASK ONLY THOSE WHO HAVE NON MONETARY REMITTANCES (ANSWERED CODE 1 TO ITEM 79 IN P1) OTHERWISE GO TO SECTION S

You said that you have sent or received non-monetary items, please tell us in which form you do this?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE

Non-monetary items & assets

Livestock – e.g. goats and cows	1
Means of transport – e.g. bicycle, boat	2
Building materials	3
Entertainment items– e.g. DVDs, books	4
Agricultural produce	5
Agricultural inputs – e.g. seeds, fertilizer	6
Food eg. milk, rice, beans, spices	7
Shopping for someone else excluding food	8
Clothing	9
Household appliances e.g. kettle, fridge, fan, radio, TV	10
Medicine	11
Spare parts	12
Business stock	13
House	14
Other	15

R2 ASK ONLY THOSE WHO HAVE NON MONETARY REMITTANCES

Talking about sending and receiving, what do you see as the benefits of sending and receiving in non-monetary items?

DO NOT PROMPT

MULTIPLE MENTIONS POSSIBLE

The only option available	1
Availability of goods in other regions	2
Lower prices of goods in other regions	3
Avoid misallocation of money sent	4
Emotional value of items sent	5
Security	6
Business arrangement	7
Other (specify)	

SECTION S: TECHNOLOGY

S1 ASK ALL

Different people have different products and services available to them.

- a) Please tell me which of the following you have access to currently.
- b) Which ones do you use?

- 1. READ OUT LIST.
- 2. MULTIPLE MENTION POSSIBLE.

	S1a Access to	S1b. Use
1. A phone facility for the public (landline)	1	1
2. A phone facility for the public (mobile pay phone)	2	2
3. Cell phone (personal or owned by someone else)	3	3
4. Personal computer at home or work or elsewhere	4	4
5. Internet at home or work or elsewhere	5	5
6. None	6	6

IF RESPONDENT HAS NO ACCESS TO OR DOES NOT USE ALL THE ITEMS (1-5) SKIP TO SECTION T

ASK ONLY THOSE WHO HAVE USE / HAVE ACCESS TO CELLPHONES (ANSWERED CODE 3) OTHERWISE SKIP TO S4

S2. Thinking about **cell phones**, which statement **describes you?**

- 1. READ OUT LIST.
- 2. MULTIPLE MENTION POSSIBLE.

1. You do not have your own cell phone but you use someone else's who lives in your household/ close to you	-1
2. You have your own cell phone	-2
3. You use a prepaid card	-3
4. You have a contract/ post paid	-4
5. You have a company cellphone	-5
6. You had to give up something in order to afford your phone	-6
7. You are prepared to learn how to use technology like cell phones to manage your money matters better	-7
8. You use your phone to send airtime to friends (kupunguza)	-8
9. You use your phone to send sms messages to friends	-9
10. You send airtime for them to convert to cash	-10
11. You use mobile phones to access your balance/ salary alert in the bank account	-11
12. You use your phone to buy services e.g ring tones	-12

S.3. ONLY FOR THOSE WHO HAVE CELLPHONES (MENTIONED CODE 2 OR 5 IN S2)

Who is responsible for paying for your cellular usage/airtime?

1. DO NOT PROMPT.

2. SINGLE MENTION.

Self only	-1
Partner/spouse only	-2
Both self and partner/spouse	-3
Parents	-4
Other family member	-5
Company/Employer	-6
Other	-7

S4 Which, if any, of the following have you done in the last 7 days?

READ OUT

MULTIPLE MENTIONS POSSIBLE.

TICK CODE 6 "NONE" IF RESPONDENT SAYS NO TO CODES 1-5

Watched television	-1
Listened to radio	-2
Read newspapers	-3
Used internet/email	-4
Sent or received money using a mobile phone	-5
None of these	-6

SECTION T: PSYCHOGRAPHICS

ASK ALL

T1. Which ONE statement below best describes how you feel about your life?

HAND RESPONDENT CARD T1

READ OUT.

My life is very close to my ideal	-1
My life is fairly close to my ideal	-2
My life is not very close to my ideal	-3
My life is not at all close to my ideal	-4
Don't know	-6

ASK ALL

T2. The next section contains a list of questions which might appear strange and personal. We need you to answer them as honestly as you can in order for us to understand the kind of person you are. Please indicate which of the following statements below apply to you.

