THE ROLE OF MONEY TRANSFERS IN KENYA

INFORMATION TO HELP FIND THE CORRECT HOUSEHOLD USE SAMPLE SHEETS FOR THIS PAGE

Enumerator instructions: This information is to help you find and contact the correct HH. Please do not use this information for any other purpose - it is confidential. The introduction for the survey is on the next page. The own/access by the phone numbers indicates whether the HH owns the phone or can just access it (in round 1, this was asked in general not for each number).

	IDENTIFICATION INFORMATION	**ROUND 2**		**ROUND 3**		**ROUND 4**	
1.	Name of HH Head						
2.	Contact Phone Number of respondent (front page of survey instrument)	Not collected					
3.	Other HH Phone Number 1						
4.	Other HH Phone Number 2						
5.	Other HH Phone Number 3						
6.	Other HH Phone Number 4						
7.	Other HH Phone Number 5						
8.	Other HH Phone Number 6						
9.	Other HH Phone Number 7						
10.	Other HH Phone Number 8						
11.	Other HH Phone Number 9						
12.	GPS coordinates: Latitude (N/S)						
13.	GPS coordinates: Altitude						
14.	GPS coordinates: Longitude						

What ended up being the best way to reach this HH? _____

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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 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……. and I am working with Financial Sector Deepening (FSD) in Nairobi and the Consortium on Financial Services and Poverty (CFSP) in the US. 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 on the use of MPESA. 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

USE SAMPLE SHEETS FOR THIS PAGE

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, 3=2008 and 2010 Sample, 4=2008, 2009 and 2010 sample, 5=Only 2010		|____|	

Codes for Q4 "Interview Result":
0= Incomplete survey
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=Household moved
10=Other specify_____

SECTION 1: HOUSEHOLD MEMBER LISTING

Enumerator instructions: Re-list all the members of the household (all adults and children) from the previous page onto this page with the corresponding person ID's from the previous table. Ask if each household member is currently a user of M-PESA, ZAP, Yu-Cash or Orange Money. Then ask if this person is a registered user. A registered user is a user who signed an M-PESA, ZAP, Yu-Cash or Orange Money membership form with Safaricom, Zain, Yu-Cash or Orange. Then pick one registered MPESA user who will be interviewed in section 11. In picking these individuals give the HH head registered first priority

Person ID	Name of Person	Q1.0 Have you had any new member joining this household between 2011 and June 2014? 1=Yes, 2=No	Q1.1 Is ____ a still a member of the Household? If 1=Yes>>>>>Q1.4, 2=No>>>>>Q1.2	Q1.2 If NO longer a member of the household, why? ***See codes below***	Q1.3 If new members ask why they came into the household ***See codes below***	Q1.4 Is … an adult (18 years or older)? CONFIRM FROM SEC 2 1=Yes, 2=No >> skip to next row	Q1.5 Is…. an M-PESA user 1=Yes, 2=No	Q1.6 If Q1.5 =Yes, Is…a registered M-PESA user? 1=Yes, 2=No	Q1.7 Is…. an ZAP user 1=Yes, 2=No	Q1.8 If Q1.7=Yes, Is…a registered ZAP user? 1=Yes, 2=No	Q1.9 Is…. an Yu-Cash user 1=Yes, 2=No	Q1.10 If Q1.9=Yes, Is…a registered Yu-Cash user? 1=Yes, 2=No	Q1.11 Is… an Orange Money user 1= Yes, 2=No	Q1.12 If Q1.11= Yes, Is… a registered Orange Money user? 1=Yes, 2=No	Q1.13 ***SECTION 11 (ON M-PESA) FILLED FOR THIS PERSON*** 1=Yes, 2=No

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 (July 2013 – June 2014).

