# HIBISCUS - HOUSEHOLD SURVEY

Serial No: ☐☐☐☐

IDENTIFICATION

Province _____ ☐☐☐ Code: ☐☐☐☐

District _____ ☐☐☐ Code: ☐☐☐☐

Location _____ ☐☐☐ Code: ☐☐☐☐

Sublocation _____ ☐☐☐ Code: ☐☐☐☐

Village/Area _____ ☐☐☐ Code: ☐☐☐☐

DATE: DD ☐☐ MM ☐☐ Start time: H H ☐☐ : M M ☐☐ End time: H H ☐☐ : M M ☐☐

NASSEP Cluster Number:..... ☐☐☐☐

Household Number: ..... ☐☐☐☐

Cluster type: ☐ Rural ☐ Urban

Name of household head: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

INTERVIEWER VISITS

Interviewers name:_____

| | DD | MM | | |
|---|---|---|---|---|
| ☐ Visit1: | ☐☐ | ☐☐ | Results_____ | ☐☐ |
| ☐ Visit 2: | ☐☐ | ☐☐ | Results_____ | ☐☐ |
| ☐ Visit 3: | ☐☐ | ☐☐ | Results_____ | ☐☐ |
| Next visit Date: | ☐☐ | ☐☐ | Results_____ | ☐☐ |
| Time: | H H ☐☐ : | M M ☐☐ | **TOTAL NO. OF VISITS:.....** | ☐☐ |

FINAL VISIT

Interviewer Code: ☐☐☐☐

Day/ Month:..... DD ☐☐ MM ☐☐

Result_____ ☐☐

Total persons in household..... ☐☐

**Result Codes

1.Completed
2.No Household Member At Home Or No Competent Respondent At Home At Time Of The Visit
3.Entire Household Absent For Extended Period Of The Time Postponed
4.Postponed
5. Refused (indicate reason)_____ ☐☐
6.Dwelling Vacant Or Address Not A Dwelling
7.Dwelling Destroyed
8.Dwelling Not Found
9.Other (Specify)_____ ☐☐

Original and Replaced household.

CBS No.

☐ Original Household..... ☐☐☐☐

☐ Replaced Household..... ☐☐☐☐

| SUPERVISOR | OFFICE EDITOR | BACK CHECKED | ACCOMPANIED | SCANNED |
|---|---|---|---|---|
| NAME_____ | NAME_____ | NAME_____ | NAME_____ | NAME_____ |
| DATE_____ | DATE_____ | DATE_____ | DATE_____ | DATE_____ |

Main language of interview ☐ English ☐ Swahili

GPS LOCATION INFORMATION

| | North | South | Degrees | Minutes | Seconds |
|---|---|---|---|---|---|
| Latitude:..... | ☐ | ☐ | ☐☐☐ | ☐☐ | ☐☐☐☐.☐ |
| Longitude (East):..... | | | ☐☐☐ | ☐☐ | ☐☐☐☐.☐ |

Altitude (M):..... ☐☐☐☐

Accuracy (M):..... ☐☐☐☐

Enumerator instructions:

Ask to speak with the head of the household. His/ her spouse and any other household member can join the interview. Allow as many people to sit in on the interview as desired. The whole survey will be administered to the head or else the spouse if the head is not present by the third visit. If both the head and spouse are absent on the 3rd visit interview a randomly chosen adult.

Sections 2 through 9 ask questions regarding the whole household and individuals in it. Sections 10 and 11 ask questions about the individual answering the survey. At the end of the survey, you will ask if there are any other individuals registered with M-PESA in the household. If the head is not a user of M-PESA, administer the relevant parts of section 11 to him. And if there are users in the household, administer the relevant parts of section 11 to a randomly chosen user in the household.

ID of respondent (fill from section 2): ☐☐

IDs of other individuals present at survey (fill from section 2)

Individual 1. ☐☐ Individual 2. ☐☐ Individual 3. ☐☐

Introduction:

Good morning/afternoon/evening. My name is……from Steadman Group, a company that conducts research studies in Kenya. We are conducting a study on behalf of an NGO called Financial Sector Deepening (FSD) about the ways that people send money to family and friends around the country. We would like to ask you some questions. All the information you give us is strictly confidential.

Based on the survey, FSD will be able to report back to the providers of such services. They will be able to understand which kinds of people use their services and how the services can be improved. In addition, FSD 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 _____ minutes.

/Habari ya asubuhi/mchana/jioni.Jina langu ni …..kutoka Steadman Group, kampuni inayojihusisha na utafiti nchini Kenya.Tunafanya utafiti kwa niaba ya shirika lisilokuwa la kiserikali liinaitwalo FSD kuhusu njia watu hutuma pesa kwa jamii au marafiki nchini.Tungependa kukuuliza maswali kadha. Habari yote unayotupatia itawekwa siri.

Kulingana na utafiti huu. FSD itaweza kuripoti kwa watoaji wa huduma hizo na wataweza kuelewa watu wanaotumia huduma zao vyema na jinsi ya kuboresha.Kwa kuongezea,FSD itaripoti kwa Benki Kuu ya Kenya iwapo huduma hizi zinaambatana na mahitaji ya umma kwa jumla,na kama la jinsi za kuboresha.Mahojiano yatachukua takribani dakika……

## SECTION 2: HOUSEHOLD DEMOGRAPHICS (Include all members who stay, eat and sleep in the household)

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

2.1. Name of the individual/ Jina
2.2. Birth date and age / Tarehe ya kuzaliwa na miaka
2.3. What is the gender of…?/ Jinsia
2.4. Relationship to current head/ Uhusihano na mwenye nyumba (See codes below)
2.5. Marital Status/ Hali ya ndoa (See codes below)
2.6. If marital status is 2, 3 or 7, fill in the PID of the spouse (if polygamous, there can be two values, but only if both the spouses live in the same household )
2.7. Is ..... currently attending school?/Iwapo anaenda shule kwa sasa ?

| Person ID | 2.1. Name of individual | 2.2. Date if birth: Day of birth | Month | Yr | Age (in yrs) | Age Mths Only if < 1yr | Q2.3. Gender: Male | Female | 2.4. Relationship | Other (Specify) | 2.5 Marital status | 2.6. PIDSP (1) | 2.6. PIDSP (2) | Q2.7 Currently schooling: Yes | No |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | | | | |
| 6. | | | | | | | | | | | | | | | |
| 7. | | | | | | | | | | | | | | | |
| 8. | | | | | | | | | | | | | | | |
| 9. | | | | | | | | | | | | | | | |
| 10. | | | | | | | | | | | | | | | |

Codes for Relationship (Q2.4) to HH Head:

| | | | |
|---|---|---|---|
| 1= Head | 2= Spouse | 3= Own child | 4= Parent |
| 5=Sibling | 6= Grandchild | 7= Nephew /niece | 8=Friend |
| 9=Adopted child | 10=Worker | 11= Son-in-law / daughter-in-law | |
| 12. Other (Specify) | | | |

CODES FOR Q2.5 MARITAL STATUS

| | |
|---|---|
| 1. Single/ never married | 2. Polygamously married |
| 3. Monogamously married | 4. Divorced |
| 5. Separated | 6. Widowed |
| 7. Living together/ cohabiting | 8. Other (sp)_____ |

2.8. What is the highest level of education completed/ Kiwango chake cha juu cha elimu (See codes below)
2.9. Can... read a news-paper?/ Anaweza kusoma gazeti? .
2.10. Can... write a letter?/ Anaweza kuandika barua?
2.11. Is ... currently a member of this HH?/ Kwa sasa ni mmoja wa watu wa nyumba hii?
2.12. How many months in the last 12 months has ... been living at home?/ Ni miezi mingapi kati ya miezi 12 iliyopita, amekuwa akiishi nyumbani?
2.13. What is the main occupation/ income earning activity of ...?/ Je kazi yake haswa ni nini? (See codes below) If occupation is 'other' please write the code and specify on the space provided next to the code.
2.14. What is the secondary occupation/ income earning activity of ...?/ Kazi yake nyingine ni ipi? (See codes below) Specify if other

| Person ID | Q2.8 Education | Q2.9 Read Yes | Q2.9 Read No | Q2.10 WRITE Yes | Q2.10 WRITE No | Q2.11 MEMBER Yes | Q2.11 MEMBER No | Q2.12 (Mths) | Q2.13. Occup 1 | Other (Specify) | Q2.14. Occup. 2 | Other (Specify) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | |
| 6. | | | | | | | | | | | | |
| 7. | | | | | | | | | | | | |
| 8. | | | | | | | | | | | | |
| 9. | | | | | | | | | | | | |
| 10. | | | | | | | | | | | | |

## Codes for Q2.8 & Q3.7 Education:

0=None 1=Nursery/ Pre-unit 2= Std 1 3=Std 2 4=Std 3 5=Std 4 6=Std 5 7=Std 6 8=Std 7 9=Std 8 10=Form 1
11=Form 2 12=Form 3 13=Form 4 14= Form 5 15= Form 6 16=Uni. 1 17= Uni. 2 18= Uni. 3 19= Uni. 4 20= Uni. 5 21=Vocational training
22= Adult education 23=Other (Specify)_____

## Codes for Q2.13, Q2.14 & Q3.8 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 16=Watchman 17=Messenger 18=Shop keeper/sales 19=Secretary 20=Tailor 21=Teacher
22=Health worker 23=Doctor24=Nurse 25=Unemployed 26=Student 27=Business (Specify)____
28= Salonist 29=Retired 30=Landlord 31= None 32= Other (specify)

## Section 3: Immediate Family Members not Resident in the Household (IF NO IMMEDIATE FAMILY MEMBER, GO TO SECTION 4)

Immediate family members include: 1) Children and parents of the household head and his/her spouse who do not regularly reside in the household
2) Head of the household / spouse who has been away for 6 months or more, or children home from boarding school/Universtiy
3) Polygamous wives in other households and their children

Additional Instruction: If the household consist of friends living together include immediate family of all friends living together in the household

3.1. Name of the individual/ Jina
3.2. Age/ Umri (Age in Years, Age in Months)
3.3. What is the gender of...?/ Je, jinsia ni ipi?
3.4. Relationship to head or spouse of household/ Uhusiano na msimamizi wa nyumba (See codes below)
3.5. Marital Status/ Hali ya ndoa
3.6. How far away does this person live? (Name the closest town or country if he/she lives/ works abroad)
/ Mahali ambapo mtu huyu anaishi (umbali na nyumba aliyohojiwa KM)
3.7. What is the highest level of education completed?/ Je kiwango chako cha juu cha elimu ambacho umemaliza? USE CODES ON PAGE 4
3.8. What is this person's current main occupation/ Income earning activity/ Kazi yako haswa ni nini? USE CODES ON PAGE 4

| ID | Person ID from Section 2 (only for head or spouse or school kid) | 3.1. Name of individual | 3.2. Age Age (in yrs) | Age months | 3.3. Gender Male | Female | 3.4. Relation ship | 3.5. Marital status | 3.6. Distance (KM) | Town/ Country | 3.7. Education | 3.8. Main occupation | Other (sp) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | | |
| 6. | | | | | | | | | | | | | |
| 7. | | | | | | | | | | | | | |
| 8. | | | | | | | | | | | | | |

Codes for Relationship (Q3.4)

1 = Son of head 2 = Daughter of head 3 = Mother of head 4 = Father of head 5 = Son of spouse 6 = Daughter of spouse
7 = Mother of spouse 8 = Father of spouse 9= Spouse of head 10= Head of household 11=Other (Sp)_____

Codes for marital status (Q3.5)

1. Single/ never married 2. Polygamously married 3. Monogamously married 4. Divorced 5. Separated
6. Widowed 7. Living together/ cohabiting 8. Other (sp)_____

Section 4: 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 pay for it?"/ " /Iwapo ungenunua kile umepanda au ulichopewa, ungelipa pesa ngapi?" GIFT IS ANYTHING YOU HAVE CONSUMED THAT YOU DID'NT HAVE TO PAY FOR - EXCLUDES FOOD EATEN AT A FRIEND'S/ RELATIVE PLACE.

