THE ROLE OF MONEY TRANSFERS IN KENYA

Enumerator instructions:

Ask to speak with the head of the household. The survey should be administered to this person. Other HH members will be asked some questions - see Section 1. The spouse of the head, and any other household member, can join the interview. Allow as many people to sit in on the interview as desired. If by the **THIRD** visit, the head is still absent, the spouse should be interviewed. If both the head and spouse are absent on the third visit, interview an adult who is knowledgeable about the HH.

Introduction:

Good morning/afternoon/evening. My name is…….from Kimetrica, a company that conducts research studies in Kenya. We are conducting a study on behalf of The Consortium on Financial Systems and Poverty (CFSP) about the ways that people send money to family and friends around the country. The researchers involved in this study at CFSP are Tavneet Suri (a professor at a university in the USA called MIT) and William Jack (a professor at Georgetown University in the USA). We would like to ask you some questions. All the information you give us is strictly **confidential.** Based on the survey, CFSP will be able to report back to the providers of money transfer services. They will be able to understand which kinds of people use their services and how the services can be improved. In addition, CFSP will be reporting back to the Central Bank of Kenya on whether these services meet the needs of the general public, and if not, how to improve on them. This interview will take about 45 minutes.

IDENTIFICATION

1.	Province		|____|
2.	District		|____|____|____|
3.	Location		|____|____|____|____|____|____|
4.	Sub-location		|____|____|____|____|____|____|
5.	Village/area		|____|____|____|____|____|____|
6.	NASSEP Cluster Number		|____|____|____|____|____|____|
7.	Cluster Type (Rural/Urban)	1=Rural, 2=Urban	|____|
8.	Household ID Number	|____|____|____|____|____|____|____|____|____|____|	

9.	Name of Household Head as specified on National ID card.		
10.	Date	Day: |____|____| Month: |____|____| Year: |____|____|____|____|	
11.	Start Time (24 Hour clock)	Hour: |____|____| Min: |____|____|	
12.	Finish Time(24 Hour clock)	Hour: |____|____| Min: |____|____|	
13.	Interview Language	1. English 2. Swahili 3. Other specify_____	|____|
14.	GPS coordinates: Latitude	1. North 2. South	|____|
15.	GPS coordinates: Latitude	|____|____|•|____|____|____|____|____|	
16.	GPS coordinates: Longitude	|____||____|____|•|____|____|____|____|____|	
17.	PID of Respondent (fill in from Section 1 after Section 1 has been completed)		|____|
18.	Phone numbers of respondent	|____|____|____|____|____|____|____|____|____|____| |____|____|____|____|____|____|____|____|____|____| |____|____|____|____|____|____|____|____|____|____|	
19.	PIDs of other individuals present at survey (from Section 1)		|____|, |____|, |____|, |____|, |____|

INTERVIEWER VISITS

		Visit 1	Visit 2	Visit 3	Final Visit
1.	Date ***DD/MM/YY***	|___||___|/|___||___|/|___||___|	|___||___|/|___||___|/|___||___|	|___||___|/|___||___|/|___||___|	|___||___|/|___||___|/|___||___|
2.	Interviewer Name				
3.	Interviewer ID Number				
4.	Result ***See codes below***	|____|	|____|	|____|	|____|
5.	Total no. of visits (filled after survey completed)	|____|____|			
6.	Household Status	1. Only 2008 Sample 2. 2008 and 2009 Sample		|____|	
7.	Supervisor	Name:		Code: |____|____|	
8.	Office Editor	Name:		Code: |____|____|	
9.	Back checked by	Name:		Code: |____|____|	
10.	First data entered by	Name:		Code: |____|____|	
11.	Second data entered by	Name:		Code: |____|____|	

Codes for Q4 "Interview Result":
1=Completed
2=No hh member at home/no competent respondent at time of visit
3=Entire hh absent for extended period of time
4=Postponed
5=Refused (indicate reason)_____
6=Dwelling vacant or address not a dwelling
7=Dwelling destroyed
8=Dwelling not found
9=Other specify_____

SECTION 1: HOUSEHOLD MEMBER LISTING

Enumerator instructions: List all members of the household. (FILL IN THE PERSON ID's STARTING FROM 1). Ask if each household member is currently a user of M-PESA, ZAP, or Yu-Cash. Then ask if this person is a registered user. A registered user is a user who signed an M-PESA, ZAP, or Yu-Cash membership form with Safaricom, Zain, or Yu-Cash. Then pick one registered MPESA user who will be interviewed in section 11, one ZAP user (if any) who will be interviewed in section 12, one Yu-Cash user (if any) who will be interviewed in section 13, and one non-user who will be interviewed in section 14. In picking these individuals give the HH head registered first priority (Note he can be an M-PESA, a ZAP, and/or a Yu-Cash user). Give any other adult who is present second priority. Else choose an adult member randomly.

Person ID	Q1.1 Name of individual (Pre-filled from 2008 survey)	Q1.2 Is … still a member of the HH? 1=Yes >> skip to Q1.5, 2=No, 3=New HH member >> skip to Q1.5	Q1.3 If Q1.2=No, why not? ***See codes below***	Q1.4 If Q1.2=No, & Q1.3>1, then why did this person move? ***See codes below***	Q1.5 Is … an adult (18 years or older)? ***CONFIRM FROM SEC*** 2 1=Yes, 2=No >> skip to next row	Q1.6 Is…. an M-PESA user 1=Yes, 2=No	Q1.7 Is…a registered M-PESA user? 1=Yes, 2=No	Q1.8 Is…. an ZAP user 1=Yes, 2=No	Q1.9 Is…a registered ZAP user? 1=Yes, 2=No	Q1.10 Is…. an Yu-Cash user 1=Yes, 2=No	Q1.11 Is…a registered Yu-Cash user? 1=Yes, 2=No	Q1.12 ***SECTION 11 (ON M-PESA) FILLED FOR THIS PERSON*** 1=Yes, 2=No	Q1.13 ***SECTION 12 (ON ZAP) FILLED FOR THIS PERSON*** 1=Yes, 2=No	Q1.14 ***SECTION 13 (ON YU-CASH) FILLED FOR THIS PERSON*** 1=Yes, 2=No	Q1.15 ***SECTION 14 (ON NON USER) FILLED FOR THIS PERSON*** 1=Yes, 2=No
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															

Codes for Q1.3 "Why Not a Member":

1=Passed away
2=Moved to another HH in this village
3=Moved to another HH in the district not in the village
4=Moved to another province
5=Moved to another country
6=Other specify_____

Codes for Q1.4 "Why Moved":

1=Got married
2=Moved for new job/look for work
3=Moved to go to school
4=Moved to go to college/university
5= Other specify_____

SECTION 2: HOUSEHOLD DEMOGRAPHICS

Enumerator instructions: Complete one row for each person who has been living in this household for any period over the last 12 months.

PID from section 1	**Q2.1. Date of birth**				Q2.2 Gender 1=Male 2=Female	2.3. Relation to the current HH head ***See codes below***	2.4. Marital status ***See codes below If Q2.4=2, 3 or 7 >> Q2.5 else skip to Q2.6***	2.5 If marital status is 2, 3 or 7, fill in the PID of the spouse of the head (if polygamous, there can be two values but only if both spouses live in the same HH).		2.6. Is …. currently attending school? 1=Yes, 2=No	Q2.7 What is the highest level of education completed by ….? ***See codes below***	2.8. Can… read a news paper 1=Yes, 2=No	2.9. Can… write a letter1= Yes, 2=No	2.10. How many months in the last 12 months has … been living at home?	2.11. What is the main occupation/ income earning activity of...? ***See codes below***	2.12. What is the secondary occupation / income earning activity of...? ***See codes below***
	Month	*Year*	*Age in years*	*Age in months <1year*				2.5a. PIDSP (1)	2.5b. PIDSP (2)							
1.																
2.																
3.																
4.																
5.																
6.																
7.																
8.																
9.																
10.																
11.																
12.																
13.																
14.																
15.																