PID from section 1	**Q2.1. Date of birth**				Q2.2 Gender 1=Male 2=Female	Q2.3. Relation to the current HH head ***See codes below***	Q2.4. Marital status ***See codes below If Q2.4=2, 3 or 7 >> Q2.5 else skip to Q2.6***	Q2.5 If Q2.3=1 and 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).		Q2.6. Is …. currently attending school? 1=Yes, 2=No	Q2.7 What is the highest level of education completed by ….? ***See codes below***	Q2.8. Can… read a news paper 1=Yes, 2=No	Q2.9. Can… write a letter 1=Yes, 2=No	Q2.10. How many months in the last 12 months has … been living at home?	Q2.11. What is the main occupation / income earning activity of...? ***See codes below***	Q2.12. What is the secondary occupation / income earning activity of...? ***See codes below***	Q2.13. Overall what is the main source of income for the HH as a whole? Fill row only for HH head. ***See codes below***
	Month	*Year*	*Age in years*	*Age in months if age<1 year*				2.5a. PIDSP (1)	2.5b. PIDSP (2)								

CODES FOR HOUSEHOLD DEMOGRAPHICS

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

1= Head	5=Brother/sister		9=Adopted child	13=Other relative
2= Spouse	6= Grandchild	10=Worker		
3= Own child	7= Nephew/niece		11= Son-in-law/daughter-in-law	
4= Parent	8=Friend		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	

Old Members	**Cause of Death:**	**New Members**
1=death	1=old age	1=birth
2=child fostered	2=accident	2=foster child
3=worker left	3=murder	3=worker
4=marriage	4=suicide	4=marriage
5=other, specify	5=disease, specify	5=orphan child
	6=other, specify	6=crisis
		7=other, specify

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

0= Nursery/ Pre-unit	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
4=Std 4	9=Form 1	14= Form 6	19= Uni. 5 and above	

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

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

SECTION 3: MIGRATION

Now, we would like to ask some details about EVERY move/relocation made between 2007 and June 2014 for ALL individuals in this household including those who are no longer members of the household. (Do not include death and marriage cases). By move, we mean anyone who has been away from the household for three months or longer. Please include temporary moves (individuals who left but have returned) as well as permanent moves since 2007.

Enumerator: Ask for EVERY move/relocation made by each member since 2011 stating with the most RECENT (if Q3.1=1)

Q3.1 Name of person who migrated	Q3.2 If listed in section 2, enter PID	Q3.3 Age of this person	Q3.4 Highest education level completed by this person (use codes from Section 2)	Q3.5 Relationship to current head of HH (use codes from Section 2)	Q3.6 Migration episode number	Q3.7 Was this episode temporary or permanent? 1=Temporary, 2=Permanent	Q3.8 Where did you move to during this episode of migration? ***Indicate the District, Location, Sub-location and village or town***					Q3.9 When did you move there?		Q3.10 If Q3.7=temporary, when did you return?		Q3.11 What was the reason/motivation for moving there? 1=For affordable cost of living 2= For better services/Infrastructure 3= For better employment opportunities 4=Security issues (crime, war) 5= Natural calamities (famine, drought) 6=Regular transfers 7= Other, please specify	Q3.12 What was your occupation while you were there? ***See codes below***
							Province	*District*	*Location*	*Sub-Location*	*Village/Town*	*Month*	*Year*	*Month*	*Year*		

SECTION 4A: 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.**

4.01. What is the value of.....that you have eaten or drunk in the past **7 days**?

Weekly household consumption of food products	Did you consume….in the past 7 days	Expenditure in KShs (Value of new/old sot	Consumption of own production of this item (KSh)	Consumption of this item from gifts (KSh)	Weekly household consumption of food products	Did you consume….in the past 7 days	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				

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

Monthly expenditure	Did you consume….in the last month (1=Yes, 2= No)	Expenditure in KShs	Monthly expenditure	Did you buy….in the last month	Monthly 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.Jewelry		
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		