4.1. What is the value of.....that you have eaten or drunk in the past ONE WEEK?/ Je, kiasi gani cha..... ambacho umekula au kunywa kwa wiki moja iliyopita?

| Weekly household consumption of food products | Product | Expenditure in KShs Matumizi kwa KShs | Consumption of own production of this item (KSh) Matumizi ya mazao binafsi ya bidhaa hii (KSh) | Consumption of this item from gifts (KSh) Matumizi ya kitu hiki kutoka kwa zawadi (KSh) |
|---|---|---|---|---|
| Rice/ Mchele..... | | | | |
| Maize grain/ Nafaka ya mahindi | | | | |
| Green maize/Mahindi bichi ..... | | | | |
| Maize flour/Unga wa mahindi..... | | | | |
| Wheat grain/ Nafaka ya ngano.. | | | | |
| Wheat flour/ Unga wa ngano. | | | | |
| Millet (grain and flour)/ Mawele (nafaka na unga)..... | | | | |
| Sorghum (grain and flour)/ Mtama(nafaka na unga.)..... | | | | |
| Other grains/cereals/ Nafaka nyengine..... | | | | |
| Bread/ Mkate..... | | | | |
| Cakes/biscuits/scones /Keki/biskuti/skonsi..... | | | | |
| Pasta (spaghetti/macaroni) /spaghetti/makoroni..... | | | | |
| Beans/ Maharagwe..... | | | | |
| Sukuma wiki..... | | | | |
| Tomatoes/Nyanya..... | | | | |
| Onions/ Vitunguu..... | | | | |
| Potatoes/ Viazi..... | | | | |

>>Cont

| | Product | Expenditure in KShs | Conusumption of own production of this item (KSh) | Conusumption of this item from gifts (KSh) |
|---|---|---|---|---|
| Other vegetables/ Mboga nyingine..... | | | | |
| Fruits/ Matunda..... | | | | |
| Meat/ Nyama..... | | | | |
| Milk/ Maziwa..... | | | | |
| Other dairy products/ Bidhaa zingine za maziwa..... | | | | |
| Eggs/ Mayai..... | | | | |
| Cooking oils/fats/ Mafuta za kupikia.. | | | | |
| Sugar/juggery/ Sukari..... | | | | |
| Salt/ Chumvi..... | | | | |
| Non-alcoholic beverages (tea/coffee/soda/ Vinywaji visivyo vya ulefi kahawa/soda))..... | | | | |
| Alcohol/ tobacco/ Pombe/ sigara | | | | |
| Purchased meals outside the household/ Vyakula vilivyonunuliwa nje ya nyumba... | | | | |
| Other snacks/ Vyakula nyepesi.. | | | | |
| Other cooked food/ Vyakula vingine vilivyopikwa..... | | | | |
| Other, specify/ Nyingine elezea:.. | | | | |
| _____ | | | | |
| _____ | | | | |
| _____ | | | | |

4.2. How much have you spent on these items in the past ONE MONTH?/
Je, umetumia kiasi gani kwa vitu vifuatavyo kwa mwezi mmoja uliopita?

| Monthly Expenditure/ Gharama kwa mwezi | Item | Expenditure in KShs |
|---|---|---|
| Soap/cleaning supplies/ Sabuni za kuosha | | |
| Personal care and hygiene/ Utunzi na afya binafsi | | |
| Toiletries/ Sabuni za kuoga/ Dawa ya meno | | |
| Men's clothing/ Nguo za wanaume | | |
| Women's clothing/ Nguo za wanawake | | |
| Children's Clothing/ Nguo za watoto | | |
| Footwear/ Viatu | | |
| Medical care (medication, doctor and/or hospital expenses) / Dawa / Matibabu | | |
| Transport (petrol/bus & matatu fares)/ Usafiri/nauli | | |
| Cell phone airtime/ Gharama ya simu ya rununu | | |
| Other phone calls/internet/ Simu nyingine /mtandao wa inteneti | | |
| Kerosene/Firewood/Charcoal/ Mafuta taa/kuni/makaa | | |
| Electricity/ Stima | | |
| Water/ Maji | | |
| Maintenance of house excluding domestic workers/ Kukithi nyumba | | |
| Domestic workers./ Wafanyikazi wa nyumbani | | |
| Jewellery/ Madini | | |
| Entertainment/ donations/ Starehe/ usaidizi | | |
| Rent (Excluding water and electricity/ Kodi ya nyumba | | |
| Rent (Including water and electricity/ Kodi ya nyumba | | |
| Other, specify/ Nyingine, taja_____ | | |
| _____ | | |

4.3. How much have you spent on buying or repairing these items in the past ONE YEAR?/
Je umetumia kiasi gani kwa vitu vifuatavyo kwa mwaka mmoja uliopita?

| Annual Expenditure/ Gharama kwa mwaka | Items | Expenditure in KShs |
|---|---|---|
| Furniture/ Fenicha za nyumbani | | |
| Appliances (referigerator, stove, etc.)/ Vyombo( Friji,stovu) | | |
| Car/pickup/motorbike/bicycle/ Gari/ pickup/ pikipiki/ baiskeli | | |
| Computer or accessories / Komputa au bidhaa za komputa | | |
| Radio/Cassette player/ Kaseti ya kucheza kanda | | |
| TV / Runinga (Televisheni) | | |
| VCR/DVD/ Mashine ya kucheza video au DVD | | |
| Mobile phone instrument/ Simu mkononi | | |
| Education expenses for children/ Garahama za mahitaji ya shule ya watoto | | |
| Insurance/ Bima | | |
| Livestock/ Mifugo | | |
| Funerals/ Matanga | | |
| Bride Price/ Mahari | | |
| Other festivals/ events/ harambees/ Sherehe nyingine | | |
| Land/ Shamba | | |
| Other, specify/ Nyingine, taja_____ | | |
| _____ | | |
| _____ | | |

## Section 5: Assets and Wealth 5A: Financial Assets (Ask for each instrument)

5.1. Do you or any other household member use this instrument to store or save money for more than a day?/ Je, wewe au mwingine katika familia utumia njia hii kuwekeza pesa zaidi ya siku moja?

5.2a.. ( If Yes to 5.1,) How would you rank (READ WHAT THEY ARE USING) in order of importance, where 1 is most important, 2 is second most important and so on.
/( Kama ndio kwa 5.1,) Njia hii inaumuhimu gani? Unaweza kupima vipi ( Soma zile wana tumia) kwa kiwango cha umuhimu, ambapo 1 ndio muhimu sana

5.2b. ( If Yes to 5.1,) How would you rank (READ WHAT THEY ARE USING) in order of safety, where 1 is most safe, 2 is second most safe and so on.
/( Kama ndio kwa 5.1,) Njia hii inausalama gani? Unaweza kupima vipi ( Soma zile wana tumia) kwa kiwango cha usalama, ambapo 1 ndio salama sana

5.3. (If Yes to 5.1,) Why do you use this particular instrument? INSERT CODES (SEE CODES BELOW)/ (Kama ndio kwa 5.1) kwa nini unapendelea

5.4 . (If No to 5.1,) Why don't you use this particular instrument? INSERT CODES (SEE CODES BELOW)/ (Kama la kwa 5.1,) kwa nini hautumii njia hii?.

5.5 .(If Yes to 5.1,) Since Dec 1st 2007, has any of the money you were saving using this instrument been lost or stolen?/ (Kama ndio kwa 5.1,) Tangu Desemba mosi, kuna pesa zozote zilizopotea ambazo ulikuwa umeweka kupitia njia hii?

5.6 .( If Yes to 5.5,) How many times since Dec 1st 2007, have you experienced such a loss?/ (Kama ndio kwa Q5.5 ,) Ni mara ngapi kutoka Desemba 1st 2007, umewahi kushuhudia hasara kama hiyo?

5.7 . (If Yes to 5.5,) What was your biggest loss (KShs)/ (Kama ndio kwa Q5.5) Hasara yako kubwa zaidi ilikuwa ya kiasi gani? (Kshs)

| Ins ID | Saving instrument/ Jinsia ya kuweka fedha | Q5.1 Yes | Q5.1 No | Q5.2a Rank importance | Q5.2b. Rank safety | Q5.3 Reason why use | Q5.3 Other (Sp) | Q5.4 Reason why don't use | Q5.4 Other (Sp) | Q5.5 Yes | Q5.5 No | Q5.6 No. of times | Q5.7 Biggest loss (Ksh) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | Bank account/ Akaunti ya benki (specify bank)_____ | | | | | | | | | | | | |
| 2. | "Mattress" or other place in your house/ Kondoro ama sehemu nyingine kwa nyumba | | | | | | | | | | | | |
| 3. | SACCO/ Vyama nyingine vya ushirika | | | | | | | | | | | | |
| 4. | Merry go round/ Vikundi vya kuzunguka | | | | | | | | | | | | |
| 5. | M-PESA account/ Akaunti ya M-PESA | | | | | | | | | | | | |
| 6. | With a member of the HH/ Na mmoja wa jamaa | | | | | | | | | | | | |
| 7. | With another family member/ Mwingine wa jamii | | | | | | | | | | | | |
| 8. | With a friend/ Na rafiki | | | | | | | | | | | | |
| 9. | Advance purchase/deposit with shopkeeper/ Unawekeza pesa na mwenye duka | | | | | | | | | | | | |
| 10. | Stocks and shares/ Hisa na fulusi | | | | | | | | | | | | |
| 11. | Other, specify_____ | | | | | | | | | | | | |

Codes for Q5.3 and Q5.4

1=Safety/security/ Usalama 2=Ease/Convenience/Urahisi 3=Cost/ Gharama 4=No access to this instrument / Situmii hizi vifaa 5=Confidentiality/ Usiri
6= Emergency 7=No reason in particular/Hakuna sababu 8=No need to save in this way 9=Other, specify/ Nyingine, taja

SECTION 5B: REAL ASSETS

5.8. Which of the following household durables does this household have? / Je nyumba hii ina vitu vipi kati ya vifuatavyo?