CODES FOR HOUSEHOLD DEMOGRAPHICS

Codes for Q2.3 "Relationship to HH Head":

1= Head	4= Parent	7= Nephew/niece	10=Worker
2= Spouse	5=Brother/sister	8=Friend	11= Son-in-law/daughter-in-law
3= Own child	6= Grandchild	9=Adopted child	12=Brother/sister in law

Codes for Q2.4 "Marital Status":

1=Single/ never married	4=Divorced	7=Living together/ cohabiting
2=Polygamously married	5=Separated	8=Other specify_____
3=Monogamously married	6=Widowed	

Codes for Q2.7 "Highest Level of Education Completed":

0= Nursery/ Pre-unit	4=Std 4	9=Form 1	14= Form 6	19= Uni. 5 and above
	5=Std 5	10=Form 2	15=Uni. 1	20=Vocational training
1= Std 1	6=Std 6	11=Form 3	16= Uni. 2	21= Adult education
2=Std 2	7=Std 7	12=Form 4	17= Uni. 3	22=Other specify_____
3=Std 3	8=Std 8	13= Form 5	18= Uni. 4	99=None

Codes for Q2.11, Q2.12 "Main and Secondary Occupation":

1=Farmer/farm worker	10=Electrician	18=Shop keeper/sales	27=Business specify_____
2=Public service	11=Mechanic	19=Secretary	28= Salonist
3=Carpenter/mason	12=Industrial worker	20=Tailor	29=Retired
4=Clerk	13=Manager	21=Teacher	30=Landlord
5=Policeman	14=Dairy farmer	22=Health worker	31= None
6=Conductor	15=Professional (specify)	23=Doctor	32= Housewife
7=Cleaner/house help		24=Nurse	33=Other specify
8= Waiter/cook	16=Watchman	25=Unemployed	
9=Driver	17=Messenger	26=Student	

SECTION 3: HOUSEHOLD CONSUMPTION

Enumerator instructions: REMEMBER THIS QUESTION ASKS FOR VALUE AND NOT NECESSARILY HOW MUCH WAS ACTUALLY SPENT. For own production and gifts, ask "if you wanted to buy what you produced or what was given to you, what would you have to pay for it**? GIFT IS ANYTHING YOU HAVE CONSUMED OR USED THAT YOU DID'NT HAVE TO PAY FOR - EXCLUDES FOOD EATEN AT A FRIEND'S/ RELATIVE PLACE.**

3.1. What is the value of.....that you have eaten or drunk in the past **ONE WEEK**?

Weekly household consumption of food products	Expenditure in KShs	Consumption of own production of this item (KSh)	Consumption of this item from gifts (KSh)		Expenditure in KShs	Consumption of own production of this item (KSh)	Consumption of this item from gifts (KSh)
Rice				Fruits			
Maize grain				Meat			
Green maize				Milk			
Maize flour				Other dairy products			
Wheat grain				Eggs			
Wheat flour				Cooking oils/fats			
Millet (grain and flour)				Sugar/jaggery			
Sorghum (grain and flour)				Salt			
Other grains/cereals				Non-alcoholic beverages (tea/coffee/soda)			
Bread				Alcohol/tobacco/Khat			
Cakes/biscuits/scones				Purchased meals consumed outside the household			
Pasta (spaghetti/macaroni)				Other snacks			
Beans				Other cooked food			
Sukuma wiki				Other, specify			
Tomatoes				Other, specify			
Onions				Other, specify			
Potatoes				Other, specify			
Other vegetables				Other, specify			

3.2. How much have you spent on these items in the most recent **CALENDAR MONTH?**

Monthly expenditure	**Expenditure in KShs**		**Expenditure in KShs**
1. Soap/cleaning supplies		12. Kerosene/Firewood/Charcoal	
2. Personal care and hygiene		13. Electricity	
3. Toiletries		14. Water	
4. Men's clothing		15. Gas expenditure	
5. Women's clothing		16. Maintenance of house excluding domestic workers	
6. Children's Clothing		17. Domestic workers	
7. Footwear		18. Jewellery	
8. Medical care (medication, doctor and/or hospital expenses)		19. Entertainment/donations	
9. Transport (petrol/bus & matatu fares)		20. Rent (Excluding water and electricity	
10. Cell phone airtime		21. Rent (Including water and electricity	
11. Other phone calls/internet		22. Other, specify	

3.3 How much have you spent on these items in the past **ONE YEAR**?

Annual expenditure	**Expenditure in KShs**		**Expenditure in KShs**
1. Furniture		9. Education expenses in the household	
2. Appliances (refrigerator, stove, etc.)		10. Insurance	
3. Car/pickup/motorbike/bicycle		11. Livestock	
4. Computer or accessories		12. Funerals	
5. Radio/Cassette player		13. Bride Price	
6. TV		14 Other festivals/events/harambees	
7. VCR/DVD		15. Land	
8. Mobile phone instrument		16. Other, specify	

SECTION 4A: ASSETS AND WEALTH 4A: FINANCIAL ASSETS

Enumerator instruction: ask for each instrument

Ins ID	Savings Instrument	Q4.1 Have you or any other HH member used this instrument to store/save money for more than a day in the past 12 months? 1=Yes >> Q4.2 2=No >> skip to Q4.7	Q4.2 How much do you save with this instrument?		Q4.3 **If Yes to Q**4.1, who encouraged this HH to start saving with this instrument? ***See codes below***	Q4.4 **If Yes to Q**4.1, **h**ow would you rank these in order of importance (1=most important, 2=2nd most important and so on). **Most important refers to largest quantity.**	Q4.5 **If Yes to 4.1**, how would you rank these in order of safety (1=most safe, 2=2nd most safe and so on).	Q4.6 **If Yes to 4.1**, why do you use this particular instrument ***See codes below***	Q4.7 **If No to 4.1**, why don't you use this particular instrument ***See codes below***	Q4.8 **If Yes to 4.1**, in the last 12 months, has any of the money you were saving using this instrument been lost or stolen? 1=Yes >> Q4.9 2=No >> move to next instrument	Q4.9 **If Yes to 4.8**, how many times in the last 12 months, have you experienced such a loss?	Q4.10 **If Yes to 4.8**, how many of these losses were recovered	Q4.11 **If Yes to 4.8**, what was your biggest loss? ***KShs***
			Q4.2a Freq 1=*Daily 2=Weekly 3=Monthly 4=other(specify)*	Q4.2b Amount Ksh									
1	Bank account, specify bank (allow for multiple accounts) …… ……												
2	"Mattress"/other place in house												
3	SACCO (allow for multiple a/c's)												
4	Merry go round												
5	M-PESA account												
6	ZAP Account												
7	Yu Cash Account												
8	With a member of the HH												
9	With another family member												
10	With a friend												
11	Advance purchase/deposit with shopkeeper												
12	Stocks and shares												
13	Other, specify_____												

Codes for Q4.3

1=Friend/acquaintance
2=Family member
3=Village elder/other village leader
4=Church/religious leader
5=M-PESA/ZAP/Yu agent/shopkeeper/employee
6=No one (thought of it myself)
7= Other, specify_____

Codes for Q4.6

1=Safety/security
2=Ease/Convenience/Easy to access
3=Cost – it is cheap to use
4=Confidentiality
5= Emergency
6=It pays good interest
7=If I save here, I can get credit
8=No reason in particular
9=Other social reasons, specify____
10=Other, specify_____

Codes for Q4.7

1=Not safe/secure
2=Not easy to access/not convenient
3=Expensive to use
4=Not confidential
5=It doesn't pay interest
6=No reason in particular
7=No need to save in this way
8=Other social reasons, specify____
9=Other, specify_____

SECTION 4B: REAL ASSETS

Enumerator Instruction: Please fill the quantity and either the value per unit or else the total value. Leave quantity blank where quantity is not practical e.g. furniture

Household Assets	Q4.9. Which of the following assets does this HH have? 1=Yes, 2=No	Q4.10 How many does the HH have?	*Q4*.11. In your opinion how much would it cost you to buy it in its current state if you were to buy it today?	Q4.12 Total Value		Q4.9. Which of the following assets does this HH have? 1=Yes, 2=No	4Q.10 How many does the HH have?	*Q4*.11. In your opinion how much would it cost you to buy it in its current state if you were to buy it today?	Q4.12 Total Value
1. DVD/ Video player					18. Car				
2. Radio					19. Truck/tractor/trailer				
3. TV					20. Ploughs				
4. Solar panels					21. Carts				
5. Car Battery					22. Stores/Granary				
6. Mobile phone					23. Poultry/piggery				
7. Land line telephone					24. Zero grazing units(structures)				
8. Computers					25. Wheelbarrow				
9. Water tanks					26. Chaff cutter				
10. Household furniture					27. Sprayer				
11. Refrigerator/stove/appliances					28. Grinder/ cane crusher				
12. Generator					29. Sheller				
13. Private borehole/well/trough					30. Irrigation equipment				
15. Bicycle					31. Cattle dip				
16. Tuktuk					32. Power saw				
17. Motorcycle					33. Other assets, specify				
LIVESTOCK ASSETS					**LIVESTOCK ASSETS**				
1. Bee hive					5. Goats /sheep				
2. Donkey/ Oxen					6. Chicken/ poultry				
3. Cows					7. Other livestock, specify _____				
4. Bulls					8. Other livestock, specify _____				