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

Annual expenditure	Did you buy…..in the last one year (1=Yes, 2= No)	Expenditure in KShs	Annual expenditure	Did you buy…..in the last one year	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 4B: FINANCIAL ASSETS AND WEALTH OVER THE LAST 12 MONTHS 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 (on average over the last 12 months)? Q4.2a Freq 1=*Daily 2=Weekly 3=Monthly 4=other(specify)*	Q4.2b Amount Ksh	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***
1	Bank account, specify bank (allow for multiple accounts) …… ……												
2	"Mattress"/other place in house												
3	SACCO												
4	MFI												
5	Merry go round/ROSCAS/ASCAS												
6	M-PESA account												
7	M-shwari account												
8	ZAP Account												
9	Yu Cash Account												
10	Orange Money Account												
11	With a member of the HH												
12	With another family member												
13	With a friend												
14	Advance purchase/deposit with shopkeeper												
15	Stocks and shares												
16	Government Bonds												
17	Education Savings Policy												
18	Retirement Annuity												
19	Pension												
20	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/Orange 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 4C: 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	Q4.12. Which of the following assets does this HH own? 1=Yes, 2=No>>skip to the next item	Q4.13. How many does the HH own?	Q4.14. In your opinion how much would it cost you to buy it in its current state if you were to buy it today?	Q4.15. Total Value	HOUSEHOLD ASSESTS	Q4.12. Which of the following assets does this HH own? 1=Yes, 2=No	Q.13. How many does the HH own?	Q4.14. In your opinion how much would it cost you to buy it in its current state if you were to buy it today?	Q4.15. 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

Q5.1	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_____	|____|
Q5.2	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 _____	|____|
Q5.3	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 _____	|____|
Q5.4	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_____	|____|
Q5.5	What is your **main source** of lighting?	1. Electricity 2. Lantern 3. Pressure lamp or tin lamp	4. Fuel wood 5. Solar 6. Batteries 7. Other specify _____	|____|
Q5.6	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_____	|____|
Q5.7	What is your main source of cooking fuel?	1. Firewood 2. Charcoal 3. Kerosene	4. Gas 5. Electricity 6. Other specify_____	|____|
Q5.8	What is your main source of drinking water?	1. Piped in compound/ House	5. Dam	

		2. Public tap 3. Well 4. Spring River	6. Rainwater 7. Borehole 8. Other specify_____	|____|
Q5.9	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_____ _____	|____|
Q5.10	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**	|____|____|.|____|____|	
Q5.11	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**	|____|____|.|____|____|	
Q5.12	What is your religious affiliation?	1. Catholic 2. Protestant 3. Adventist/ SDA	4. Muslim 5. Other specify_____	|____|
Q5.13	How often do you attend a religious event like Church or Mosque?	1. Once a day 2. Once a week 3. Several times a week 4. Once a month	5. Once a year 6. Never 7. Other specify_____	|____|
Q5.14	How many acres of land do members of this household own? **Ask separately for rural and urban**	**Rural acres:** |____|____|____|.|____|____|	**Urban acres:** |____|____|____|.|____|____|	

Codes for Source of Credit:
1=MShwari
2=Stockist
3=large company
4=NGO /CBO
5=farmer /neighbor/friend
6=Farmer group
7=AFC
8=Breeders
9=Banks
10=SACCOs
11=MFI **12**= Self-help groups
13=co-operative
14=ROSCAs **15**= small trader **16**=other, specify

Codes for Purpose:

1=Animal feed
2=Vet service or vaccines
3=Acaricides
4=Dewormers
5=AI service
6=Bull service
7=dairy cow
8=dairy goat
9=other livestock
10=water tank
11=Pipes
12=zero grazing units
13=agricultural inputs – seed
14=agricultural inputs – fertilizer
15=irrigation pumps
16=other irrigation equipment (sprinkler)
17=remittances (send out)
18= school fees
19= medical needs
20=funeral needs
21=to pay another loan
22=other assets, specify
23= other emergency needs, specify

Codes for Months: 1=Jan, 2=Feb, 3=Mar, 4=Apr, 5=May, 6=Jun, 7=July, 8=Aug, 9=Sept, 10=Oct, 11=Nov, 12=Dec

Codes for Why Unable to Make Payments:

1=Low Income Month
2=Consumed all the Milk Produced That Month
3=Unfavorable Weather
4=Natural Calamities
5=Death/Drying Of Cow
6=Other, Specify

SECTION 6: HOUSEHOLD REMITTANCES SENT (IN THE LAST 6 MONTHS, BETWEEN JAN 2014 - JUN 2014)