5.9 How many …….. do you have?/ Je una vingapi?

5.10. In your opinion how much would it cost you to buy the ……(READ ITEM) in its current state if you were to buy it today?/ Je, kwa maoni yako, itakugharimu pesa ngapi kununua ..(MSOMEE BIDHAA) hii katika hali yake ya sasa?

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

| Household Assets | Q5.8 Currently have Unacho sasa | Q5.9 Quantity | Q5.10. Value per unit | Total Value | Don't know |
|---|---|---|---|---|---|
| 1. DVD/ Video player/ Machine ya kucheza video au DVD..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 2. Radio/ Redio..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 3. TV/ Runinga..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 4. Solar panels/ Chombo cha umeme cha sola..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 5. Car Battery/ Betri ya gari..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 6. Mobile phone/ Simu ya rununu..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 7. Land line telephone/ Simu za kupitishwa kwa nyayo..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 8. Computers/ Komputa..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 9. Water tanks/ Matangi ya maji..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 10. Household furniture/ Fenicha ya nyumbani..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 11. Refrigerator/stove /appliances/ Friji/ stovu..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 12. Generator/ Jenereta..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 13. Privately owned borehole/dam/well/ water trough/ Bwawa/ shimo la maji/ Kisima la binafsi..... | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 14. Other household assets.(Specify)/ Nyingine taja. | | | | | |
| _____ ☐☐☐ | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ ☐☐☐ | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ ☐☐☐ | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 15. None/ Hakuna..... | ☐ | | | | |

5.8. Which of the following assets does this household have? / Je nyumba hii ina vitu vipi kati ya vifuatavyo za kusafirisha?

5.9. How many …….. do you have?/ Je una vingapi?

5.10. In your opinion how much would it cost you to buy the ……(READ ITEM) in its current state if you were to buy it today?/ Je, kwamaoni yako kununua hiki chombo kinaweza ku gharama pesa ngapi ..(MSOMEE BIDHAA) kwa utumikaji wake kwa sasa kama ungenunua leo?

| | 5.8. Currently have | 5.9. Quantity | 5.10. Value per unit | 5.10. Total Value | Don't know |
|---|---|---|---|---|---|
| 16. Bicycle/ Baiskeli | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 17. Tuktuk | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 18. Motorcycle/ Pikipiki | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 19. Car/Gari | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 20. Truck/tractor/trailer/ Lori/ Tinga tinga Trailer | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 21. Ploughs/Jembe la kulima na ng'ombe | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 22. Carts/ Mkokoteni/ Kasha | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 23. Stores | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 24. Poultry/piggery/ zero grazing units /Nyumba ya Kuku/ Nguruwe na ng'ombe | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 25. Wheelbarrow | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 26. Chaff cutter /sprayer /sheller/ grinder/ cane crusher./ Kifaa cha kuta nyasi ./ Kukoa mahindi au kusianga miwa | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 27. Irrigation equipment/ Chombo cha kunyunyusia maji ya ukulima | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 28. Cattle dip/ Dipu ya kuuwa kupe | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 29. Power saw/ Mshimeno wa petroli wa kukata miti | ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 30. Other agricultural assets, specify/ Bidhaa nyingine za ukulima taja. | | | | | |
| _____ | ☐☐☐ ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ | ☐☐☐ ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ | ☐☐☐ ☐ | ☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 31. None/ Hakuna | ☐ | | | | |

5.11. Which of the following livestock and other animals does this household have? / Je nyumba hii ina mifugo na wanyama wengine wangapi?
5.12. How many …….. do you have?/ Je una wangapi?
5.13. In your opinion how much would it cost you to buy the ……(READ ITEM) in its current state if you were to buy it today?/ Je, kwa maoni yako kununua hiki chombo kinaweza ku gharama pesa ngapi ..(MSOMEE BIDHAA) kwa utumikaji wake kwa sasa kama ungenunua leo?

| | 5.11. Currently have | 5.12. Quantity | 5.13 . Value per unit | 5.13. Total Value | Don't know |
|---|---|---|---|---|---|
| 1. Bee hive / Mzinga wa nyuki..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 2. Donkey/ Oxen/ Punda/ Ng'ombe dume..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 3. Cows/ Ng'ombe za kike..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 4. Bulls/ Ng'ombe dume..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 5. Goats /sheep/ Mbuzi/ Kondoo..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 6. Chicken/ poultry/ Kuku..... | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 7. Other Livestock assets, specify/ Nyingine taja. | | | | | |
| _____ ☐☐☐ | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ ☐☐☐ | ☐ | ☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐☐☐☐☐☐☐ | ☐ |
| 8. None/Hakuna..... | ☐ | | | | |

## SECTION 6: HOUSEHOLD CHARACTERISTICS

6.1 Is your dwelling owned by your household or rented, or do you reside here without payments? SINGLE RESPONSE/ Je makao yako inamilikiwa na jamii yako au umekodesha au unaishi bila malipo?

- ☐ Owned by family member with title deed/ Inamilikiwa na jamii na haki ya kumiliki
- ☐ Owned by family member with NO title deed/ Inamilikiwa na jamii bila haki ya kumiliki
- ☐ Rented/Kukodesha
- ☐ Occupied without payment/ Kuishi bila kulipa
- ☐ Other specify/ Nyingine Taja_____ ☐☐☐

6.2. What is the main type of material that the roof of the main house is made of?/ Je , paa za nyumba kuu zimejengwa haswa na nini? SINGLE RESPONSE READ OPTIONS ☐☐☐

☐ Grass/ thatch/ Nyasi ☐ Corrugated Iron (mabati)/ Mabati ☐ Tiles/ Vigae ☐ Asbestos ☐ Concrete/ Simiti ☐ Other specify _____

6.3 What is the main type of material that the walls in the main house are made of?/ Je nyumba kuu nyufa zimejengwa haswa na nini? SINGLE RESPONSE READ OPTIONS

☐ Stone/ Mawe ☐ Brick /Matofali ☐ Iron sheet/ Mabati ☐ Mud/dung/ Matope ☐ Wood/ Mbao ☐ Other specify _____ ☐☐☐

6.4 What is the main type of material for the floor in the main house?/ Je nyumba kuu sakafu zimejengwa haswa na nini? SINGLE RESPONSE READ OPTIONS

- ☐ Mud/ Dung/ Sand (Natural floor)/ Matope/mchanga
- ☐ Wood Planks (Rudimentary floor)/ Mbao
- ☐ Polished wood/ vinyl/ tiles (Finished floor) / Vigae
- ☐ Cement/ Simiti
- ☐ Others specify/ Nyingine taja_____ ☐☐☐

6.5 What is your main source type of lighting?/ Je unatumia nini haswa kumulikia? SINGLE RESPONSE READ OPTIONS

- ☐ Electricity / Stima
- ☐ Lantern/ Taa ya mkebe
- ☐ Pressure lamp or tin lamp
- ☐ Fuel wood/ Kuni
- ☐ Solar
- ☐ Other specify_____ ☐☐☐

6.6. What type of toilet do you use? / Unatumia choo ipi? SINGLE RESPONSE READ OPTIONS

- ☐ Own flush toilet/Choo cha maji
- ☐ Shared flush toilet /Choo cha maji kinacho tumika na nyumba kadhaa
- ☐ Ventilated Improved Pit (VIP)/Choo cha shimo kilicho na chombo cha kutoa harufu mbaya
- ☐ Traditional pit latrine /Choo cha shimo cha kitamanduni/ kawaida
- ☐ None/ Hakuna
- ☐ Other specify/Nyingine taja _____ ☐☐☐

6.7 What is your main source of cooking fuel?/ Je unatumia nini haswa kupikia? SINGLE RESPONSE READ OPTIONS ☐☐☐

☐ Firewood ☐ Charcoal ☐ Kerosene ☐ Gas ☐ Electricity ☐ Other specify _____

6.8. What is your main source of drinking water?/ Je unatumia maji yapi haswa kama maji ya kunywa? SINGLE RESPONSE READ OPTIONS

- ☐ Piped in compound/ House
- ☐ Public tap
- ☐ Well
- ☐ Spring
- ☐ River
- ☐ Dam
- ☐ Rainwater
- ☐ Borehole
- ☐ Other specify _____ ☐☐☐

6.9. How often do you read a newspaper ? SINGLE RESPONSE READ OPTIONS /Wewe husoma gazeti mara ngapi?

☐ Once a day/ Mara moja kwa siku ☐ Once a week/ Mara moja kwa wiki ☐ Once a month /Mara moja kwa mwezi ☐ Once a year/ Mara moja kwa mwaka

☐ Never/Sijawahi ☐ Other specify/ Nyingine taja _____ ☐☐☐

6.10 On average, how many hours per day do you usually listen to the radio? /Kwa kadri,wewe huskiza redio masaa mangapi kwa siku?

Hrs ☐☐ Mins ☐☐ ☐ None

6.12 On average, how many hours per day do you usually watch TV?/ Kwa kadri, wewe hutizama televisheni masaa mangapi kwa siku? (Record 00 for none)

Hrs ☐☐ Mins ☐☐ ☐ None

6.11 What is your religious affiliation?/ Unashiriki dini gani? SINGLE RESPONSE READ OPTIONS

☐ Catholic ☐ Protestant ☐ Adventist/ SDA ☐ Muslim

☐ Other specify _____ ☐☐☐

6.12. How often do you attend a religious event like Church or Mosque?/ Je unahudhuria sherehe za kidini mara ngapi kama vile kanisa au msikiti? SINGLE RESPONSE READ OPTIONS

☐ Once a day/ Mara moja kwa siku ☐ Once a week/ Mara moja kwa wiki ☐ Once a month /Mara moja kwa mwezi ☐ Once a year/ Mara moja kwa mwaka

☐ Never/Sijawahi ☐ Other specify/ Nyingine taja _____ ☐☐☐

RESIDENTIAL HOUSE MEANS A HOUSE YOU OR MEMBERS OF YOUR HOUSEHOLD LIVE IN, AT LEAST SOMETIME DURING THE YEAR

Q6.13. How many residential houses are owned by members of this household (i.e number) IF ZERO SKIP TO Q6.16 ☐☐☐

Q6.14. What is the estimated construction value of all residential houses owned by members of this household? KSHS (This includes only residential houses) RURAL /Je, gharam ya nyumba zinazomilikiwa na watu wa nyumba hii ni kiasi gani au ngapi? ☐☐☐☐☐☐☐☐☐

Q6.15. Enumerator instruction: Fill this only for households that didn't construct their own houses and bought completed houses where the price included the land. What is the estimated total value (Construction and land) of all residential houses owned by members of this household? KSHS (This includes only residential houses) URBAN

☐☐☐☐☐☐☐☐☐

Q6.16. How many acres of land do members of this household own? (Ask separately for rural and urban)

Rural acres: ☐☐☐☐☐ • ☐☐ Urban acres: ☐☐☐☐☐ • ☐☐

## SECTION 7: HOUSEHOLD REMITTANCES SENT (INCLUDE EACH REMITTANCE SENT SINCE 1st DECEMBER 2007)

7.0 Have you or anyone in your household sent/given anyone any money, food or other items since 1st December 2007? / Je, umetumia mtu yeyote pesa zozote,chakula, zawadi au bidhaa nyingine kuanzia 1st Desemba 2007?