1. **READ OUT OR GIVE TO RESPONDENT TO CIRCLE.**
2. **ONLY CIRCLE IF YES.**
3. **ROTATE STARTING POINT OF READING STATEMENTS.**
4. **MARK STARTING POINT WITH AN ASTERISK (*).**

- | | |
|---|----|
| 1. You have rather a boring life (Limbo)/ Maisha yangu hayana mabadiliko | 1 |
| 2. You do not drink alcoholic drinks at all, or only very seldom | 2 |
| 3. So far you are satisfied with what you have achieved in your life | 3 |
| 4. You don't feel really well most of the time/ HEALTH; | 4 |
| 5. You don't feel satisfied with your life | 5 |
| 6. You feel you are a failure/ Najiskie kuwa nimekosa mafanikio katika maisha | 6 |
| 7. You feel alive and energetic/ Najiskia mwenye nguvu | 7 |
| 8. You can't afford to eat the different kinds of foods/ Sina uwezo wa kununua vyakula vya aina | 8 |
| 9. You don't think people respect you much | 9 |
| 10. Generally you are a happy and cheerful person | 10 |
| 11. You often drink one, at most two, alcoholic drinks a day/ Nakunywa pombe mara kwa mara | 11 |
| 12. You are constantly worried and unsettled | 12 |
| 13. You feel anxious, tense and a sense of panic/ | 13 |
| 14. You don't know very many people | 14 |
| 15. People very seldom ask you for your advice | 15 |
| 16. You have a varied life with lots of different activities | 16 |
| 17. You don't feel you really belong – you want to be more accepted | 17 |
| 18. Sometimes you feel quite frightened/ Wakati fulani najiskia uoga sana | 18 |
| 19. You regard yourself as a spiritual person | 19 |
| 20. You don't really have a close relationship with anyone | 20 |
| 21. You have many dreams in life but will never achieve them | 21 |
| 22. Your life has meaning and purpose | 22 |
| 23. Your feel well and in good health | 23 |
| 24. You often feel calm or serene/Nina amani katika maisha | 24 |
| 25. You experience feelings of depression or hopelessness/Sina matarajio wala matumaini | 25 |
| 26. You have friends and family to turn to whenever you need them | 26 |
| 27. You owe too much money | 27 |
| 28. You have to take credit to meet your basic needs (survive) | 28 |

SECTION U: LAND OWNERSHIP, HOUSING CONDITIONS, ACCESS TO AMENITIES, OWNERSHIP OF DURABLES ,MONEY USE & INCOME

ASK ALL

U1 What is the **tenure** of the land or farm on which you live? In other words, who owns the land or farm?

- **SHOW CARD U1**
- **READ OUT**
- **SINGLE RESPONSE.**

- Owner occupied – has no certificate of ownership 1
- Owner occupied- has certificate of ownership 2
- Leased/Rented from others 3
- Owned under customary law 4
- Borrowed from others 5
- Others(specify)

ASK ALL

U2 What is the household **tenure** status of main residence? In other words, who owns the house you live in?

- **SHOW CARD U2**
- **READ OUT**
- **SINGLE RESPONSE**

Rented	-1	CONTINUE
Owner occupied	-2	SKIP TO U4
Owner occupied – nomads	-3	
Employer provided – subsidised	-4	
Employer provided – free	-5	
Free-Owned by a relative or friend	-6	

ASK THOSE WHO ANSWERED CODE 1 TO U2

U3 Do you/your household pay rent daily, weekly, monthly, yearly or in some other period?

- **SINGLE RESPONSE.**

- Daily -1
- Weekly -2
- Monthly -3
- Twice a year -4
- Yearly -5
- in some other period -6

ASK ALL

U4 If housing loans products were available would you be interested in such products?

- .Yes 1 **CONTINUE**
- No 2 **GO TO U6**

ASK THOSE WHO ANSWERED CODE 1 TO U4

U5 If housing loans were provided which of the following best describe how you would utilize the loan?

SHOW CARD U5

READ OUT RESPONSES

SINGLE RESPONSE.

Loan to buy a ready made house	1
Build an additional room or expand current house	2
Renovate current house	3
Build a new house	4
Use the money to access services such as water , electricity	5

ASK ALL

U6 What type of fuel does your household mainly use for cooking?

- | |
|--------------------------------|
| 1. DO NOT PROMPT. |
| 2. SINGLE MENTION ONLY. |

Electricity	1
Bottled gas (Industrial)	2
Biogas	3
Firewood	4
Coal	5
Animal Dung	6
Solar energy	7
Kerosene/Paraffin	8
Charcoal	9
Crop residuals	10
Others	11

ASK ALL

U7 What is the main source of energy for lighting in the household?

- | |
|--------------------------------|
| 3. DO NOT PROMPT. |
| 4. SINGLE MENTION ONLY. |

Electricity	1
Gas	2
Gas (Biogas)	3
Firewood	4
Paraffin-Hurricane lamp	5
Paraffin-Pressure Lamp	6
Paraffin-Wick Lamp	7
Solar energy	8
Candles	9
Others	10

ASK ALLU 8 What is the main source of drinking water?