SECTION 5: HOUSEHOLD CHARACTERISTICS

5.1	Is your dwelling owned by your household or rented, or do you reside here without payments?	1. Owned by family member with title deed 2. Owned by family member with NO title deed 3. Rented	4. Occupied without payment 5. Other specify _____	|____|
5.2	What is the main type of material that the roof of the main house is made of?	1. Grass/ thatch 2. Corrugated Iron (mabati) 3. Tiles	4. Asbestos 5. Concrete 6. Other specify _____	|____|
5.3	What is the main type of material that the walls of the main house are made of?	1. Stone 2. Brick 3. Iron sheet	4. Mud/dung 5. Wood 6. Other specify _____	|____|
5.4	What is the main type of material that the floor of the main house is made of?	1. Mud/Dung/ Sand (Natural floor) 2. Wood Planks (Rudimentary floor) 3. Polished wood/ vinyl/ tiles (Finished)	4. Cement 5. Other specify_____	|____|
5.5	What is your **main source** of lighting?	1. Electricity 2. Lantern 3. Pressure lamp or tin lamp	4. Fuel wood 5. Solar 6. Other specify_____	|____|
5.6	What type of toilet do you use?	1. Own flush toilet 2. Shared flush toilet 3. Ventilated Improved Pit (VIP)	4. Traditional pit latrine 5. None 6. Other specify_____	|____|
5.7	What is your main source of cooking fuel?	1. Firewood 2. Charcoal 3. Kerosene	4. Gas 5. Electricity 6. Other specify_____	|____|
5.8	What is your main source of drinking water?	1. Piped in compound/ House 2. Public tap 3. Well 4. Spring River	5. Dam 6. Rainwater 7. Borehole 8. Other specify_____	|____|

5.9	How often do you read a newspaper?	1. At least once a day 2. Once a week 3. Once a month	4. Once a year 5. Never 6. Other specify_____ _____	|____|
5.10	On average, how many hours per day do you usually **listen** to the radio?	**E.g., two hours and 30 minutes is 02.30.** **Record 00.00 for none.** **The maximum value here is 24.00**	|____|____|•|____|____|	
5.11	On average, how many hours per day do you usually **watch** TV?	**E.g., two hours and 30 minutes is 02.30.** **Record 00.00 for none.** **The maximum value here is 24**	|____|____|•|____|____|	
5.12	What is your religious affiliation?	1. Catholic 2. Protestant 3. Adventist/ SDA	4. Muslim 5. Other specify_____	|____|
5.13	How often do you attend a religious event like Church or Mosque?	1. Once a day 2. Once a week 3. Once a month	4. Once a year 5. Never 6. Other specify_____	|____|
5.14	How many acres of land do members of this household own? **Ask separately for rural and urban**	**Rural acres:** |____|____|____|•|____|____|	**Urban acres:** |____|____|____|•|____|____|	

SECTION 6: HOUSEHOLD REMITTANCES SENT (IN THE LAST 6 MONTHS, NOVEMBER 2009-APRIL 2010)

Q6.0 Have you or anyone in your household sent/given anyone any money, food or other items in the last 6 months? 1=Yes, 2=No >> skip to Section 7 |_____|

Enumerator Instruction: Starting with the most recent remittance sent, fill in the table. Each line is for a single remittance. These are HH remittances.
DO NOT INCLUDE THE FOLLOWING: **within HH transfers; the regular payment of wages; any extension of credit; any repayment of debts.**

ID	Q6.1 What month was the item sent?	Q6.2 Was the item sent on behalf of someone else not in your HH? 1=Yes, 2=No	Q6.3 What was the item sent? 1=Cash, 2=Food 3=Other, specify	Q6.4 To whom was it sent? ***See codes below***	Q6.5 Why was the item sent? ***See codes below***	Q6.6 How far away does recipient live? **Name the closest town or country if he is abroad**	Q6.7 Total value sent excl all fees & costs ***KShs***	Q6.8 Did the item reach in full? 1=Yes >> Q6.11 if Q6.3=1, else skip to next row 2=No >> Q6.9	Q6.9 If Q6.8 =No, why not? 1=Theft 2=Mis-placed, 3=Other, specify	Q6.10 If Q6.8 =No, how much was lost? ***KShs***	**If item was not money (Q6.3) do not ask next questions, skip to next row/remittance**	6.11 What was the intended use of the money? S***ee codes below***	6.12 What method was used to send the money? ***See codes below***	6.13 How much did you pay to send it? ***KShs***	6.14 How much did the recipient pay to collect it? ***KShs***	6.15 Why was this method used? **Give the most important reason** ***See codes below***	6.16 **ONLY FOR M-PESA, ZAP OR YU USERS** Is the recipient a registered user? 1=Yes, 2=No, 3=DK	6.17 **ONLY FOR M-PESA, ZAP OR YU USERS** To whose phone was it sent? 1=Recipient, 2=Agent, 3=Recipients friend/family, 4=Other specify
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
11																		
12																		

SECTION 7: HOUSEHOLD REMITTANCES RECEIVED (IN THE LAST SIX MONTHS, NOVEMBER 2009-APRIL 2010)

Q7.0 Has anyone tried to send you or anyone in your household any money, food or other items in the last 6 months? 1=Yes, 2=No >> skip to Q7.18 |_____|

Enumerator Instruction: Starting with the most recent remittance received, fill in the table. Each line is for a single remittance. These are HH remittances.
DO NOT INCLUDE THE FOLLOWING: **within HH transfers; regular receipt of wages; any extension of credit you received; any repayment of debts you received.**

ID	Q7.1 What month was the item sent?	Q7.2 Did you/ someone in your HH receive it on behalf of someone else not in your HH? 1=Yes, 2=No	Q7.3 What was the item sent? 1=Cash, 2=Food 3=Other, specify	Q7.4 Who sent it? ***See codes***	Q7.5 Why was the item sent? ***See codes below***	Q7.6. From how far away was the item sent? **Name closest town/ country if came from abroad**	Q7.7. Total value received excl all fees & costs ***KShs***	Q7.8. Was this item received in full? 1=Yes >> Q7.11 if Q7.3=1, else skip to next row 2=No >> Q7.9	Q7.9 If Q7.8 = No, why not? 1=Theft 2=Mis-placed, 3=Other, specify	Q7.10 If Q7.8 = No, how much was lost? ***KShs***	**If item received was not money (Q7.3) do not ask these questions, skip to next**	Q7.11 What was the money used for? ***See codes below***	Q7.12 How was the money sent to you? ***See codes below***	Q7.13 How much was paid to receive it? ***KShs***	Q7.14 How much did the sender pay to send it? ***KShs***	Q7.15 Why was this method used? **GIVE THE MOST IMPT REASON**	Q7.16 **FOR M-PESA, ZAP OR YU USERS** Was the sender a registered user? 1=Yes, 2=No, 3=DK	Q7.17 **FOR M-PESA, ZAP OR YU USERS** Whose phone was used to receive it? 1=Recipient 2=Agent 3=Friend/ family 4=Other specify
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
11																		
12																		

7.18 Which of the following delays have you incurred while you waited to receive money sent to you? MULTIPLE RESPONSES |___| , |___| , |___| , |___| , |___|

1=A child in the HH missed school as you could not pay the fee
2=A member of your HH waited to get medical care because you could not pay
3=A member of your HH did not eat a meal as you were waiting to receive money
4=You delayed purchase of basic goods (charcoal, kerosene) as you were waiting
5=A member of your HH delayed paying a bill because you were waiting to receive money
6 =A member of your HH delayed paying off a debt because you were waiting to receive money

Codes for Q6.4 and Q7.4 "Who":

1=Spouse living away from household
2=Parent living away from the household
3=Child living away from the household
4=Other relative living away from the HH, specify_____
5=Friend
6=Other specify_____

Codes for Q6.5 and Q7.5 "Why was Item Sent":

1-Regular support to recipient
2=To pay for school fees
3=To pay for health expenses
4=To pay for funeral expenses
5=Emergency help
6=No reason in particular
7= Business
8= Item was for someone not from this HH so do not know
9=Other specify_____

Codes for Q6.11 and Q7.11 "What was the Money Used For":

1=Livestock related purchases
2=Other agriculture related purchases (includes seeds and fertilizers)
3=Purchase asset, specify_____
4=School fees
5=Funeral needs
6=Medical needs
7=Purchase of food
8=8=Nothing in particular
9=Other specify_____

Codes for Q6.12 and Q7.12 "Method Used":

1=Hand delivery by self
2=Hand delivery by friend
3=Bus/matatu delivery through friend/relative
4=Bus/matatu delivery through driver/courier
5=Western Union
6=M-PESA using my account
7=ZAP using my account
8=M-PESA from a friend's/relatives account
9=ZAP from a friend's/relatives account
10=M-PESA using an agent's account
11=ZAP using an agent's account
12=Posta pay
13=Moneygram
14=Telegraphic money order
15=Postal order
16=Courier
17=Direct deposit into recipient bank account
18=Yu-Cash using my account
19= Yu-Cash from a friend's/relatives account
20= Yu-Cash using an agent's account
21=Other specify_____

Codes for Q6.15 and 7.15 "Reasons Why Method Used":