Yes..... ☐ No..... ☐ > GO TO Q7.11B AND THEN TO SECTION 8

Enumerator Instruction: If Yes, continue, else skip to Q7.11b and then section 8

Starting with the most recent remittance sent, fill in the following table. Each line gives information for a single remittance sent.

Note that these are HH remitances, they do not include any within HH transfers. However, they will probably include transfers with individuals in section 3 In addition remittances do not include the regular payment of wages.

7.1. When was the item sent? (Month)/ Kitu hicho kilitumwa lini?
7.2. Was this item sent on behalf of someone else not in your household? / Je, ulituma kitu hiki kwa niaba ya mtu mwingine kwa nyumba yako?
7.3. What was the item sent?/ Ni kitu kipi kilitumwa? SINGLE RESPONSE
7.4. To whom was it sent/ Ilitumiwa nani ? (See codes below)
7.5. If recipient is in Section 3, give ID number from that table (Enumerator Instruction: Remember section 3 is immediate family members not usually resident in the household, i.e. parents or children of head/ spouse living away from the household or the head/ spouse if they live away from the rest of the household)
7.6. Why was the item sent?/ Kwa nini kitu hicho kilitumwa? (See codes below)

| No | Q7.1 Month | Q7.2 Yes | Q7.2 No | Q7.3 Money | Q7.3 Food | Q7.3 Other (sp) | Q7.4. To whom was item sent Other (sp) | Q7.5 (ID from Sec. 3) | Q7.6. Reason | (Specify) |
|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | |
| 2. | | | | | | | | | | |
| 3. | | | | | | | | | | |
| 4. | | | | | | | | | | |
| 5. | | | | | | | | | | |
| 6. | | | | | | | | | | |
| 7. | | | | | | | | | | |
| 8. | | | | | | | | | | |
| 9. | | | | | | | | | | |
| 10. | | | | | | | | | | |
| 11 | | | | | | | | | | |
| 12. | | | | | | | | | | |

Codes for (Q7.4) "To Whom the remittance was Sent":

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=SACCO
7=Other, specify

Codes for Q7.6 "Why was item sent"

1-Regular support to recipient
2=Extension of credit
3=Repayment of debt
4=Emergency help
5=No reason in particular
6= Business
7=Other (Specify)

7.7. How far away does the recipient live or operate if an institution? (Name the closest town or country if he/she lives/ works abroad) / Je, aliyepokea anaishi mbali aje? Taja jina la tauni?

7.8. Total value sent excluding all fees & costs (KShs)/ Gharama kwa jumla ukiondoa karo na gharama zingine (Kshs)

7.9. Did the item reach the recipient in full?/ Je, kitu hicho kilimfikia aliyetarajiwa chote? IF YES SKIP TO Q7.12

7.10. (If not,) Why not?/ Kama la, kwanini?

7.11a. (If not,) How much was lost Kshs?/ (Kama la) kwa ujumla ni pesa gapi zilipotea?

| NO | Q7.7 (If less than 1KM indicate in Metres) Metres | Kms | Name the closest town/ country | Q7.8 Total Value sent | Q7.9 Yes | Q7.9 No | Q7.10 Theft | Q7.10 Misplaced | Q7.10 Other (sp) | Q7.11a Value lost (Kshs) |
|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | |
| 2. | | | | | | | | | | |
| 3. | | | | | | | | | | |
| 4. | | | | | | | | | | |
| 5. | | | | | | | | | | |
| 6. | | | | | | | | | | |
| 7. | | | | | | | | | | |
| 8. | | | | | | | | | | |
| 9. | | | | | | | | | | |
| 10 | | | | | | | | | | |
| 11 | | | | | | | | | | |
| 12 | | | | | | | | | | |

7.11b. How many times have you lost money or items sent, over the last 5 years? / Je, ni mara gapi umepoteza bidhaa hizi, katika miaka tano iliyopita?

No. of times

If item sent was not money do not ask these questions, skip to next row / remittance.

7.12. What was the intended use of the money?/ Je, pesa hizo zilikusudiwa kufanya nini? (See codes below)
7.13. What method was used to send the money?/ Pesa hizo zilitumwa kupitia njia ipi? (See codes below) IF NOT M-PESA SKIP TO Q7.16
7.14. (FOR M-PESA USERS ONLY) Was the recipient a registered user of Mpesa? / Aliyepokea amesajiliwa na M-pesa?
7.15. (FOR M-PESA USERS ONLY) To whose phone was it sent?/ Ilitumwa kutumia simu ya nani?
7.16. How much did you pay to send it?/ Ulitozwa pesa ngapi za huduma? (KShs)
7.17. How much did the recipient pay to collect it?/ Aliyepokea alilipa pesa ngapi kupokea pesa? (KShs)
7.18. Why was this method used? / Sababu ipi njia hii ilitumika? Single response give the most important reason

| No | Q7.12 | Other (sp) | Q7.13 | Other (sp) | Q7.14 Yes | Q7.14 No | Q7.15 Recipient | Q7.15 Agent's | Q7.15 Recipient's friend's - - family's | Q7.15 Other (sp) | Q7.16 Amount paid to send | Q7.17 Amount paid to receive | Q7.18 Reason why methods used |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | | |
| 6. | | | | | | | | | | | | | |
| 7. | | | | | | | | | | | | | |
| 8. | | | | | | | | | | | | | |
| 9. | | | | | | | | | | | | | |
| 10. | | | | | | | | | | | | | |
| 11. | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | |

Codes for Q7.12 "Intended use of remittance"

1=Livestock related purchases
2=Other agriculture related purchases
3=Purchase asset, specify_____
4=School fees
5=Funeral needs
6=Medical needs
7=Purchase of food
8. Nothing in particular
9=Other, specify

Codes for Q7.13 "Method Used to sent the money

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=M-PESA from a friend's/relatives account
8=M-PESA using an agent's account
9=Sokotele
10=Posta pay
11=Moneygram
12=Telegraphic money order
13=Postal order
14=Courier
15=Direct Deposit into recipient bank account
16=Other, specify_

Codes for Q7.18. Reasons why method used 1=Easy 2=Cheap 3=Safe 4= Fast 5= Other (Sp)

## SECTION 8: HOUSEHOLD REMITTANCES RECEIVED (INCLUDE EACH REMITTANCE SINCE 1st DECEMBER 2007)

8.0 Has anyone tried to send you or a member of your household any money, food or other items since 1st December 2007 ?/ Je, kuna mtu yeyote amejaribu kutumia wewe au mtu yeyote wa nyumba pesa chakula,zawadi au vitu vingine kuanzia 1st Desemba 2007?

Yes/ Ndio..... ☐ No/ Hapana..... ☐ > GO TO Q8.11b THEN SECTION 9

Enumerator Instruction: If Yes, continue, else go to Q8.11b then section 9. Starting with the most recent remittance received, fill in the table. Each line gives information for a single remittance. Include each remittance SOMEONE TRIED TO SEND since Dec 1st 2007. This includes transactions that successfully arrived and those that were sent but didn't arrive

Note that these are HH remitances, they do not include any within HH transfers. However, they will probably include transfers with individuals in section 3. In addition remittances do not include the regular payment of wages.

8.1. When was the item sent to you or any other member of this household ?/ Kitu hicho kilitumwa lini kwako au kwa mtu yeyote katika nyumba hii?

8.2. Did you or someone in your household receive it on behalf of some one else not in your household?/ Je, ulituma kitu hichi kwa niaba ya mtu mwingine asiyeishi kwa nyumba yako?

8.3. What was the item?/ Kilikuwa kitu kipi ulichokipokea? SINGLE RESPONSE

8.4. Who sent it?/ Ni nani aliyekutumia? (See codes )

8.5. If sender is in Section 3, give ID number from that table (Enumerator Instruction: Remember section 3 is immediate family members not usually resident in the household, i.e. parents or children of head/ spouse living away from the household or the head/ spouse if they live away from the rest of the household)

8.6. Why was the item sent?/ Kwa nini kitu hicho kilitumwa? (See codes)

| No | Q8.1 Month | Q8.2 Yes | Q8.2 No | Q8.3 Money | Q8.3 Food | Q8.3 Other (Sp) | Q8.4. Who sent the item | Other (sp) | Q8.5. ID Sect 3 | Q8.6. Reason | Other (sp) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | |
| 2. | | | | | | | | | | | |
| 3. | | | | | | | | | | | |
| 4. | | | | | | | | | | | |
| 5. | | | | | | | | | | | |
| 6. | | | | | | | | | | | |
| 7. | | | | | | | | | | | |
| 8. | | | | | | | | | | | |
| 9. | | | | | | | | | | | |
| 10 | | | | | | | | | | | |
| 11 | | | | | | | | | | | |
| 12 | | | | | | | | | | | |

Codes for (Q8.4) "From whom the remittance was Sent":

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=SACCO
7=Other, specify

Codes for Q8.6 "Why was item sent"

1-Regular support to recipient
2=Extension of credit
3=Repayment of debt
4=Emergency help
5=No reason in particular
6= Business
7=Other (Specify)

>Cont

8.7. From how far away was the item sent? (Name the closest town or country if he/she lives/ works abroad)
/Je, aliyetuma anaishi umbali gani? Taja jina la tauni kama yeye uishi >100km mbali?

8.8. Total value received excluding all fees & costs (KShs)/ Gharama kwa jumla ukiondoa karo na gharama zingine? (Kshs)

8.9. Was this item received in full?/ Je, kitu hicho kilipokelewa chote kwa aliyetarajiwa? IF YES SKIP TO Q8.12

8.10. If not, why not?/ Kama la, kwanini?

8.11a. If not, what was the value of the loss Kshs/ Kama la , ni kiwango ngapi cha pesa ulichopoteza? (Kshs)

| No | Q8.7 (If less than 1KM indicate in Metres) Metres | Kms | Name the closest town/ Country | Q8.8 Total Value | Q8.9 Yes | Q8.9 No | Q8.10 Theft | Misplaced | Other (sp) | Q8.11. Value lost (Kshs) |
|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | |
| 2. | | | | | | | | | | |
| 3. | | | | | | | | | | |
| 4. | | | | | | | | | | |
| 5. | | | | | | | | | | |
| 6. | | | | | | | | | | |
| 7. | | | | | | | | | | |
| 8. | | | | | | | | | | |
| 9. | | | | | | | | | | |
| 10. | | | | | | | | | | |
| 11 | | | | | | | | | | |
| 12. | | | | | | | | | | |

8.11b. How many times have you received less than the full amount sent to you over the last 5 years? / Je, ni mara ngapi umewahi pokea pesa kidogo kuliko vile umetumiwa kwa miezi 5 iliyopita?