DO NOT PROMPT. SINGLE MENTION ONLY.
--

Piped water	Piped into dwelling	-1
	Piped into yard/plot	-2
	Public tap	-3
	Neighbours tap	-4
Water from open well		
	Open well in yard/plot	-5
	Open public well	-6
	Neighbour's open well	-7
Water from covered well or borehole		
	Protected well in yard/plot	-8
	Protected public well	-9
	Neighbour borehole	-10
		-11
Spring		-7
River/stream		-8
Pond/Lake		-9
Dam		-10
Rainwater		-11
Tanker Truck		-12
Water Vendor		-13
Bottled water		-14
Other		-15

ASK ALL

U 9 What kind of toilet facilities does your household have?

Flush toilet	-1
Traditional Pit toilet	-2
Ventilated/Improved pit latrine	-3
No facility/Bush/Field	-4
Other (Specify)	-5

ASK ALL

U10	(A)How many rooms does this household have, including rooms outside the main dwelling? (B) How many rooms in your household are used for sleeping, including rooms outside the main dwelling?
-----	--

	Write the Number
(A) Rooms in Household	
(B) Rooms used for sleeping	

OBSERVATION

U 11	What type of material is the roof/walls/floor of the main dwelling predominantly made of? (DO NOT READ OUT OPTIONS. CIRCLE ONE OPTION FOR EACH).
------	---

Roof		Walls`		Floor	
Grass, Leaves, Bamboo,	-1	Stones	-1	Earth	-1
Mud and grass	-2	Cement Bricks	-2	Concrete and cement	-2
Concrete and Cement	-3	Sun dried bricks	-3	Tiles	-3
Metal/iron sheet	-4	Baked Bricks	-4	Others	-4
Asbestos	-5	Poles and mud	-5		
Tiles	-6	Timber	-6		
Others	-7	Grass	-7		
		Others	-8		

ASK ALL

U12 which of the following items does your household own?

READ OPTIONS.

	YES	NO
01) Radio	-1	-2
02) Black and white TV	-1	-2
03) Colour TV set	-1	-2
04) Bicycle	-1	-2
05) Motorcycle	-1	-2
06) Car	-1	-2
07) Refrigerator	-1	-2
08) Ox	-1	-2
09) Plough	-1	-2
10) Ox/donkey drawn cart	-1	-2
11) Hoe	-1	-2
12) Tractor	-1	-2
13) Sofa set	-1	-2
14) Sewing machine	-1	-2
15) Wardrobe	-1	-2
16) Desktop/laptop computer	-1	-2
17) Built-in kitchen sink	-1	-2
18) Fixed telephone line or outstanding application?	-1	-2
19) Camera	-1	-2
20) Hi-fi/music centre	-1	-2
21) Microwave oven	-1	-2
22) Electric stove with oven	-1	-2
23) Vacuum cleaner	-1	-2
24) Free-standing deep freezer (a unit which is not part of a fridge)	-1	-2
25) DVD player	-1	-2
26) Video recorder/player	-1	-2
27) Electric iron	-1	-2

ASK ALL

U13 In the past 12 months , how often, has family gone without?/

SHOW CARD U13

READ OUT EACH STATEMENT.

SINGLE MENTION ONLY PER STATEMENT.

		Never	Rarely	Sometimes	Often	Don't know
1	Enough food to eat	1	2	3	4	5
2	Enough clean water to drink and cook	1	2	3	4	5
3	Medicines medical treatment that was needed	1	2	3	4	5
4	Electricity or fuel for lighting in your home apart from power cuts	1	2	3	4	5
5	Enough charcoal/fuel to heat your home or cook your food	1	2	3	4	5
6	A cash income	1	2	3	4	5
7	Shelter/House to stay in	1	2	3	4	5
8	Been unable to afford to send children to school	1	2	3	4	5

U14 To whom do you usually turn to when you are unable to get

(MENTION EACH ITEM IN U13 ABOVE IF CODE 2-5)

IF CODE 1 (NEVER) TO AN ITEM IN U13 ABOVE, CIRCLE CODE 10 (NOT APPLICABLE) IN CORRESPONDING COLUMN IN TABLE BELOW.

DO NOT PROMPT

MULTIPLE MENTION POSSIBLE PER COLUMN.

		Enough food to eat	Enough clean water for home use	Medicines or medical treatment	Enough fuel to cook your food	Chacoal /Electiri cty in your home	A cash income	Shelter/ Home to Stay in	School fees for children
1	Kin/relative/family	1	1	1	1	1	1	1	1
2	Friend	2	2	2	2	2	2	2	2
3	Employer	3	3	3	3	3	3	3	3
4	Community Based Organisation (CBO)/NGO	4	4	4	4	4	4	4	4
5	Church/Mosque/FBO	5	5	5	5	5	5	5	5
6	Trading of goods and services	6	6	6	6	6	6	6	6
7	Government	7	7	7	7	7	7	7	7
8	Illicit (Illegal means)	8	8	8	8	8	8	8	8
9	No one	96	96	96	96	96	96	96	96
10	Not applicable	97	97	97	97	97	97	97	97
11	Other ways								

ASK ALL

U15 Please give me the letter that best describes the average **TOTAL MONTHLY PERSONAL INCOME** before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc

- **HAND RESPONDENT CARD U15/16.**
- **READ OUT IF PERSON CANNOT READ**
- **RECORD ON GRID BELOW**
- **SINGLE MENTION**

ASK ALL

U16 Please give me the letter that best describes the average **TOTAL MONTHLY HOUSEHOLD INCOME** before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc. This include all income generated by everyone in the household.