1=Easy
2=Cheap
3=Safe
4=Fast
5=Other specify_____

SECTION 8: HOUSEHOLD SHOCKS (IN THE LAST SIX MONTHS, NOVEMBER 2009-APRIL 2010)

Which of the following unexpected events has this household experienced in the **last six months**? READ OUT ONE BY ONE. IF NO OCCURENCES LEAVE PAGE BLANK

	Q8.1 Did this shock occur in the HH? 1=Yes 2=NO	Q8.2 **Month** in which shock occurred	Q8.3 Who did this shock affect? 1=Just this HH, 2=Several HHs in this village, 3=All HHs in this village, 4=Several villages in the area	Q8.4 What was the strength of the shock on a scale of 1-5 (5 is the strongest)?	Q8.5 What was the full financial impact of the shock?		Q8.6 What were the responses to the shock? Name the three most important responses if more than three responses.					
					a. Type 1=Loss of income, 2=Gain of income	b. Total value of loss/gain, 99. Can't value	Response 1		Response 2		Response 3	
							a. Response	b. Estimated value of response	a. Response	b. Estimated value of response	a. Response	b. Estimated value of response
Birth in the HH												
New job												
Inheritance												
Death of a HH Member												
Illness of HH member												
Accidental injury												
Loss of employment												
Violent injury												
Failure/loss of business												
Livestock died												
Crop disease /pests												
Theft/robbery/burglary/assault												
Fire/house destroyed/damaged												
Drought/floods												
Other specify_____												

Codes for Q8.6 "Responses to Shocks" for Positive shocks

Expenditure responses
1=Increase expenditure on food
2=Increase expenditure on medicine and health care/ Hospital bills
3=Increase expenditure on school fees
4= Increase expenditure on transport/ Matatu/ Petrol
5= Increase other expenditure

Financing responses
6=Bought assets/ livestock/ land
7=Increased savings
8=Rented in more land
9= Loaned out money
10= Sent remittances/ gifts

Labour supply and schooling responses
11=Worked less
12=Sent children to school
13=Move children in better school

Other responses
14=Other (Specify)_____

Codes for Q8.6 "Responses to Shocks" for Negative shocks

Expenditure responses
15= Decrease expenditure on food
16=Decrease expenditure on medicine and health care
17=Decrease expenditure on school fees
18=Decrease expenditure on transport
19=Decrease other expenditure
20=Consumer lower quality/ or less preferred foods

Financing responses
21=Sold assets/ livestock/ land
22=Spent cash savings
23=Rented out own land/ other assets
24= Borrowed money
25= Received remittances/ gifts
26=Reduced savings

Labour supply and schooling responses
27= Worked more
28=Previously non-working household members started working
29=Removed children from school
30=Removed children from school to work
31=Sent children to live with someone else

Other responses
32= Prayed , 33=Other, specify_____

SECTION 9: CREDIT (IN THE LAST SIX MONTHS, NOVEMBER 2009-APRIL 2010)

9.0 Has anyone in this household received/extended any credit in the **last six months** or have any currently outstanding debts/credits? 1=Yes, 2=No >> skip to Sec 10 |____|

9.1 For any outstanding debts that you owe or have paid in the last six months, please answer the following questions for each outstanding debt. If none, skip to Q9.2.

D1ID	Q9.1a Date loan was taken (MM/YY)	Q9.1b Type 1=Cash, 2=In kind	Q9.1c Amount borrowed ***KShs***	Q9.1d Interest Paid		Q9.1e How often do you make a payment ***See codes***	Q9.1f What is each installment ***KShs***	Q9.1g How much is still outstanding ***KShs***	Q9.1h What was purpose of the loan ***See codes***	Q9.1i Who lent you the money? ***See codes***	Q9.1j Where is this institution/ person? ***See codes***	Q9.1k How did you get the money? ***See codes***	Q9.1l How are you making payments? ***See codes***
				i. Freq ***See codes***	ii. Payment ***KShs***								
1	_ _/_ _												
2	_ _/_ _												
3	_ _/_ _												
4	_ _/_ _												
5	_ _/_ _												
6	_ _/_ _												
7	_ _/_ _												
8	_ _/_ _												
9	_ _/_ _												
10	_ _/_ _												

9.2 For any outstanding debts that are owed to you or any that you extended in the last six months, please answer the following questions for each debt. If none, skip to Section 10.

D2ID	Q9.2a Date loan was given (MM/YY)	Q9.1b Type 1=Cash, 2=In kind	Q9.2c Amount you lent ***KShs***	Q9.2d Interest Received		Q9.2e How often do you receive a payment ***See codes***	Q9.2f What is each installment ***KShs***	Q9.2g How much is still outstanding ***KShs***	Q9.2h What was loan's purpose ***See codes***	Q9.2i Who did you lend to ***See codes***	Q9.2j Where is this institution/ person? ***See codes***	Q9.2jk How did you give the money ***See codes***	Q9.2l How are you receiving payments? ***See codes***
				i. Freq ***See codes***	ii. Payment ***KShs***								
1	_ _/_ _												
2	_ _/_ _												
3	_ _/_ _												
4	_ _/_ _												
5	_ _/_ _												
6	_ _/_ _												
7	_ _/_ _												
8	_ _/_ _												
9	_ _/_ _												
10	_ _/_ _												

Codes for Q9.1di and Q9.2di "Frequency of Interest Rate Payments":

1=Daily
2= Weekly
3=Monthly
4=Annually
5=Other, specify_____

Codes for Q9.1e and Q9.2e "Frequency of Loan Payments":

1=Daily
2= Weekly
3=Monthly
4=Annually
5=Other, specify_____

Codes for Q9.1h and Q9.2h "Purpose of the Loan":

1=Emergency need
2=Make a large purchase (like a durable or asset)
3=Money for everyday purposes
4=Pay off a debt or obligation
5=To pay school fees
6=To pay for health expenses
7=Other, specify _____

Codes for Q9.1i and Q9.2i "Other Party in the Loan Agreement":

1=Bank
2=MFI
3=SACCO
4=ROSCA/merry go round
5=Church/religious group
6=Employee
7=Employer
8=Informal moneylender
9=Immediate family, specify relation_____
10=Other relative, specify relation_____
11=Friend
12=Other, specify_____

Codes for Q9.1j and Q9.2j "Location":

1=In this village
2=Not located in this village, but located in this district
3=Not located in this district, but located in this province
4=Located in another province, specify province _____

Codes for Q9.1k and Q9.1l and Q9.2k and Q9.2l "Method Used for Transfer of Money":

1=M-PESA from my account
2=ZAP from my account
3=Yu cash from my account
4=M-PESA from someone else's account
5=ZAP from someone else's account
6=Yu cash from someone else's account
7=In person (self)
8=Bus/matatu delivery
9=Western Union
10=Posta Pay
11=Postal order
12=Moneygram
13=Telegraphic money order
14=Bank transfer
15=Other, specify _____

SECTION 10: CELL PHONE OWNERSHIP AND USE (HOUSEHOLD LEVEL)

10.1 Do you or anyone in this HH own a mobile phone or SIM or have access to one? 1=Yes>> Q10.2, 2=No >> Section 11

10.2 For each SIM card/ Mobile phone number that is available (owned or by access through someone else) to you or any another HH member, please provide the following information. Then for each fill in the corresponding questions on usage and reliability of service. For airtime first report the expenditure per month on average (Please include topping up by any method for prepaid services) and then provide the date and amount of the last top up.

SIM ID	Q10.2a What is the PID of the owner of this SIM card from section 1	Q10.2b What is the phone number associated with this SIM Card?	Q10.2c What network is this SIM card on? 1=Safaricom, 2=Zain, 3=Orange, 4=Yu 99=DK	Q10.2d Do you or someone in this HH own this cell phone or does it belong to someone else? 1=Own, 2=Access	Q10.2e What is your average monthly airtime expenditure for this SIM Card? ***KShs***	Q10.2f What was the amount of your last airtime purchase **(top up)**? ***KShs***	Q10.2g What was the date of this top up?			Q10.2h What is the average number of calls you make on this SIM card per day?		Q10.2i What would best describe the reliability of coverage for this SIM card? 1=Always available, 2=Service interrupted less than one hour per day, 3=Service interrupted at least 3 hours per day, 4=Never get service, 99=DK
							Day	Month	Year	Frequency **See codes below**	Number	
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												

Codes for Q9.2hdi and Q10.2di "Frequency of Interest Rate Payments":

1=Daily
2= Weekly
3=Monthly
4=Annually
5=Other, specify_____

SECTION 11: REGISTERED M-PESA USERS

Enumerator Instruction: This section should be asked to the individual picked as an M-PESA user in section 1. **Only registered M-PESA users**