☐☐☐ No. of times

If item received was not money do not ask these questions, skip to next row / remittance.

8.12. What was the money used for?/ Je, ulitumia pesa hizi kufanyia nini? (See codes below) N/A if not money

8.13. How was the money sent?/ Pesa hizo zilitumwa kupitia njia ipi? (See codes below) IF NOT M-PESA SKIP TO Q8.16

8.14. (FOR MPESA USERS ONLY) Was the sender a registered user of Mpesa? / Aliyepokea amesajiliwa na M-pesa?

8.15. (FOR MPESA USERS ONLY) Whose phone was used to receive it? / Je, simu ya nani ilitumika kupokea hizi pesa?

8.16. How much was paid to receive it? (KShs/ Je, pesa ngapi zililipwapi kupokea?

8.17. How much did the sender pay to send it? (KShs/ Je, aliyetuma hizi pesa alilipa pesa ngapi kutuma?

8.18. Why was this method used?/ Sababu ipi ya muhimu njia hii ilitumika? SINGLE RESPONSE, GIVE THE MOST IMPORTANT REASON

| | Q8.12. Intended use of remittance | Other (sp) | Q8.13. Method used for transfer | Other (sp) | Q8.14 Yes | Q8.14 No | Q8.15 Recipient | Q8.15 Agent's | Q8.15 Friend's - family's | Q8.15 Other (sp) | Q8.16 Amount paid to receive (Ksh) | Q8.17 Amount paid by sender to send (Kshs) | Q8.18. Reasons why method used |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | | |
| 6. | | | | | | | | | | | | | |
| 7. | | | | | | | | | | | | | |
| 8. | | | | | | | | | | | | | |
| 9. | | | | | | | | | | | | | |
| 10. | | | | | | | | | | | | | |
| 11. | | | | | | | | | | | | | |
| 12. | | | | | | | | | | | | | |

Codes for Q8.12 "Intended use of remittance"

1=Livestock related purchases
2=Other agriculture related purchases
3=Purchase asset, specify_____
4=School fees
5=Funeral needs
6=Medical needs
7=Purchase of food
8. Nothing in particular
9=Other, specify

Codes for Q8.13 "Method Used to receive

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=M-PESA from a friend's/relatives account
8=M-PESA using an agent's account
9=Sokotele
10=Posta pay
11=Moneygram
12=Telegraphic money order
13=Postal order
14=Courier
15=Direct Deposit into recipient bank account
16=Other, specify_

Codes for Q8.18. Reasons why method used 1=Easy 2=Cheap 3=Safe 4= Fast 5= Other (Sp)

## SECTION 9: HOUSEHOLD SHOCKS

9.1. Which of the following positive and negative shocks has this household experienced since December 1st 2007? / Je ni gani katika hizi matukio zozote zifuatazo mazuri au mabaya nyumba hii imeshuhudia kutoka Desemba tarehe 1 2007.

| | 9.2. Date (Month) in which this shock occured/ /Mwezi ambapo hii tukio lilitokea? | | 9.3. Who did this shock affect? / Nani aliathiriwa na tukio hili? | | | | 9.4. What was the Strength of Shock? / Kiwango cha tukio? | | | | | 9.5. What was the full financial impact of the shock (Loss/ gain since it happened)?/ Maafa ya matukio yalikuwa nini baada ya tukio? | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| POSITIVE SHOCKS | Shock | MM | Just this HH Nyumba hii peke yake | Several HHs in this village Nyumba kadhaa kwa kijiji | All HHs in this village Nyumba zote kwa hiki kijiji | Several villages in the area Vijiji kadhaa katika sehemu hii | Not important Sio muhimu | Mild Kiasi | Average Kadri | Quite strong Ngumu kiasi | Very strong Ngumu sana | Loss of income/ assets | Gain of income/ assets | Total value of loss/ gain | Can't value |
| 1. Birth in the HH/ Kuzaliwa kwa mtoto..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 2. New job/ Kazi mpya..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 3. Inheritance/ Urithi..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| NEGATIVE SHOCKS | | | | | | | | | | | | | | | |
| 4. Death of HH member/ Kifo ya jamii..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 5. Illness of HH member/ Ugonjwa katika jamii... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 6. Accidental injury/ Jeraha kutokana na ajali. | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 7. Violent injury/ Jeraha kutokana na fujo..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 8. Loss of employment/ Kupoteza kazi..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 9. Failure/loss of business/ Biashara kuanguka.. | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 10. Livestock died/ Kufa kwa mfugo..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 11. Crop disease /pests/ Ugonjwa wa mimea na wadudu..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 12. Theft/robbery/burglary/assault/ Ujangili..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 13. Fire/house destroyed/damaged/ Nyumba kuchomeka / Kuaribika..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 14. Drought/floods/ Hali ya ukavu..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 15. Large price increase of things you buy/ Kuongezeka kwa bei ya bidhaa..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 16. Forced to flee home due to post election violence/ Kulazimika kuhama kutokana na machafuko ya ghasia..... | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| 17. Other, specify/ Nyingine.. _____ | ☐☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |
| _____ | ☐☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐ |

9.6. What was the response to the shock? /Je, mlikubaliana vipi na tukip hilo? USE CODES ON PAGE 22

| | Resp.1 | Resp.2 | Resp.3 | Other (sp) | Estimated value of resp.1 | Estimated value of resp.2 | Estimated value of resp.3 |
|---|---|---|---|---|---|---|---|
| POSITIVE SHOCKS | | | | | | | |
| 1. Birth in the HH/ Kuzaliwa kwa mtoto..... | | | | | | | |
| 2. New job/ Kazi mpya..... | | | | | | | |
| 3. Inheritance/ Urithi..... | | | | | | | |
| NEGATIVE SHOCKS | | | | | | | |
| 4. Death of HH member/ Kifo ya jamii..... | | | | | | | |
| 5. Illness of HH member/ Ugonjwa katika jamii..... | | | | | | | |
| 6. Accidental injury/ Jeraha kutokana na ajali..... | | | | | | | |
| 7. Violent injury/ Jeraha kutokana na fujo..... | | | | | | | |
| 8. Loss of employment/ Kupoteza kazi..... | | | | | | | |
| 9. Failure/loss of business/ Biashara kuanguka..... | | | | | | | |
| 10. Livestock died/ Kufa kwa mfugo..... | | | | | | | |
| 11. Crop disease /pests/ Ugonjwa wa mimea na wadudu..... | | | | | | | |
| 12. Theft/robbery/burglary/assault/ Ujangili..... | | | | | | | |
| 13. Fire/house destroyed/damaged/ Nyumba kuchomeka / Kuaribika..... | | | | | | | |
| 14. Drought/floods/ Hali ya ukavu..... | | | | | | | |
| 15. Large price increase of things you buy/ Kuongezeka kwa bei ya bidhaa..... | | | | | | | |
| 16. Forced to flee home due to post election violence/Kulazimika kuhama kutokana na machafuko ya ghasia..... | | | | | | | |
| 17. Other, specify/ Nyingine.. | | | | | | | |
| _____ | | | | | | | |
| _____ | | | | | | | |
| _____ | | | | | | | |

Codes for (Q9.6) responses to shocks

Positive shocks expenditure responses

1=Increase expenditure on food
2=Increase expenditure on medicine and health care
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)_____ | | | |

_____ | | | |

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 prefered 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 10: CELL PHONE OWNERSHIP AND USE

ID OF RESPONDENT FROM SECTION 2: ☐☐

10.1. Do you own a mobile phone or SIM? If no, go to 10.2, if Yes go to 10.3 /
Je, unamiliki simu ya rununu au kadi ya simu?

Yes/ Ndio..... ☐ >GO TO Q10.3 No/ La..... ☐ >GO TO Q10.2

10.2. If NO, do you have access to a mobile phone or SIM card that you can use?
/ Kama la, je kuna njia ambayo unaweza kupata simu ya rununu au kadi ya simu ambayo unaweza kutumia?

Yes/ Ndio..... ☐ >GO TO Q10.4 No/ La..... ☐ >GO TO SECTION 11

10.3. How many mobile phone handsets do you own?/ Je, unamiliki simu ngapi? ☐☐☐

10.4. How many SIM cards/ mobile phone numbers do you own or have access to?/Je unamiliki kadi ngapi za simu? For each, please list the phone numbers. Then for each fill in the corresponding questions on usage and reliability of service. For airtime it should be expenditure per month on average (Please include topping up by any method for prepaid services. If only one SIM skip to Q10.6)

| | Phone Numbers | Safaricom | Celtel | Telkom | Other (Sp) | | Contract/ Prepaid: Contract | Contract/ Prepaid: Prepaid | Airtime expenditure (Kshs) | No. of calls per day | Reliability of coverage: Always available | Reliability of coverage: Service interrupted less than one hour per day | Reliability of coverage: Service interrupted at least 3 hours per day | Reliability of coverage: Never get service |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 2. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 3. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 4. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 5. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 6. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 7. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| 8. | ☐☐☐☐☐☐☐☐☐☐ | ☐ | ☐ | ☐ | ☐ | _____ ☐☐ | ☐ | ☐ | ☐☐☐☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |

10.5. When did you first start regularly using a cell phone? / Ni lini mara ya kwanza ulianza kutumia simu ya rununu mara kwa mara? Month ☐☐ Year ☐☐☐☐

10.6a. If you have more than one SIM card/ phone number, why? / Iwapo una zaidi ya kadi moja/ namba za simu,ni kwa nini?

☐ 1. I can access multiple networks/ Naweza kuongea na watu katika mitandao tofauti
☐ 2. Separate one for M-PESA / Kuna moja ya M-PESA >>GO TO 10. 6b
☐ 3. Used by other HH members/ Inatumika na watu wengine wa nyumbani
☐ 4. For separate business and personal line/ Kutenganisha biashara na mambo binafsi
☐ 5. For travelling outside the country/ Kutumika nje ya nchi
☐ 6. For different tariffs/ Kwa mipango tofauti ya malipo
☐ 7. Other, (Specify)/ Nyingine taja_____ ☐☐☐

IF Q10.6a =2, GO TO Q10.6b ELSE GO TO Q10.7

10.6b. IF 10.6a=2, why do you have a separate SIM for M-PESA / Je, ni kwanini una moja ya M-PESA?