- **HAND RESPONDENT CARD U15/16.**
- **READ OUT IF PERSON CANNOT READ**
- **RECORD ON GRID BELOW UNDER U16**
- **SINGLE MENTION**
- **AMOUNT MUST EQUAL TO OR EXCEED AMOUNT IN Q.U1**

		U15 Personal/month	U16 Household/month
A.	No income	-1	-1
B.	TSHS 1 – TSHS 5,000 per month	-2	-2
C.	TSHS 5 001 – TSHS 10,000 per month	-3	-3
D.	TSHS 10,001 – TSHS 15,000 per month	-4	-4
E.	TSHS 15,001 – TSHS 20,000 per month	-5	-5
F.	TSHS 20,001 – TSHS 25,000 per month	-6	-6
G.	TSHS 25,001 – TSHS 30, 000 per month	-7	-7
H.	TSHS 30 001 – TSHS 35,000 per month	-8	-8
I.	TSHS 35 001 – TSHS 40 000 per month	-9	-9
J.	TSHS 40 001 – TSHS 45, 000 per month	-10	-10
K.	TSHS 45 001 – TSHS 50, 000 per month	-11	-11
L.	TSHS 50 001 – TSHS 60 000 per month	-12	-12
M.	TSHS 60 001 – TSHS 70 000 per month	-13	-13
N.	TSHS 70 001 – TSHS 80 000 per month	-14	-14
O.	TSHS 80 001 – TSHS 90 000 per month	-15	-15
P.	TSHS 90 001 – TSHS 100 000 per month	-16	-16
Q.	TSHS 100 001 – TSHS 200 000 per month	-17	-17
R.	TSHS 200 001 – TSHS 300 000 per month	-18	-18
S.	TSHS 300 001 – TSHS 400 000 per month	-19	-19

T.	TSHS 200 001 – TSHS 300 000 per month	-20	-20
U.	TSHS 300 001 – TSHS 400 000 per month	-21	-21
V.	TSHS 400 001 – TSHS 500 000 per month	-22	-22
W.	TSHS 500 001 – TSHS 1000, 000 per month	-23	-23
X.	TSHS 1000, 001 and above per month	-24	-24
Y.	Refuse to answer	-25	-25
Z.	Uncertain/Don't know	-26	-26

ASK ALL

U17 How much on average do you or your household spend on each of the following in any one month?

IF THE RESPONDENT HAS NO EXPENDITURE TICK NONE

- | |
|----------------------------------|
| 1. READ OUT. |
| 2. RECORD ACTUAL AMOUNT PER ITEM |

	Amount in Tsh.	None
1. Rent		
2. Food		
3. Transport		
4. School items and or fees/Tuition		
5. Utilities – water, cooking fuel and source of lighting		
6. Insurance e.g. car/household contents/life insurance etc		
7. Medical expenses		
8. Telephone expenses		
9. Repayment of loan from formal supplier, e.g. bank, credit institutions, MFIs, Loan Repayment		
10. Contribution to SACCO, Informal groups e.g. clan groups, merry go round		

ASK ALL

U18 Please can you tell me which of the following are within a one hour walk from here?

READ OUT,

MULTIPLE RESPONSES POSSIBLE

A police station	-1
A primary school	-2
A formal bank	-4
Air time/ voucher seller	-5
A health centre/Dispensary	-6
A Post office	-7
A Secondary school	-8
An Hospital	-9

A produce market/ food market	-10
A main tarmac road	-11
A place of worship e.g. mosque, church	-12
The place where you get your water for household use	-13
A petrol station	-14
An NGO office	-15

ASK ALL

U19 How would you describe the availability of public transport where you stay:

READ OUT

SINGLE RESPONSE ONLY

- Public transport is available whenever I need it -1
- Public transport is only available during certain times of the day -2
- Public transportation is available only on certain days of the week -3
- Public transport is unavailable -4

ASK ALL

U20 My supervisor may need to contact you to confirm you have completed this interview. How best should s/he contact you?

Telephone number of the respondent											
Cellphone number											
Coming back to your house											

Finish time (24 h clock)				
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THANK THE RESPONDENT

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from Steadman/ FSDT and has been checked by me.

Signature of the interviewer _____