PID OF RESPONDENT FROM SECTION 1:		|____|____|		
11.1	When did you first use M-PESA? Date (MM/YYYY)	|____|____|/|____|____|____|____|		
11.2	How easy is the service to use?	**Rank from 1 to 5 where 1 is very easy and 5 is very hard**.		|____|
11.3	Have you told anyone your M-PESA pin?	1. Yes	2. No >> skip to Q11.5	|____|
11.4	If yes, who?	1. Friend or family member 2. Agent	3. Spouse 4. Other specify_____	|____|
11.5	When you deposit money in M-PESA, do you get a text message confirmation immediately?	1. Yes 2. No	3. Sometimes	|____|
11.6	When you deposit money in your M-PESA account does your balance top up immediately?	1. Yes 2. No	3. Sometimes 4. Not sure/Don't check	|____|
11.7	How does M-PESA compare with your previous money transfer service? a. Speed b. Ease c. Convenience d. Safety e. Cost	**If you didn't have a previous service, use code 9.** a. 1=Quicker, 2=Slower b. 1=Easier, 2=Harder c. 1=More, 2=Less d. 1=More, 2=Less e. 1=Cheaper, 2=More expensive		|____| |____| |____| |____| |____|
11.8	Have you ever sent money by M-PESA to the wrong phone number?	1. Yes	2. No >>Skip to 11.10	|____|
11.9	After you realized the mistake, how long did it take to get the money back?	1. An hour or less 2. Half a day 3. A whole day 4. A few days	5. A week 6. About 4 weeks 7. More than 4 weeks 8. Never	|____|
11.10	Have you ever been unable to withdraw money from your account?	1. Yes	2. No >> skip to Q11.13	|____|
11.11	If yes in Q11.10, why? More than one answer can apply.	1. Public holiday/ weekend 2. Agent not available 3. Deleted text message 4. Agent didn't have money	5. Didn't have ID 6. Agent's system down 7. Safaricom network down 8. Other specify_____	|____| |____| |____|
11.12	If Yes in Q11.10, how long was it before you could withdraw your money?	1. An hour or less 2. Half a day 3. A whole day	4. A few days 5. A week 6. Several weeks	7. Several months 8. More than a year 9. Not yet withdrawn |____|

11.13	Have you ever had a problem with M-PESA service not being available for technical reasons **(that is the M-PESA system was down)?**	1. Yes	2. No >> skip to Q11.16	|____|
11.14	If **yes**, how many hours was the M-PESA service unavailable for?	|____|		
11.15	If **yes**, how many times did this happen in the last six months?	|____|		
11.16	Rank how happy you are with M-PESA.	**Rank from 1 to 10 where 1 is extremely unhappy and 10 is extremely happy**		|____|
11.17	What else would you like to see M-PESA provide? **MULTIPLE RESPONSES.**	1. Do Internet purchases 2. Save and earn interest 3. Convert airtime to M-PESA 4. Use it on other networks	5. Pay taxes 6. Deposit at an ATM 7. Other specify_____	|____| |____| |____|
11.18	Do you think your money is safe with M-PESA?	1. Yes >> skip to Q11.20	2. No	|____|
11.19	If **no**, why not? **RECORD VERBATIM IN CAPITALS**			
11.20	How often do you receive an SMS or phone call from someone you don't know asking or demanding that you send them money via M-PESA?	1. Everyday 2. Once a week 3. Once every 2 weeks 4. Once a month	5. Once every 3 months 6. Once every 6 months 7. Less often 8. Never >> skip to Q 11.23	|____|
11.21	The last time this happened, what amount did they ask for? ***KShs***	|____|____|____|____|____|____|		
11.22	Why were they asking for money? **Record verbatim.**			
11.23	Have you ever been overcharged or undercharged by Safaricom for a transaction? If Yes, how many times has this happened in the last six months? If no, skip to Q11.24	Overcharged (number of times in last six months): |____|____|____|	Undercharged (number of times in last six months): |____|____|____|	
11.24	If there are problems with M-PESA, do you know where to make a complaint?	1. Yes	2. No	|____|
11.25	If you experienced problems with the M-PESA service or with an M-PESA agent did you complain?	1. Yes	2. No >> skip to Q 11.27	|____|
11.26	If Q11.25=Yes, was the problem resolved/ was it useful or helpful to complain?	1. Yes	2. No	|____|

11.27 Enumerator Instruction: Please ask the following questions for each of the services provided by M-PESA as listed in the table below.

READ OUT SERVICES BELOW ONE BY ONE	**Q11.27a.** Do you know M-PESA provides this service? 1=Yes 2=No >> skip to next service	**Q11.27b.** Have you used M-PESA for this? 1=Yes, 2=No >> skip to next service	**Q11.27c.** How often do you use this service? ***See codes below***
1. Buy airtime for yourself			
2. Buy airtime for someone else			
3. Send money (to someone within Kenya)			
4. Receive money (from within Kenya)			
5. Receive wages			
6. Receive social security			
7. Withdraw money from ATM			
8. Pay bill function			
9. Pay someone for a good or service provided			
10. Have someone pay you for a bill for a good or a service provided			
11. Store/save money for emergencies			
12. Store/save money for other everyday purposes			
13. Store/save money for unusually large purchases (durables/assets)			
14. Pay utility bills: Electricity			
15. Pay utility bills: Water			
16. Pay utility bills: Other specify_____			
17. Pay off a loan, specify bank _____			
18. Mobile banking: transfer money to/from bank account, specify bank _____			
19. Pay for transport (bus tickets, air tickets)			
20. Pay school fees directly to school			
21. Pay for services: Health services			
22. Pay for services: Insurance, name company_____			
23. Pay for services: HELB loans			
24. Pay for services: Other specify_____			
25. Check M-PESA balance			
26. Change password or pin			
27. Send money to another country			
28. Receive money from another country			
29. Other specify_____			

Codes for Q11.27c:

1=Daily, 2=Weekly, 3=Once every 2 weeks, 4=Once a month, 5=Once every 3 months, 6=Once every 6 months, 7=Once a year, 8=Less often than that

IF Q11.27b=Yes FOR 4/5/6/10/18, GO TO Q11.28 ELSE SKIP TO Q11.31				
11.28	When you receive money in your M-PESA account, what do you most often do?	1. Withdraw it all immediately 2. Use it all to pay bills, buy items/airtime and send the rest to other people	3. Buy airtime with it all 4. Withdraw what you need, spend/send what you need and leave the rest to withdraw later >> skip to Q 11.31	|____|
11.29	If Q11.28=1/2/3, what is the most important reason for not leaving more money on M-PESA for savings? SINGLE RESPONSE (RECORD VERBATIM)			
11.30	If Q11.28=1/2/3, do you think any of the list below are also important reasons for you? MULTIPLE RESPONSES ALLOWED	|____| , |____| , |____| , |____| , |____| , |____| , |____|		

List/Codes for Q11.30:

1=Because Safaricom isn't a bank
2=Other people might be able to access it
3=I share my M-PESA account with family/friends
4=I prefer to save in bank/SACCO/MFI/ROSCA
5=I always need the money immediately
6=M-PESA is too easy to access so it is not good for savings
7=I don't think M-PESA is meant for savings
8=I want to invest my money in my business/farm
9=The agent will know how much money I have saved
10=Save in many places in case something goes wrong w/ one
11=It is too expensive to use M-PESA for savings
12=It didn't occur to me that I could use M-PESA like this

11.31 Enumerator Instruction: Please ask the following questions for each of the types of transfers listed in the table below.

	READ OUT TRANSFERS BELOW ONE BY ONE	Q11.31a. Do you ever make/receive the following transfers of money at regular intervals using M-PESA? 1=Yes, 2=No >> skip to next transfer	Q11.31b. If yes in 11.31a, where applicable, enter the ID of the individual with whom this transaction is done **(PID from section 1)**	Q11.31c. If yes in 11.31a, how often is this transaction done on average? ***See codes below***	Q11.31d. What is the average amount sent at a time? ***KShs***
1.	To your spouse				
2.	From your spouse				
3.	To another household member				
4.	From another household member				
5.	To an employer/s				
6.	From an employer/s				
7.	To an employee/s				
8.	From an employee/(s				

Codes for Q11.31c:

1=Daily
2=Weekly
3=Once every 2 weeks
4=Once a month
5=Once every 3 months
6=Once every 6 months
7=Once a year
8=Never
9=Other, specify_____

11.32	Of the last ten times you visited an agent, how many times were the transactions unsuccessful?				|____|
11.33	Do you have a regular agent you use most of the time?		1. Yes	2. No >> skip to Q11.35	|____|
11.34	If yes, why? MULTIPLE RESPONSES ALLOWED	1. Trust 2. Courtesy	3. Convenient 4. Reliability	5. Other specify_____	|____| , |____| , |____|