☐ 1.To keep M-PESA account safe/ Kuweka akaunti ya M-PESA salama

☐ 2 . I couldn't register my existing Safaricom line as the Agent could not give me a new SIM/ To activate M-PESA account /Sikuweza kujasili nambari yangu ya sasa na M-PESA kwa vile ajenti hakuweza kunipa kadi mpya

☐ 3. I was a Celtel customer/ Nilikuwa mteja wa Celtel

☐ 4. I need more than 1 SIM because of the M-PESA daily limits/Nahitaji zaidi ya kadi moja kwa ajili ya vipimo vya M-PESA

☐ 5. So I can access cheaper rates through the day/ Ndiposa niweze kupata huduma rahisi kwa siku

☐ 6. Other, specify / Nyingine_____ ☐☐☐

FOR EACH OF THE FOLLOWING CELL PHONE BASED SERVICES ASK QUESTION 10.7 TO 10.9

10.7. Have you heard of this service?/ Ushawahi kusikia kuhusu huduma hii? READ EACH OUT, IF Q10.7=NO, GO TO THE NEXT SERVICE TYPE

10.8. If yes, have you ever used this service?/ Ushawahi tumia huduma hii?

10.9. If yes, how often do you use this service?/ Unatumia huduma hii mara ngapi?

| Service Type/Name. | 10.7. Heard of | | 10.8 | | 10.9. How often | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Yes | No | Yes | No | Daily | Weekly | Every 2 weeks | Monthly | Every 3 months | Every 6 months | Once a year | Less often than that |
| SMS Messages (ask if they have ever sent a message and if so how often) /Ujumbe mfupi (Uliza kama ameshawahi tuma ujumbe mfupi na kama ndio mara ngapi?..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Storing, sending or receiving money by Mpesa/ Kuweka, kutuma au kupokea pesa na M-pesa..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Sending or receiving airtime from a family member/friend/other person (e.g. by Sambaza/Me2U)/ Kutuma au kupokea kadi ya simu kupitia mmoja wa jamii yangu/ Rafiki/ Mtu mwingine (kwa mfano huduma ya Sambaza/ ME2U. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Accessing price information from a market in a trading centre via SMS ( (e.g. KACE)/Kupata habari za bei Kutoka sokoni kupitia ujumbe mfupi?..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Using the camera/ Kutumia kamera..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Playing games/ Michezo..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Getting Emails/ Kupata huduma za kupokea barua pepe..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Using the internet (for downloading music/other things, NOT email)/ Kutumia mtandao wa inteneti (Kutuo muziki/ na mambo zingine, SI barua pepe..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| E-banking..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Get it 411..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Radio..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| E-billing..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Other (Specify)/ Nyingine taja_____ ☐☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| _____ ☐☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

10.10. On average, how many times each day do you send a "please call me" message?/ / Kwa kadri, wewe hutuma ujumbe mfupi wa 'please call me' mara ngapi kwa siku? ☐☐

## SECTION 11: M-PESA USE AND NON-USE

If the household head (or person being interviewed) is a non-user , first fill section F. Then ask the respondent who the other users are in the household. If none, end the interview and fill section 12. If there are users then randomly select a user and ask them the relevant user sections, depending on what type of user they are.

11.0. What describes your use of M-PESA?/ Ni ipi inaelezea matumizi yako ya M-PESA? SINGLE MENTION

- Registered M-PESA user..... ☐ >FILL SECTIONS 11A, 11B, 11C, 11D, 11E
- Non-registered M-PESA user..... ☐ >FILL SECTIONS 11A, 11C, 11D, 11E
- Registered non-user..... ☐ >FILL SECTIONS 11B, 11E, 11F
- Non- user..... ☐ >FILL SECTION 11F

## SECTION 11A: M-PESA USE

PID OF RESPONDENT FROM SECTION 2: ☐☐

11.1. When did you first use MPesa? / Je, mara yako ya kwaza kutumia M-PESA ilikuwa lini? Month ☐☐ Year ☐☐☐☐

11.2. How did you first hear about M-PESA?/ Ulikuja kujua vipi kuhusu M-PESA? (SINGLE MENTION)

☐ Adverts/ Matangazo ☐ Family members/ Jamii ☐ Friends/ Marafiki ☐ TV/Radio/ Runiga/ Redio ☐ I received money in this way/ Nilipokea pesa kwa njia hii

☐ Other specify/ Zingine taja_____ ☐☐☐

11.3. How easy is the service to use? Rank from 1 to 5 where 1 is very easy and 5 is very hard/ Je ni rahisi kiasi gani kutumia huduma hii? weka kwa kiwango cha 1 -5 ambapo 1 ni rahisi sana na 5 ni ngumu sana

Very easy 1 ☐ 2 ☐ 3 ☐ 4 ☐ Very hard 5 ☐

11.4. Who showed you how to use the service? / Nani alikuonyesha kutumia huduma hii?

☐ No one I had to just figure it out/ Hakuna mtu nilifikiria ☐ No one but I used the instructions/ Hakuna mtu lakini nilifuata maangizo ☐ M-PESA Agent/ Ajenti

☐ Family/ Jamii ☐ Friend/ Rafiki

☐ Other, specify/ Zingine taja_____ ☐☐☐

11.5. About how often do you use M-PESA?/ Ni mara ngapi wewe hutumia M-PESA? (SINGLE MENTION)

☐ Once a day/ Mara moja kwa siku ☐ Once a week/ Mara moja kwa wiki ☐ Every 2 weeks/ Kila wiki mbili

☐ Once a Month/ Mara moja kwa mwezi ☐ Once every 3 months/ Mara moja katika kila miezi tatu ☐ Once every 6 months/Mara moja katika kila miezi sita

☐ Less often/ Mara chache ☐ Never/ Sijawahi

11.6a. What have you used the M-PESA service to do (Can be multiple answers)? Je, umetumia huduma za M-PESA kufanya nini? READ OUT
11.6c Rank these uses in order of importance./ Ziweke katika kiwango cha umuhimu?
11.6b. What is the frequency of use of this service?

Enumerator instruction: Check consistency with Q11.5

| | 11.6a | 11.6b | 11.6c | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Used | Rank in order of Importance (1 TO 9 OF THOSE TICKED) | Daily | Weekly | Every 2 wks | Monthly | Every 3 months | Every 6 months | Once a yr | Less often than that |
| 1. Buy airtime for yourself/ Kujinunulia kadi ya simu | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 2. Buy airtime for someone else/ Kununua kadi ya simu ya mtu mwingine | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 3. Send money/ Kutuma pesa | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 4. Receive money/ Kupokea pesa | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 5. Pay bills/ Kulipia mahitaji | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 6. Have someone pay you for a bill for a good or a service provided/ Kulipwa kwa bidhaa au huduma uliyotoa | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 7. Store/save money for emergencies/ Kuweka pesa kwa ajili ya dharura | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 8. Store/save money for other everyday purposes/ Kuweka pesa kwa matumizi ya kila siku | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 9. Store/save money for unusually large purchases (such as durables or assets)/ Kuweka pesa kwa ajili ya kununua bidhaa za kudumu | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

IF Q11.6a=04, GO TO Q11.7 ELSE SKIP TO Q11.8

11.7. When you are sent money, what do you most often do?/ Unapotumiwa pesa wewe hufanya nini mara mingi? SINGLE RESPONSE

- ☐ Withdraw it all immediately/ Hutoa yote
- ☐ Use it all to pay bills, buy items, (Including airtime) and send the rest to other people/ Hutumia kulipia mahitaji, kununua vitu na kutuma iliobakia kwa watu
- ☐ Withdraw what you need or send what you need and leave the rest safe to withdraw later/ Hutoa zile ambazo nahitaji au na tuma kisha kutoa zilizosalia baadaye
- ☐ Buy air time with it all/ Kununua kadi ya simu na pesa yote

11.8a. Do you understand the M-PESA tariffs?/ Je, wewe uelewa mitandao ya M-PESA

Yes ☐ ☐ No

11.8b. How much do each of the following cost?/ Je kila moja ya huduma zifuatazo inagharimu pesa ngapi? (KShs)

| | | DK |
|---|---|---|
| For a registered user to deposit 1,000KSh/ Kwa mteja aliyejisajili kuweka 1000 KSh | ☐☐☐☐☐ | ☐ |
| For a registered user to send 1,000KSh to another registered user/ Kwa mteja aliyejisajili kutuma sh1000 kwa mteja mwingine aliyejisajili | ☐☐☐☐☐ | ☐ |
| For a registered user to send 1,000KSh to another non-registered Safaricom user/ Kwa mteja aliyejisajili kutuma sh1000 kwa mteja mwingine ambaye hajajisajili wa Safarocom | ☐☐☐☐☐ | ☐ |
| For a registered user to send 1,000KSh to another non-registered Celtel user/ Kwa mteja aliyejisajili kutuma sh1000 kwa mteja mwingine ambaye hajajisajili wa Celtel | ☐☐☐☐☐ | ☐ |
| For a registered user to withdraw 1,000KSh that was sent to him by a registered user/ Kwa mteja kupokea sh1000 ambazo zilitumwa kwake na mteja aliyejisajili | ☐☐☐☐☐ | ☐ |
| For a non registered user to withdraw 1,000KSh that was sent to him by a registered user/ Kwa mteja ambaye hajajisajili kupokea sh1000 ambazo zilitumwa kwake na mteja ambaye amejisajili | ☐☐☐☐☐ | ☐ |

11.9a. Do you ever make/ receive the following transfers of money at regular intervals using M-PESA ? READ OUT. For each ask the following questions.

11.9b. If yes in 11.9a, enter the ID of the individual with whom the transaction is conducted (ID should be from section 2)

11.9c. If yes in 11.9a, how often is this transaction conducted on average? (Enumerator instruction: Please specify the exact frequency)

11.9d. If yes in 11.9a, what is the average amount transfered at a time? KShs

| | 11.9a | | 11.9b.ID from section 2 | 11.9c. how often | | | | | | | | | | 11.9d. Average amount(Kshs) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Yes | No | | Daily | Weekly | Every 2 wks | Monthly | Every 3 months | Every 6 months | Once a yr | Other, Specify | | | |
| To your spouse | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| From your spouse | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| To another household member (s) | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| From another household member (s) | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| To an employer (s). | ☐ | ☐ | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| From an employer (s) | ☐ | ☐ | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| To an employee (s) | ☐ | ☐ | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |
| From an employee (s). | ☐ | ☐ | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | _____ | ☐☐ | ☐☐☐☐☐☐☐ |

## SECTION 11B REGISTRATION PROCESS

PID OF RESPONDENT FROM SECTION 2: ☐☐

11.10. How quickly was your account set up by the agent once you asked to register?/ Kama ndio, akaunti hiyo ilifunguliwa kwa haraka kiasi gani, mara ulipouliza kujisajili?