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? (Use month codes 1=Jan, 2=Feb.. ..12=Dec)	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? (Km) **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 is not cash (Q6.3 =2,3), SKIP TO NEXT ROW/REMITTANCE**	Q6.11 What was the intended use of the money? S***ee codes below***	Q6.12 What method was used to send the money? ***See codes below item***	Q6.13 How much did you pay to send it? ***KShs***	Q6.14 How much did the recipient pay to collect it? ***KShs***	Q6.15 Why was this method used? **Give the most important reason** ***See codes below***	Q6.16 **ONLY FOR M-PESA, USERS** Is the recipient a registered user? 1=Yes, 2=No, 3=DK	Q6.17 **ONLY FOR M-PESA, USERS** To whose phone was it sent? 1=Recipient, 2=Agent, 3=Recipients friend/family, 4=Other specif
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
11																		
12																		

SECTION 7: HOUSEHOLD REMITTANCES RECEIVED (IN THE LAST SIX MONTHS, BETWEEN JAN 2014 - JUN 2014)

Q6.0. 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? (Km) **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 (Q8.3) do not ask these questions, skip to next remittance***	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, USERS** Was the sender a registered user? 1=Yes, 2=No, 3=DK	Q7.17 **FOR M-PESA, ZAP, YO OR ORANGE MONEY 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																		

Q7.18 Which of the following delays have you incurred while you waited to receive money sent to you? MULTIPLE RESPONSES |___| , |___| , |___| , |___| , |___|

0=Never suffered any delays while waiting for money sent to me
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 money
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

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
6=No reason in particular
5=Emergency help
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=Nothing in particular 9=General upkeep
10=Children's transport to school 11=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=Orange money using my account
22=Orange money from a friend's/relative account
23= Orange money using an agent's account
24= Other, specify_____

Codes for Q6.15 and 7.15 "Reasons Why Method Used":
1=Easy
2=Cheap
3=Safe
4=Fast
5=Convenient
6=Other, specify_____

SECTION 8: HOUSEHOLD SHOCKS (IN THE LAST SIX MONTHS, BETWEEN JAN 2014 - JUN 2014)

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
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
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

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

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

Labor 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, BETWEEN JAN 2014 - JUN 2014)

Q9.1 Did any member of this household apply for any loan from a cooperative/SACCO/neighbor/Stock /bank (either in cash or in kind) in last **6 months**? **(1=Yes 2=No>> Section 10)** |_____|

Q9.2 Was the loan(s) applied for (include **in kind**) received? **(1=Yes, 2=No)** |_____|

Q9.3 If any loan was received please fill in the table for each loan received in the last 6 months

D1ID	Q9.3a Date loan was taken (MM/YY)	Q9.3b Type 1=Cash, 2=In kind	Q9.3c Amount borrowed ***KShs***	Q9.3d Interest		Q9.3e How often do you make a payment ***See codes***	Q9.3f What is each installment ***KShs***		Q9.3g How much is still outstanding ***KShs***	Q9.3h What was purpose of the loan ***See codes***	Q9.3i What was the source of credit? ***See codes***	Q9.3j Where is this institution / person? ***See codes***	Q9.3k How did you get the money? ***See codes***	Q9.3l How are you making payments? ***See codes***	Q9.3m Have you been unable to make any payments ? (1=Yes =No)	Q9.3n Which months were you unable to make payments? ***(see codes)***	Q9.3o Why were you unable to make these payments? ***(See codes)***
				i. Interest Rate (%)	ii. Time period over which rate calculated ***(see codes)***		Principal	Interest									
1	_ _/_ _																
2	_ _/_ _																
3	_ _/_ _																
4	_ _/_ _																
5	_ _/_ _																
6	_ _/_ _																
7	_ _/_ _																
8	_ _/_ _																
9	_ _/_ _																
10	_ _/_ _																

Codes for Q9.3i : **1**=MShwari **2**=Stockist **3**=large company **4**=NGO /CBO **5**=farmer /neighbor/friend **6**=Farmer group **7**=AFC **8**=Breeders **9**=Banks **10**=SACCOs **11**=MFI **12**= Self-help groups **13**=co-operative **14**=ROSCAs **15**= small trader **16**=other, specify

Codes for Q9.3m: 1=Jan, 2=Feb,3=March,4=April,5=May,6=June,7=July,8=August,9=September,10=October,11=November,12=December

Codes for Q9.3o: 1= Low Income Month 2= Unfavorable Weather 3= Natural Calamities 4= illness 5= Death 6= Theft/Robbery/Fire 7= Other, specify