11.35 Ask the following questions about the last two successful transactions conducted with an agent.

	Q11.35a. What date was this? ***(DD/MM/YY)***	Q11.35b. What transaction was it? 1=Deposit money 2=With draw money	Q11.35c. Was this your regular agent? 1=Yes, 2=No 3 = Don't have a regular agent	Q11.35e. Where was the agent nearest to? 1=Your home, 2=Place of work, 3=The trading centre/market you use, 4=Other specify	Q11.35f. How far away is this agent ***Km***	Q11.35g What mode of transport did you use? 1=Walk, 2=Bus, 3=Taxi/boda boda, 4=Matatu, 5=Drive in own car,	Q11.35h. How long did it take? ***Mins***	Q11.35i How much did it cost? ***KShs***	Q11.35j How long did you wait in the queue to be served? ***Mins***	Q11.35k How long did the actual transaction take once you were served? ***Mins***	Q11.35l Were you asked to show ID? 1=Yes, 2=No	Q11.35m Do you trust this agent? 1=Yes, 2=No	Q11.35n How did you choose this agent? ***See codes below***	Q11.35o What concerns do you have with this agent? ***See codes below*** **Multiple response**
Last transaction	__/__/__													
Last but one transaction	__/__/__													

Codes for Q11.35n "How Chose Agent":

1=Use someone I know 2=Adverts 3=Convenience 4= Recommended by someone 5=Other specify_____

Codes for Q11.35o "Agent Concerns":

1=Gave less money/e-float than owed
2=Agent charged me to deposit
3=Agent overcharged me
4=Agent undercharged me
5=Agent was absent
6=Agent refused to perform the transaction
7=Agent was unknowledgeable
8=Agent was rude
9=Agent had no e-float /not enough e-float
10=Agent had no cash/not enough cash
11=Other specify_____
12=None

11.36 Enumerator instruction: Please ask the following questions about problems with M-PESA Agents over the last 12 months.

READ OUT PROBLEMS ONE BY ONE	Q11.36a. In the last 12 months (or since you've been using M-PESA) have you had any of these problems with Agents? 1=Yes, 2=No >> skip to next problem	Q11.36b. If Q11.36a=Yes, how many times has this happened over the last 12 months?	Q11.36c. If Q11.36a=Yes, did you stop using the agents involved as a result? 1=Yes, 2=No
1=Agent gave less money/e-float that I was owed			
2=Agent charged me to deposit			
3=Agent charged me cash over the counter			
4=Agent only conducted part of the transaction			
5=Agent was absent			
6=Agent refused to perform the transaction			
7=Agent was unknowledgeable			
8=Agent was rude			
9=Agent had no e-float /not enough e-float			
10=Agent had no cash/not enough cash			
11=Other, specify_____			

SECTION 12: REGISTERED ZAP USERS

Enumerator Instruction: This section should be asked to the individual picked as a ZAP user in section 1. **Only registered ZAP users**

PID OF RESPONDENT FROM SECTION 1:		|____|____|		
12.1	When did you first use ZAP? Date (MM/YYYY)	|____|____|/|____|____|____|____|		
12.2	How easy is the service to use?	**Rank from 1 to 5 where 1 is very easy and 5 is very hard**.		|____|
12.3	Have you told anyone your ZAP pin?	1. Yes	2. No >> skip to Q12.5	|____|
12.4	If yes, who?	1. Friend or family member 2. Agent	3. Spouse 4. Other specify_____	|____|
12.5	When you deposit money in ZAP, do you get a text message confirmation immediately?	1. Yes 2. No	3. Sometimes	|____|
12.6	When you deposit money in your ZAP account does your balance top up immediately?	1. Yes 2. No	3. Sometimes 4. Not sure/Don't check	|____|
12.7	How does ZAP compare with your previous money transfer service? a. Speed b. Ease c. Convenience d. Safety e. Cost	**If you didn't have a previous service, use code 9.** a. 1=Quicker, 2=Slower b. 1=Easier, 2=Harder c. 1=More, 2=Less d. 1=More, 2=Less e. 1=Cheaper, 2=More expensive		|____| |____| |____| |____| |____|
12.8	Have you ever sent money by ZAP to the wrong phone number?	1. Yes	2. No	|____|
12.9	After you realized the mistake, how long did it take to get the money back?	1. An hour or less 2. Half a day 3. A whole day 4. A few days	5. A week 6. About 4 weeks 7. More than 4 weeks 8. Never	|____|
12.10	Have you ever been unable to withdraw money from your account?	1. Yes	2. No >> skip to Q12.13	|____|
12.11	If yes in Q12.10, why? More than one answer can apply.	1. Public holiday/ weekend 2. Agent not available 3. Deleted text message 4. Agent didn't have money	5. Didn't have ID 6. Agent's system down 7. ZAP network down 8. Other specify_____	|____| |____| |____|
12.12	If Yes in Q12.10, how long was it before you could withdraw your money?	1. An hour or less 2. Half a day 3. A whole day	4. A few days 5. A week 6. Several weeks	7. Several months 8. More than a year 9. Not yet withdrawn |____|

12.13	Have you ever had a problem with ZAP service not being available for technical reasons **(that is the ZAP system was down)?**	1. Yes	2. No >> skip to Q12.16	|____|
12.14	If **yes**, how many hours was the ZAP service unavailable for?	|____|		
12.15	If **yes**, how many times did this happen in the last six months?	|____|		
12.16	Rank how happy you are with ZAP.	**Rank from 1 to 10 where 1 is extremely unhappy and 10 is extremely happy**		|____|
12.17	What else would you like to see ZAP provide? **MULTIPLE RESPONSES.**	1. Do Internet purchases 2. Save and earn interest 3. Convert airtime to ZAP 4. Use it on other networks	5. Pay taxes 6. Deposit at an ATM 7. Other specify_____	|____| |____| |____|
12.18	Do you think your money is safe with ZAP?	1. Yes >> skip to Q12.21	2. No	|____|
12.19	If **no**, why not? **RECORD VERBATIM IN CAPITALS**			
12.20	How often do you receive an SMS or phone call from someone you don't know asking or demanding that you send them money via ZAP?	1. Everyday 2. Once a week 3. Once every 2 weeks 4. Once a month	5. Once every 3 months 6. Once every 6 months 7. Less often 8. Never >> skip to Q 12.24	|____|
12.21	The last time this happened, what amount did they ask for? ***KShs***	|____|____|____|____|____|____|		
12.22	Why were they asking for money? **Record verbatim.**			
12.23	Have you ever been overcharged or undercharged by Zain for a transaction? If Yes, how many times has this happened in the last six months? If no, skip to Q12.24	Overcharged (number of times in last six months): |____|____|____|	Undercharged (number of times in last six months): |____|____|____|	
12.24	If there are problems with ZAP, do you know where to make a complaint?	1. Yes	2. No	|____|
12.25	If you experienced problems with the ZAP service or with an ZAP agent did you complain?	1. Yes	2. No >> skip to Q 12.27	|____|
12.26	If Q12.25=Yes, was the problem resolved/ was it useful or helpful to complain?	1. Yes	2. No	|____|

12.27 Enumerator Instruction: Please ask the following questions for each of the services provided by ZAP as listed in the table below.

READ OUT SERVICES BELOW ONE BY ONE	**Q12.27a.** Do you know ZAP provides this service? 1=Yes 2=No >> skip to next service	**Q12.27b.** Have you used ZAP for this? 1=Yes 2=No >> skip to next service	**Q12.27c.** How often do you use this service? ***See codes below***
1. Buy airtime for yourself			
2. Buy airtime for someone else			
3. Send money (to someone within Kenya)			
4. Receive money (from within Kenya)			
5. Receive wages			
6. Receive social security			
7. Withdraw money from ATM			
8. Pay bill function			
9. Pay someone for a good or service provided			
10. Have someone pay you for a bill for a good or a service provided			
11. Store/save money for emergencies			
12. Store/save money for other everyday purposes			
13. Store/save money for unusually large purchases (durables/assets)			
14. Pay utility bills: Electricity			
15. Pay utility bills: Water			
16. Pay utility bills: Other specify_____			
17. Pay off a loan, specify bank _____			
18. Mobile banking: transfer money to/from bank account, specify bank _____			
19. Pay for transport (bus tickets, air tickets)			
20. Pay school fees directly to school			
21. Pay for services: Health services			
22. Pay for services: Insurance, name company_____			
23. Pay for services: HELB loans			
24. Pay for services: Other specify_____			
25. Check ZAP balance			
26. Change password or pin			
27. Send money to another country			
28. Receive money from another country			
29. Other specify_____			

Codes for Q12.27c:

1=Daily, 2=Weekly, 3=Once every 2 weeks, 4=Once a month, 5=Once every 3 months, 6=Once every 6 months, 7=Once a year, 8=Less often than that

IF Q12.27b=Yes FOR 4/5/6/10/18, GO TO Q12.28 ELSE SKIP TO Q12.31				
12.28	When you receive money in your ZAP account, what do you most often do?	1. Withdraw it all immediately 2. Use it all to pay bills, buy items/airtime and send the rest to other people	3. Buy airtime with it all 4. Withdraw what you need, spend/send what you need and leave the rest to withdraw later >> skip to Q 12.31	|____|
12.29	If Q12.28=1/2/3, what is the most important reason for not leaving more money on ZAP for savings? SINGLE RESPONSE (RECORD VERBATIM)			
12.30	If Q12.28=1/2/3, do you think any of the list below are also important reasons for you? MULTIPLE RESPONSES ALLOWED	|____| , |____| , |____| , |____| , |____| , |____| , |____|		

List/Codes for Q12.30:

1=Because ZAP isn't a bank
2=Other people might be able to access it
3=I share my ZAP account with family/friends
4=I prefer to save in bank/SACCO/MFI/ROSCA
5=I always need the money immediately
6=ZAP is too easy to access so it is not good for savings
7=I don't think ZAP is meant for savings
8=I want to invest my money in my business/farm
9=The agent will know how much money I have saved
10=Save in many places in case something goes wrong w/ one
11=It is too expensive to use ZAP for savings
12=It didn't occur to me that I could use ZAP like this

12.31 Enumerator Instruction: Please ask the following questions for each of the types of transfers listed in the table below.