- ☐ 0-5 minutes
- ☐ 5-15 minutes
- ☐ 15-30 minutes
- ☐ 30-60 minutes
- ☐ More than an hour/ Zaidi ya saa moja
- ☐ One day / Siku moja
- ☐ More than a day/ Zaidi ya siku moja
- ☐ Tried but never succeded/ Haikuwai faulu

11.11. How many visits did it take to set up the account?/ Je, ulienda mara ngapi ndiposa ukaweza kufungua akaunti? ☐☐☐ No. of visits

11.12. How much money did you have to pay just to register? (Record 0 for none)/ Ulilipa pesa ngapi kujisajili? (KShs) ☐☐☐☐☐

11.13. What documents did you need to register?/ Ulihitaji stakabadhi zipi kufungua akaunti?

- ☐ Kenyan National ID - Origina/ Kitambulisho cha kitaifa
- ☐ National ID - Photocopy/ Kitambulisho cha kitaifa
- ☐ Kenyan Alien ID/ Kitambulisho cha Kenya cha kigeni
- ☐ Military ID/ Kitambulisho cha kijeshi
- ☐ Diplomatic ID/ Kitambulisho cha ubalozi
- ☐ Kenyan Passport Original/ Pasipoti ya Kenya
- ☐ Any other Passport / Pasipoti nyingine
- ☐ Kenyan Passport - Photocopy / Pasipoti ya Kenya
- ☐ Reference letter/ Barua ya uwakilishi
- ☐ Title deed/I ṣtakabadhi ya umiliki wa shamba
- ☐ Worker permit
- ☐ Driving license
- ☐ Other specify / Nyingine taja_____ ☐☐☐

## 11C: SERVICE QUALITY: AGENTS

PID OF RESPONDENT FROM SECTION 2: ☐☐

11.14. Have you used the same agent/ outlet for all transactions?/
Je umetumia ajenti huyo mmoja kwa huduma hizo zote?

Yes/ Ndio..... ☐ >GO TO Q11.6 No/La..... ☐ >CONTINUE

11.15. If No, how many different agents/ outlets have you used?/ Kama la, umetumia ajenti wangapi?

☐☐

We are now going to ask about the M-PESA agents you use or you could use. We would first like to ask you about the agent who is closest to where you regularly spend your time. This could mean the agent is near your home, near where you work, near a market you use or may be between two places. There could even be a number of such agents. In that case simply chose one.
Second we will ask you about the agent you use most often for M-PESA transactions. This could be the most convenient agent you have identified if so don't respond again.
If you have used a different agent every time you have used M-PESA, then in place of the agent used most tell us about the agent you used the last time.
Enumerator instruction: Q11.16a to Q11.16g. should all be filled. If the most convenient agent has never been used don't ask Q11.16 h to Q11.16k, skip to the agent used most.

11.16a. When did you last go to this agent?/ Ni lini mara ya mwisho ulienda kwa ajenti huyu?
11.16b. The last time you used this agent, why did you do so?/ Mara ya mwisho ulitumia agenti huyu ni kwanini?
11.16c. What is the agent nearest to? / Ajenti huyu hako karibu na?
11.16d. How far away is this agent from here? /Je, huyu ajenti hako mbali aje ? ( Should start from 0 KM or meters)
11.16e. Do/ would you usually walk , take a bus/ matatu or drive to this agent?/ Je, wewe utembea, uchukua gari au huendesha gari lako hadi kwa huyu ajenti?
11.16f.How long does/ would it take?/ Je inakuchukua muda gani? (mins)
11.16g.How much does/ would it cost?/ Je inakugharimu kiasi gani cha pesa? (KShs)
11.16h. How long on average do you usually wait in a queue to be served?/ Je ulisubiri kwa mlolongo kiasi cha dakika gapi kuhudumiwa? (mins)
11.16i. Was this queue for M-PESA transactions or for the shop services?/ Je mlolongo huyo ulikuwa wa M-PESA au huduma nyingine za dukani?
11.16j. Was the length of the queue a problem?/Je urefu wa mlolongo ulikuwa na shida?

| | Q11.16 a | | | Q11.16 b | | Q11.16 c. Agent nearest to | | | Q11.16 d. Meters/ KM | | Q11.16 e. Mode of transport | | | Q11.16 f. How long (Mins) | Q11.16 g. How much would cost (KSH) | Q11.16 h. (Mins) | Q11.16 i. | | Q11.16 j | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Same as closest | Different agent everytime | DD | MM | Never | Deposit money Kuweka pesa | Withdraw money Kutoa pesa | Your home | Place work | The trading center or the market you use | Meters | KM | Walk | Bus/ matatu | Drive/ Personal vehicle | | | | M-PESA | Shop | Yes | No |
| Closest agent/ Ajenti aliye karbu. | | | ☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐ | ☐☐☐ | ☐ | ☐ | ☐ | ☐☐ | ☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |
| Agent you use most..... | ☐ | ☐ | ☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐☐☐ | ☐☐☐ | ☐ | ☐ | ☐ | ☐☐ | ☐☐☐☐ | ☐☐ | ☐ | ☐ | ☐ | ☐ |

>Cont

11.16k. How long did the actual transaction take when you were served by the agent? / Je huduma yenyewe ilichikua muda gani haswa wewe kuhudumiwa? (mins)

11.16l. Are you usually asked to show ID?/ Uliulizwa kuonyesha kitambulisho chako cha kitaifa?

11.16m. Have you ever been unable to withdraw or receive money at this agent?/ Je ushawahi shindwa kupokea au kutoa pesa kupitia ajenti huyu?

11.16n. If Yes, how often?/ Kama ndio, mara ngapi?

11.16o. Have you ever been unable to deposit or send money at this agent?/ Je ushawahi shindwa kuweka au kutuma pesa kupitia ajenti huyu?

11.16p. If Yes, how often?/ Kama ndio, mara ngapi?

11.16q. Have you ever experienced any other problems with this agent?/ Je ushawahi shuhudia shida yoyote na huyu ajenti?

11.16r. If Yes, what?/ Kama ndio, ipi? See codes below

11.16s.Do you trust this agent?/ Je, unaamini huyu ajenti?

11.16t.How did you choose this agent?/ Ulimchagua vipi huyu ajenti? See codes below , Multiple responses

11.16u. Do you have any other concerns about this agent?/ Je, una kitu kungine cha kusema kuhusu huyu ajenti? If Yes, what?/ Kama ndio, nini? See codes below

| | Q11.16 k (Mins) | 11.16l Yes | 11.16l No | 11.16m Yes | 11.16m No | 11.16n How often Always | Often | Sometimes | Rarely | Never | 11.16o Yes | 11.16o No | 11.16p How often Always | Often | Sometimes | Rarely | Never | 11.16q Agent problems 1.Yes | 2. No | 11.16r Agent problems | | 11.16s Yes | 11.16s No | 11.16t How chose Agent | | 11.16u Yes | 11.16u No | 11.16u What concerns | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Closest agent/ Ajenti aliye karibu..... | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Agent you use most... | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Codes for Q11.16r & Q11.16u Agent problems

1=Agent gave less money/e-float that I was 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_____

Codes for Q11.16t How Chose Agent

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

11.17 If there are problems with M-PESA, do you know where to make a complaint? / Kama kuna shida, je unajua jinsi ya kuwakilisha malalamishi?

Yes/ Ndio ☐ ☐ No/ La

11.18. (11.16q=1 yes) If you experienced problems with an agent did you complain?/ Je ulitoa malalamishi wakati kulikua na shida na huyo ajenti?

Yes/Ndio..... ☐ >CONTINUE No/ La..... ☐ >GO TO Q11.20

11.19 If yes, was the problem resolved/was it useful or helpful to complain? / /Kama ndio, je shida hiyo ilitatuliwa, ilikuwa na umuhimu/ usaidizi kwa malalamishi?

Yes/ Ndio ☐ ☐ No/ La

11.20 Did you return to the same agent after having a problem? /Je ulirudi kwa yule ajenti baada ya kuwa na shida?

Yes/ Ndio ☐ ☐ No/ La

## 11D: SERVICE QUALITY (SAFARICOM)

ID OF RESPONDENT FROM SECTION 2: ☐☐

11.21 On average, when you send money to someone else, how long does it take does it for an M-PESA text message to arrive once the money has been sent?
/ Kwa kadri, unapotuma pesa kwa mtu mwingine, je inachukua muda gani ujumbe wa M-pesa kufika pindi pesa zinapotumwa?

Mins ☐☐ Secs ☐☐

☐ Don't know

11.22. On average, when someone sends you money how long does it take for an M-PESA text message to arrive once the money has been sent?/ Kwa kadri, mtu amnapokutumia pesa, inachukua muda gani ujumbe wa M-pesa kufika pindi pesa zinapotumwa?

Mins ☐☐ Secs ☐☐

☐ Don't know

11.23. How does M-PESA compare with your previous money transfer service? /Je kila moja wapo ya hizi yafananishwa vipi na huduma yako ya kutuma/kupokea pesa ya hapo mbeleni? (TICK 1 FOR EACH)

| Speed/ Haraka | Ease/ Rahisi | Convenience | Safety/ Usalama | Cost/ Gharama |
|---|---|---|---|---|
| ☐ Quicker/ Haraka sana | ☐ Easier/ rahisi sana | ☐ More convenient | ☐ Safer/ Salama | ☐ Cheaper/ Bei nafuu |
| ☐ Slower/ Polepole | ☐ Harder/ Ngumu | ☐ Less convenient | ☐ Less safe/ Salama kiasi | ☐ More expensive/ Bei ghali |

11.24. When you have used M-PESA to send money, did money ever get sent to the wrong person? /Ulipotumia huduma ya M-PESA kutuma pesa,je kuna wakati ambapo pesa zilitumwa kwa mtu asiyestahili?

Yes/ Ndio..... ☐ >Continue  No/ La..... ☐ >GO TO Q11.26

11.25. After you realized the mistake, how long did it take to get the money back? / Ulipogundua makosa ilikuchukua muda gani kurejeshewa pesa?

☐ An hour or less / Saa moja/ chini ☐ Half a day/ Nusu siku ☐ A whole day/ Siku nzima ☐ A few days/ Siku kadhaa ☐ A week/ Wiki

☐ Several weeks/ Wiki kadhaa ☐ More than several weeks/ Zaidi ya wiki kadhaa ☐ Never/ Sijawahi

11.26. Have you ever been unable to withdraw money from your M-PESA account?

Yes/ Ndio..... ☐ >Continue  No/ La..... ☐ >GO TO Q11.29

11.27. If yes in 11.26; why?

☐ Public holiday or weekend ☐ Agent not available ☐ Deleted text message ☐ Agent does not have money

☐ Didn't have ID ☐ Agents system down ☐ Safaricom network down

☐ Others (Specify)_____ ☐☐☐ _____ ☐☐☐

11.28. If Yes in 11.26, how long was it before you could withdraw your money? / Kama ndio, kwa muda gani?

☐ An hour or less ☐ Half a day ☐ A whole day ☐ A few days ☐ A week ☐ Several weeks

☐ Several months ☐ More than a year ☐ Not yet gotten my money back

11.29. Have you ever had a problem with M-PESA service not being available for technical reasons (that is the M-PESA system was down)/ Je ushawahi kuwa na shida ya kutokuweko kwa M-PESA kwa sababu ya itilafu ya mtambo?