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

Codes for Q9.3dii and Q9.4dii "Time period over which interest rate calculated":

1=Daily
2= Weekly
3=Monthly
4=Annual
5=Duration of loan, specify_____
6=Other, specify

Codes for Q9.3e and Q9.4e "Frequency of Loan Payments":

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

Codes for Q9.3h and Q9.4h "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/expenses
6=To pay for health expenses
7=Business expenditures
8=Other, specify _____

Codes for Q9.3i and Q9.4i "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=Shopkeeper
13=Other, specify_____

Codes for Q9.3k and Q9.4l and Q9.4k and Q9.4l "Method Used for Transfer of Money":

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

Codes for Q9.3j and Q9.4j "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 _____

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(1=Yes, 2=No) |____|

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=Airtel Kenya, 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		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 Q10.2h "Frequency of calls using SIM card"

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 ever sent money by M-PESA to the wrong phone number?	1. Yes	2. No >>Skip to 11.5		|____|
11.4	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		|____|
11.5	Have you ever been unable to withdraw money from your account?	1. Yes	2. No >> skip to Q11.8		|____|
11.6	If Q11.5= Yes, 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_____		|____| |____| |____|
11.7	If Q11.5= Yes, 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	|____|
11.8	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 Q11.10		|____|
11.9	If Q11.8= Yes, how many hours was the M-PESA service unavailable for?	|____|			
11.10	Rank how happy you are with M-PESA.	**Rank from 1 to 10 where 1 is extremely unhappy and 10 is extremely happy**			|____|
11.11	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	5. Pay taxes 6. Deposit at an ATM 7. Other specify_____		|____| |____|

		4. Use it on other networks		|____|
11.12	Do you think your money is safe with M-PESA?	1. Yes >> skip to Q11.14	2. No	|____|
11.13	If **no**, why not? **RECORD VERBATIM IN CAPITALS**			
11.14	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 11.17	|____|
11.15	The last time this happened, what amount did they ask for? **KShs**	|____|____|____|____|____|____|		
11.16	What reason did they give for asking for money? **RECORD VERBATIM IN CAPITALS.**			
11.17	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 Q11.18	Overcharged (number of times in last six months): |____|____|____|	Undercharged (number of times in last six months): |____|____|____|	
11.18	If there are problems with M-PESA, do you know where to make a complaint?	1. Yes	2. No	|____|
11.19	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 11.21	|____|
11.20	If **Q11.19=Yes**, was the problem resolved/ was it useful or helpful to complain?	1. Yes	2. No	|____|

11.21 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 ONE BY ONE	Q11.21a Do you know MPESA provides this service? **1=Yes, 2=No>>>Skip to next service**	Q11.21b Have you used MPESA for this? **1=Yes, 2=No>>>Skip to next service**	Q11.21c 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.	Repayment of SACCO loans			
30.	Remittance of contributions to SACCOS			
31.	Church contributions/donations and gifts to churches and orphanages			
32.	Store money on Safaricard/Safari visa card			
33.	Other specify_____			

Codes for Q11.21c:
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 Q11.21b=Yes FOR 4/5/6/10/18/28, GO TO Q11.22 ELSE SKIP TO Q11.25

11.22	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 11.25**	|____|
11.23	If Q11.22 =1/2/3, what is the most important reason for not leaving more money on M-PESA for savings? **SINGLE RESPONSE (RECORD VERBATIM)**		
11.24	If Q11.22=1/2/3, do you think any of the list below are also important reasons for you? MULTIPLE RESPONSES ALLOWED	|____| , |____| , |____| , |____| , |____| , |____| , |____|	

List/Codes for Q11.24:
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

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

		Q11.25a.	Q11.25b.	Q11.25c.	Q11.25d.

	READ OUT TRANSFERS BELOW ONE BY ONE	Do you ever make/receive the following transfers of money at regular intervals using M-PESA? 1=Yes, 2=No >> skip to next transfer	If yes in 11.25a, where applicable, enter the ID of the individual with whom this transaction is done **(PID from section 1)**	If yes in 11.25a, how often is this transaction done on average? ***See codes below***	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 Q11.25c:

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_____

THANK YOU FOR YOUR TIME.