	READ OUT TRANSFERS BELOW ONE BY ONE	Q12.31a. Do you ever make/receive the following transfers of money at regular intervals using ZAP? 1=Yes, 2=No >> skip to next transfer	Q12.31b. If yes in 11.31a, where applicable, enter the ID of the individual with whom this transaction is done **(PID from section 1)**	Q12.31c. If yes in 11.31a, how often is this transaction done on average? ***See codes below***	Q12.31d. What is the average amount sent at a time? ***KShs***
1.	To your spouse				
2.	From your spouse				
3.	To another household member				
4.	From another household member				
5.	To an employer/s				
6.	From an employer/s				
7.	To an employee/s				
8.	From an employee/(s				

Codes for Q12.31c:

1=Daily
2=Weekly
3=Once every 2 weeks
4=Once a month
5=Once every 3 months
6=Once every 6 months
7=Once a year
8=Never
9=Other, specify_____

12.32	Of the last ten times you visited an agent, how many times were the transactions unsuccessful?				|____|
12.33	Do you have a regular agent you use most of the time?		1. Yes	2. No >> skip to Q12.35	|____|
12.34	If yes, why? MULTIPLE RESPONSES ALLOWED	1. Trust 2. Courtesy	3. Convenient 4. Reliability	5. Other specify_____	|____| , |____| , |____|

12.35 Ask the following questions about the last two successful transactions conducted with an agent.

	Q12.35a. What date was this? ***(DD/MM/YY)***	Q12.35b. What transaction was it? 1=Deposit money 2=With draw money	Q12.35c. Was this your regular agent? 1=Yes, 2=No 3 = Don't have a regular agent	Q12.35e. Where was the agent nearest to? 1=Your home, 2=Place of work, 3=The trading centre/market you use, 4=Other specify	Q12.35f. How far away is this agent ***Km***	Q12.35g What mode of transport did you use? 1=Walk, 2=Bus, 3=Taxi/boda boda, 4=Matatu, 5=Drive in own car	Q12.35h. How long did it take? ***Mins***	Q12.35i How much did it cost? ***KShs***	Q12.35j How long did you wait in the queue to be served? ***Mins***	Q12.35k How long did the actual transaction take once you were served? ***Mins***	Q12.35l Were you asked to show ID? 1=Yes, 2=No	Q12.35m Do you trust this agent? 1=Yes, 2=No	Q12.35n How did you choose this agent? ***See codes below***	Q12.35o What concerns do you have with this agent? ***See codes below*** **Multiple response**
Last transaction	__/__/__													
Last but one transaction	__/__/__													

Codes for Q12.35n "How Chose Agent":

1=Use someone I know 2=Adverts 3=Convenience 4= Recommended by someone 5=Other specify_____

Codes for Q12.35o "Agent Concerns":

1=Gave less money/e-float than owed
2=Agent charged me to deposit
3=Agent overcharged me
4=Agent undercharged me
5=Agent was absent
6=Agent refused to perform the transaction
7=Agent was unknowledgeable
8=Agent was rude
9=Agent had no e-float /not enough e-float
10=Agent had no cash/not enough cash
11=Other specify_____
12=None

12.36 Enumerator instruction: Please ask the following questions about problems with ZAP Agents over the last 12 months.

READ OUT PROBLEMS ONE BY ONE	Q12.36a. In the last 12 months (or since you've been using ZAP) have you had any of these problems with Agents? 1=Yes, 2=No >> skip to next problem	Q12.36b. If Q12.36a=Yes, how many times has this happened over the last 12 months?	Q12.36c. If Q12.36a=Yes, did you stop using the agents involved as a result? 1=Yes, 2=No
1=Agent gave less money/e-float that I was owed			
2=Agent charged me to deposit			
3=Agent charged me cash over the counter			
4=Agent only conducted part of the transaction			
5=Agent was absent			
6=Agent refused to perform the transaction			
7=Agent was unknowledgeable			
8=Agent was rude			
9=Agent had no e-float /not enough e-float			
10=Agent had no cash/not enough cash			
11=Other, specify_____			

SECTION 13: REGISTERED YU-CASH USERS

Enumerator Instruction: This section should be asked to the individual picked as an YU-CASH user in section 1. **Only registered YU-CASH users**

PID OF RESPONDENT FROM SECTION 1:		|____|____|		
13.1	When did you first use YU-CASH? Date (MM/YYYY)	|____|____|/|____|____|____|____|		
13.2	How easy is the service to use?	**Rank from 1 to 5 where 1 is very easy and 5 is very hard**.		|____|
13.3	Have you told anyone your YU-CASH pin?	1. Yes	2. No >> skip to Q13.5	|____|
13.4	If yes, who?	1. Friend or family member 2. Agent	3. Spouse 4. Other specify_____	|____|
13.5	When you deposit money in YU-CASH, do you get a text message confirmation immediately?	1. Yes 2. No	3. Sometimes	|____|
13.6	When you deposit money in your YU-CASH account does your balance top up immediately?	1. Yes 2. No	3. Sometimes 4. Not sure/Don't check	|____|
13.7	How does YU compare with your previous money transfer service? a. Speed b. Ease c. Convenience d. Safety e. Cost	**If you didn't have a previous service, use code 9.** a. 1=Quicker, 2=Slower b. 1=Easier, 2=Harder c. 1=More, 2=Less d. 1=More, 2=Less e. 1=Cheaper, 2=More expensive		 |____| |____| |____| |____| |____|
13.8	Have you ever sent money by YU-CASH to the wrong phone number?	1. Yes	2. No	|____|
13.9	After you realized the mistake, how long did it take to get the money back?	1. An hour or less 2. Half a day 3. A whole day 4. A few days	5. A week 6. About 4 weeks 7. More than 4 weeks 8. Never	|____|
13.10	Have you ever been unable to withdraw money from your account?	1. Yes	2. No >> skip to Q13.13	|____|
13.11	If yes in Q13.10, why? More than one answer can apply.	1. Public holiday/ weekend 2. Agent not available 3. Deleted text message 4. Agent didn't have money	5. Didn't have ID 6. Agent's system down 7. YU network down 8. Other specify_____	 |____| |____| |____|
13.12	If Yes in Q13.10, how long was it before you could withdraw your money?	1. An hour or less 2. Half a day 3. A whole day	4. A few days 5. A week 6. Several weeks	7. Several months 8. More than a year 9. Not yet withdrawn |____|

13.13	Have you ever had a problem with YU-CASH service not being available for technical reasons **(that is the YU-CASH system was down)?**	1. Yes	2. No >> skip to Q13.16	|____|
13.14	If **yes**, how many hours was the YU-CASH service unavailable for?	|____|		
13.15	If **yes**, how many times did this happen in the last six months?	|____|		
13.16	Rank how happy you are with YU-CASH.	**Rank from 1 to 10 where 1 is extremely unhappy and 10 is extremely happy**		|____|
13.17	What else would you like to see YU-CASH provide? **MULTIPLE RESPONSES.**	1. Do Internet purchases 2. Save and earn interest 3. Convert airtime to YU-CASH 4. Use it on other networks	5. Pay taxes 6. Deposit at an ATM 7. Other specify_____	|____| |____| |____|
13.18	Do you think your money is safe with YU-CASH?	1. Yes >> skip to Q11.21	2. No	|____|
13.19	If **no**, why not? **RECORD VERBATIM IN CAPITALS**			
13.20	How often do you receive an SMS or phone call from someone you don't know asking or demanding that you send them money via YU-CASH?	1. Everyday 2. Once a week 3. Once every 2 weeks 4. Once a month	5. Once every 3 months 6. Once every 6 months 7. Less often 8. Never >> skip to Q 13.24	|____|
13.21	The last time this happened, what amount did they ask for? ***KShs***	|____|____|____|____|____|____|		
13.22	Why were they asking for money? **Record verbatim.**			
13.23	Have you ever been overcharged or undercharged by YU for a transaction? If Yes, how many times has this happened in the last six months? If no, skip to Q13.24	Overcharged (number of times in last six months): |____|____|____|	Undercharged (number of times in last six months): |____|____|____|	
13.24	If there are problems with YU-CASH, do you know where to make a complaint?	1. Yes	2. No	|____|
13.25	If you experienced problems with the YU-CASH service or with an YU-CASH agent did you complain?	3. Yes	4. No >> skip to Q 13.27	|____|
13.26	If Q13.25=Yes, was the problem resolved/ was it useful or helpful to complain?	3. Yes	4. No	|____|

13.27 Enumerator Instruction: Please ask the following questions for each of the services provided by YU-CASH as listed in the table below.