Yes/ Ndio..... ☐ >Continue No/ La..... ☐ >GO TO Q11.31

11.30. If Yes, how many hours was the M-PESA service unavailable for? / Kama ndio, je huduma za M-PESA hazikuwepo kwa muda wa masaa gapi? ☐☐

11.31. Have you ever used M-PESA customer service? / Je ushawahi tumia huduma za wateja wa M-PESA?

Yes/ Ndio..... ☐ >GO TO Q11.33 No/ La..... ☐ >Continue

11.32 .If 11.31 is no, do you know how to access M-PESA customer service?

Yes/ Ndio..... ☐ >GO TO Q11.36 No/ La..... ☐ >GO TO Q11.36

11.33. If 11.31 IS YES, was it helpful?/ Kama ndio, je ilikuwa na umuhimu?

Yes/ Ndio ☐ ☐ No/ La

11.34. Are there areas of customer service that need to be improved?/ Je, kuna sehemu za huduma kwa wateja ambazo yafaa ziboreshwe?

Yes/ Ndio..... ☐ >CONTINUE No/ La..... ☐ >GO TO Q11.36

11.35. If 11.31 IS YES which areas? MULTIPLE RESPONSES POSSIBLE/ Kama ndio, sehemu zipi? MAJIBU MENGI

- ☐ Agent/ Ajenti
- ☐ Faster to answer call/ Kujibu simu haraka
- ☐ Friendlier or politer staff/ Wafanyi kazi wapole au wenye urafiki
- ☐ Quicker to resolve issues/ Kutatua shida haraka
- ☐ Able to send me a record of trasnactions/ Kuweza kutuma rekodi ya huduma
- ☐ Other, specify_____ ☐☐☐ ☐☐☐
- ☐ Finding help/ Kupata usaidizi
- ☐ More information/informative/ Habari zaidi
- ☐ More informative on agent services/ Habari zaidi kuhusu huduma za ajenti
- ☐ Able to resolve more issues/ Kuweza kutatua shida zaidi
- ☐ Better services / Huduma bora
- ☐ More accessible/ Kupatikana zaidi

11.36. If you need to reach customer service, what would be your preferred method of reaching them? In the last column rank in order of preference / Iwapo unataka kuwasiliana na huduma za wateja, je ungependelea zaidi njia ipi kuwasiliana nao?

| | Preferred method | Rank in order of preference |
|---|---|---|
| Voice (phone call) /Simu..... | ☐ | ☐ |
| SMS/ Ujumbe mfupi..... | ☐ | ☐ |
| Email/ Arafa..... | ☐ | ☐ |

11.37. Rank how happy you are with M-PESA (rank from 1 to 10 where 1 is extremely unhappy and 10 is extremely happy)./ Orodhesha jinsi umefurahishwa na M-pesa? Ukitumia kipimo cha 1 -10 ambapo 1 ni sina furaha kabisa na 10 ni ni na furaha sana

10 (Extremely happy) ☐ 9 ☐ 8 ☐ 7 ☐ 6 ☐ 5 ☐ 4 ☐ 3 ☐ 2 ☐ 1. (Extremely unhappy) ☐

11.38 If M-PESA was to close, how big an impact would this have on you? / Iwapo M-PESA ingefungwa, hii ingeleta maafa yapi kwako?

- ☐ None/ Hamna
- ☐ A positive effect/ Madhara mazuri
- ☐ A small negative effect/ Madhara yasiokuwa mazuri machache
- ☐ A large negative effect/ Madhara makubwa mabaya

11.39. What else would you like to see M-PESA provide?/Je nini kingine ungelipenda kuona huduma za M-pesa zikipeana? MULTIPLE RESPONSE

- ☐ Pay my power bill or other services/ Kulipa bili yangu ya stima au huduma nyengine
- ☐ Pay school fees/education costs/ Kulipa karo ya shule/ gharama ya elimu
- ☐ Pay for purchases in a shop/ Kulipia kwenye duka
- ☐ Do internet purchases/ Kununua katika mtandao
- ☐ Save and earn interest on my money/ Kuweka na kupokea riba kwa pesa zangu
- ☐ Deposit and withdraw at an ATM/ Kuweka na kupokea kwa ATM
- ☐ Transferring money between my bank account and M-PESA/ Kusafirisha pesa Kutoka kwa akaunti yangu ya benki hadi kwa M-PESA
- ☐ Send money to someone in another country/ Kutuma pesa kwa mtu aliye nchi nyingine
- ☐ Receive money from someone in another country/ Kupokea pesa Kutoka kwa mtu wa nchi nyingine
- ☐ Convert airtime to M-PESA value/ Kubadilisha kadi ya simu kwa thamani ya M-PESA
- ☐ Use it on other networks in Kenya/ Kutumia katika mawasiliano mengine nchini Kenya
- ☐ Other, specify_____ ☐☐☐

## 11E: SECURITY

ID OF RESPONDENT FROM SECTION 2: ☐☐

11.40. Please do not tell me your pin or secret word. Ask the respondent the following about their pin and secret word.

a. Do you have.....?/ Je, una.....M-PESA- namba ya siri ama neno la siri ya M-PESA
b. Why do you need M-PESA PIN? Secret word for M-PESA? / Kwa nini unahitaji namba ya siri (PIN)? Neno la siri ya M-PESA?
c. Do you remember your..... now?/ Je, unakumbuka namba ya siri ama neno la siri ya M-PESA ?
d. If Yes, how do you make sure you remember it?/ Kama ndio, unahakikisha aje unajua? SEE CODES BELOW:
e. Does anyone else know it?/ Kuna mtu mwingine ambaye anajua?
f. If Yes, who?/ Kama ndio, nani? INSERT CODES: SEE CODES BELOW

| | 11.40a | | 11.40b. | | | | 11.40c. Remember | | 11.40d | 11.40e | | 11.40f. Who | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Yes | No | Security | M-PESA regulations | Privacy | Other (sp) | Yes | No | | Yes | No | P1 | P2 |
| MPESA - PIN..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ _____ ☐☐☐ | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐☐ | ☐☐ |
| SECRET WORD FOR M-PESA..... | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ _____ ☐☐☐ | ☐ | ☐ | ☐☐ | ☐ | ☐ | ☐☐ | ☐☐ |

CODES FOR Q11.40d.
1=Memorize it 2=Write it down
3=Tell someone
4=Other, specify_____ ☐☐

CODES FOR Q11.40f
1=Spouse 2=Other family member 3=Friend
4=Other, specify_____ ☐☐

11.41 Do you think your money is safe with M-PESA? / Je unafikiria pesa zako ziko salama na M-PESA?

Yes/ Ndio ☐ ☐ No/ La

11.42. Why or why not?/ Kwanini? Record verbatim

1._____ ☐☐☐
2._____ ☐☐☐
3._____ ☐☐☐

11.43 Do you think that requiring an agent to put details of deposits and withdrawals (transactions) in the agent log book makes M-PESA more or less secure?/ Je unafikiria kuweka kila huduma (kuweka na kupokea) kwenye kitabu inafanya M-PESA kuwa/ kutokuwa salama?

☐ More secure/ Salama zaidi ☐ Less secure/ Salama kiasi ☐ Doesn't matter for security ☐ Don't know/ Sijui

11.44 Do you feel safe when transacting in an agent shop? / Je wewe hujihisi salama wakati unapohudumiwa kwa duka la ajenti?

Yes/ Ndio ☐ ☐ No/ La

## 11F: NON-USER INFORMATION

ID OF RESPONDENT FROM SECTION 2: ☐☐

11.45 What services does M-PESA provide?/ Je, M-PESA wanatoa huduma zipii? Record verbatim

1._____ ☐☐☐

2._____ ☐☐☐

3. _____ ☐☐☐ ☐ Don't know

11.46. Why do you not use M-PESA ?/ Kwa nini hautumii M-PESA?

- ☐ Don't know about it/ Sijui kuihusu
- ☐ No network available/Hamna mawasiliano
- ☐ I don't own a cell phone/ Sina simu ya rununu
- ☐ Too complicated/ Ina mambo mengi
- ☐ Don't trust it to be secure/safe/ Siamini kuwa iko salama
- ☐ No agents where my recipient lives/ Hakuna maajenti mahali ninawatumia pesa wanaishi
- ☐ Don't need it (don't send or receive money)/ Sihitaji ( Situmi au kupokea pesa)
- ☐ I am a Celtel customer/ Mimi ni mteja wa Celtel
- ☐ I don't understand it/ Siielewi
- ☐ Too costly/ Gharama ni kali
- ☐ No agents where I live / Hakuna maajenti ninakoishi
- ☐ I am happy with my existing money transfer method/ Nimeridhika na njia yangu ninayotumia kutuma pesa
- ☐ Other, specify (Zingine taja)_____ ☐☐☐ ☐☐☐

11.47. What do you think the benefits of this service would be?/ Je unafikiria faida ya huduma hii inaweza kuwa nini? ☐☐☐

☐ Easier /Rahisi kutumia ☐ Cheaper /Gharama ya chini ☐ Safer/Salama ☐ Faster / Ni ya haraka ☐ Other, specify _____

11.48. What do you think the disadvantages of this service would be?/ Je unafikiria umbaya wa huduma hii inaweza kuwa nini?

☐ Hard to use/ Sio rahisi kutumia ☐ Costly/ Bei ghali ☐ Unsafe / Sio salama ☐ Slow / Ina upole ☐ Other, specify _____ ☐☐☐

11.49. Are there any ways in which the service could be improved that would induce you to use it?/ Je, kuna njia zozote ambazo huduma hii yaweza kuboreshwa ambayo yaweza kufanya wewe kutumia huduma hii?

- ☐ Pay my power bill or other services/ Kulipa bili yangu ya stima au huduma nyengine
- ☐ Pay for purchases in a shop/ Kulipia kwenye duka
- ☐ Save and earn interest on my money/ Kuweka na kupokea riba kwa pesa zangu
- ☐ Pay school fees/education costs/ Kulipa karo ya shule/ gharama ya elimu
- ☐ Do internet purchases/ Kununua katika mtandao
- ☐ Deposit and withdraw at an ATM/ Kuweka na kupokea kwa ATM
- ☐ Transferring money between my bank account and M-PESA/ Kusafirisha pesa Kutoka kwa akaunti yangu ya benki hadi kwa M-PESA
- ☐ Send money to someone in another country/ Kutuma pesa kwa mtu aliye nchi nyingine
- ☐ Receive money from someone in another country/ Kupokea pesa Kutoka kwa mtu wa nchi nyingine
- ☐ Convert airtime to M-PESA value/ Kubadilisha kadi ya simu kwa thamani ya M-PESA
- ☐ Use it on other networks in Kenya/ Kutumia katika mawasiliano mengine nchini Kenya
- ☐ Other, specify_____ ☐☐☐