READ OUT SERVICES BELOW ONE BY ONE	**Q13.27a.** Do you know YU-CASH provides this service? 1=Yes, 2=No >> skip to next service	**Q13.27b.** Have you used YU-CASH for this? 1=Yes 2=No >> skip to next service	**Q13.27c.** How often do you use this service? ***See codes below***
1. Buy airtime for yourself			
2. Buy airtime for someone else			
3. Send money (to someone within Kenya)			
4. Receive money (from within Kenya)			
5. Receive wages			
6. Receive social security			
7. Withdraw money from ATM			
8. Pay bill function			
9. Pay someone for a good or service provided			
10. Have someone pay you for a bill for a good or a service provided			
11. Store/save money for emergencies			
12. Store/save money for other everyday purposes			
13. Store/save money for unusually large purchases (durables/assets)			
14. Pay utility bills: Electricity			
15. Pay utility bills: Water			
16. Pay utility bills: Other specify_____			
17. Pay off a loan, specify bank _____			
18. Mobile banking: transfer money to/from bank account, specify bank _____			
19. Pay for transport (bus tickets, air tickets)			
20. Pay school fees directly to school			
21. Pay for services: Health services			
22. Pay for services: Insurance, name company_____			
23. Pay for services: HELB loans			
24. Pay for services: Other specify_____			
25. Check YU-CASH balance			
26. Change password or pin			
27. Send money to another country			
28. Receive money from another country			
29. Other specify_____			

Codes for Q13.27c:

1=Daily, 2=Weekly, 3=Once every 2 weeks, 4=Once a month, 5=Once every 3 months, 6=Once every 6 months, 7=Once a year, 8=Less often than that

IF Q13.27b=Yes FOR 4/5/6/10/18, GO TO Q13.28 ELSE SKIP TO Q13.31				
13.28	When you receive money in your YU-CASH account, what do you most often do?	1. Withdraw it all immediately 2. Use it all to pay bills, buy items/airtime and send the rest to other people	3. Buy airtime with it all 4. Withdraw what you need, spend/send what you need and leave the rest to withdraw later >> skip to Q 13.31	|____|
13.29	If Q13.28=1/2/3, what is the most important reason for not leaving more money on YU-CASH for savings? SINGLE RESPONSE (RECORD VERBATIM)			
13.30	If Q13.28=1/2/3, do you think any of the list below are also important reasons for you? MULTIPLE RESPONSES ALLOWED	|____| , |____| , |____| , |____| , |____| , |____| , |____|		

List/Codes for Q13.30:

1=Because Safaricom isn't a bank
2=Other people might be able to access it
3=I share my YU-CASH account with family/friends
4=I prefer to save in bank/SACCO/MFI/ROSCA
5=I always need the money immediately
6=YU-CASH is too easy to access so it is not good for savings
7=I don't think YU-CASH is meant for savings
8=I want to invest my money in my business/farm
9=The agent will know how much money I have saved
10=Save in many places in case something goes wrong w/ one
11=It is too expensive to use YU-CASH for savings
12=It didn't occur to me that I could use YU-CASH like this

13.31 Enumerator Instruction: Please ask the following questions for each of the types of transfers listed in the table below.

	READ OUT TRANSFERS BELOW ONE BY ONE	Q13.31a. Do you ever make/receive the following transfers of money at regular intervals using YU-CASH? 1=Yes, 2=No >> skip to next transfer	Q13.31b. If yes in 11.31a, where applicable, enter the ID of the individual with whom this transaction is done **(PID from section 1)**	Q13.31c. If yes in 11.31a, how often is this transaction done on average? ***See codes below***	Q13.31d. What is the average amount sent at a time? ***KShs***
1.	To your spouse				
2.	From your spouse				
3.	To another household member				
4.	From another household member				
5.	To an employer/s				
6.	From an employer/s				
7.	To an employee/s				
8.	From an employee/(s				

Codes for Q13.31c:

1=Daily
2=Weekly
3=Once every 2 weeks
4=Once a month
5=Once every 3 months
6=Once every 6 months
7=Once a year
8=Never
9=Other, specify_____

13.32	Of the last ten times you visited an agent, how many times were the transactions unsuccessful?				|____|
13.33	Do you have a regular agent you use most of the time?		1. Yes	2. No >> skip to Q11.35	|____|
13.34	If yes, why? MULTIPLE RESPONSES ALLOWED	1. Trust 2. Courtesy	3. Convenient 4. Reliability	5. Other specify_____	|____| , |____| , |____|

13.35 Ask the following questions about the last two successful transactions conducted with an agent.

	Q13.35a. What date was this? ***(DD/MM/YY)***	Q13.35b. What transaction was it? 1=Deposit money 2=With draw money	Q13.35c. Was this your regular agent? 1=Yes, 2=No 3 = Don't have a regular agent	Q13.35e. Where was the agent nearest to? 1=Your home, 2=Place of work, 3=The trading centre/market you use, 4=Other specify	Q13.35f. How far away is this agent ***Km***	Q13.35g What mode of transport did you use? 1=Walk, 2=Bus, 3=Taxi/boda boda , 4=Matatu, 5=Drive in own car,	Q13.35h. How long did it take? ***Mins***	Q13.35i How much did it cost? ***KShs***	Q13.35j How long did you wait in the queue to be served? ***Mins***	Q13.35k How long did the actual transaction take once you were served? ***Mins***	Q13.35l Were you asked to show ID? 1=Yes, 2=No	Q13.35m Do you trust this agent? 1=Yes, 2=No	Q13.35n How did you choose this agent? ***See codes below***	Q13.35o What concerns do you have with this agent? ***See codes below*** **Multiple response**
Last transaction	__/__/__													
Last but one transaction	__/__/__													

Codes for Q13.35n "How Chose Agent":

1=Use someone I know 2=Adverts 3=Convenience 4= Recommended by someone 5=Other specify_____

Codes for Q13.35o "Agent Concerns":

1=Gave less money/e-float than owed
2=Agent charged me to deposit
3=Agent overcharged me
4=Agent undercharged me
5=Agent was absent
6=Agent refused to perform the transaction
7=Agent was unknowledgeable
8=Agent was rude
9=Agent had no e-float /not enough e-float
10=Agent had no cash/not enough cash
11=Other specify_____
12=None

13.36 Enumerator instruction: Please ask the following questions about problems with YU-CASH Agents over the last 12 months.

READ OUT PROBLEMS ONE BY ONE	Q13.36a. In the last 12 months (or since you've been using YU-CASH) have you had any of these problems with Agents? 1=Yes, 2=No >> skip to next problem	Q13.36b. If Q11.36a=Yes, how many times has this happened over the last 12 months?	Q13.36c. If Q11.36a=Yes, did you stop using the agents involved as a result? 1=Yes, 2=No
1=Agent gave less money/e-float that I was owed			
2=Agent charged me to deposit			
3=Agent charged me cash over the counter			
4=Agent only conducted part of the transaction			
5=Agent was absent			
6=Agent refused to perform the transaction			
7=Agent was unknowledgeable			
8=Agent was rude			
9=Agent had no e-float /not enough e-float			
10=Agent had no cash/not enough cash			
11=Other, specify_____			

SECTION 14: NON-USER INFORMATION

Enumerator Instruction: this section should be asked to the person picked as a non-user in Section 1.

PID of respondent from section 1:			|_____|_____|	
14.1	Why do you not use M-PESA ?	|_____|	1. Don't know about it 2. Don't need it (don't send or receive money) 3. No network available 4. I don't own a cell phone 5. I don't understand it 6. Too complicated	7. Too costly 8. Don't trust it to be secure/safe 9. No agents where I live 10. No agents where my recipient lives 11. Other, specify_____
14.2	Why do you not use ZAP?	|_____|		
14.3	Why do you not use Yu-Cash	|_____|		

THANK YOU FOR YOUR TIME, YOUR INPUT IS GREATLY APPRECIATED