



Serial Number      Field Serial No.

## DFS TRACKER QUESTIONNAIRE KENYA

### CORE MODULE – NARROW

**Section AA. Respondent Information:**

**Interviewer: Supervisor to check that interviewer completed this section**

		<b>Coded by office</b>
1. Province/ <i>Mkoa</i>		
2. County/ <i>Kaunti</i>		
3. District/ <i>Wilaya</i>		
4. Division/ <i>Taarafa</i>		
5. Location/ <i>Kata</i>		
6. Sub location/ <i>Kata ndogo</i>		
7. EA Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
8. EA Type	<input type="checkbox"/> 1=Urban <span style="margin-left: 150px;"><input type="checkbox"/> 2=Rural</span>	
10. Household GPS location	North Latitude	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	South Longitude	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
11. Respondent Serial Number (Survey ID)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
12. Respondent name		
13. Interview Type	<input type="checkbox"/> 1=Direct <span style="margin-left: 150px;"><input type="checkbox"/> 2=Substituted</span>	

**9 Settlement Size**

<input type="checkbox"/>	1. Capital city	<input type="checkbox"/>	2. 250,000 and over
<input type="checkbox"/>	3. 100,000-249,999	<input type="checkbox"/>	4. 50,000-99,999
<input type="checkbox"/>	5. 20,000-49,999	<input type="checkbox"/>	6. 5,000-19,999
<input type="checkbox"/>	7. 2,000-4,999	<input type="checkbox"/>	8. Under 2,000

1.Date(DD.MM.YYYY)	_____
2. Start Time (24 hour)	_____
3.End Time (24 hours)	_____
4. Duration	_____
5. Interviewer number	_____
6. Interviewer name	
7. Supervisor number	_____
8 Supervisor name	+

9. Day of the week

<input type="checkbox"/>	1=Monday	<input type="checkbox"/>	2=Tuesday	<input type="checkbox"/>	3=Wednesday	<input type="checkbox"/>	4=Thursday
<input type="checkbox"/>	5=Friday	<input type="checkbox"/>	6=Saturday	<input type="checkbox"/>	7= Sunday		

10. Gender

<input type="checkbox"/>	1=Male	<input type="checkbox"/>	2=Female
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## INTRODUCTION

Good morning/afternoon/evening. My name is .....and I work for an independent market research company called Ipsos Synovate based in Nairobi. Today, we are conducting research about mobile phones and other services people use. This information will help the service providers to improve on the services they offer. Your household has been randomly selected to participate in the study, among a total of 3000 households all over Kenya. I have a questionnaire that will take about 45 minutes to complete, and I hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the adult members of your household? /

*Habari ya asubuhi/alfajiri/jioni. Jina langu ni .....na ninafanya kazi na kampuni huru ya utafiti itwayo Ipsos Synovate iliyoko Nairobi. Leo tunafanya utafiti kuhusu simu za mkononi na huduma zingine ambazo watu hutumia. Habari hii itasaidia watoa huduma kuboresha huduma wanazotoa. Nyumba yako imechaguliwa bila ubaguzi kushiriki katika utafiti huu, kati ya nyumba elfu tatu kote nchini Kenya. Nina maswali yatakayochukua kama muda wa dakika arobaine na tano kukamilisha, na ninatarajia kuwa jamaa mmoja katika nyumba yako atakubali kutoa maoni yao nami. Hakuna majibu sahihi na yasiyo sahihi na mazungumuzo yetu yatawekwa kwa usiri. Je, naweza pata ruhusa ya kumhoji mmoja wa watu wazima nyumbani mwako?*

**Definition of household: /Maana ya nyumba:**

**INT: If two of the three definitions are true, consider this a household**

**All those who: (1) share the same food pot, (2) share the same roof or (3) have a common decision maker/ (excluding home-helps or live-in employees of the household) Wale wote (1) wanaokula kutoka nyungu/ sufuria moja, (2) wanaishi chini ya paa moja au (3) wanamtegemea mtu mmoja kwa maamuzi juu ya maswala muhimu / (bila kujumuisha wafanyikazi wanaishi na familia hii)**

<input type="checkbox"/>	1.Yes CONTINUE	<input type="checkbox"/>	2.No CLOSE & THANK – Record as Refused in Contact Sheet and follow substitution process
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First, I need to decide who to interview from this household. Can you give me the names and ages of all members aged 15 and above who share the same food pot at the moment? Please tell me one by one and start from the oldest. /

*Mwanzo ningetaka kuamua ni nani nitakayemhoji kutoka nyumba hii. Je, unaweza kunipa majina na umri wa watu wote walio na miaka kumi na mitano kwenda juu wanaokula kutoka chungu kimoja kwa sasa?*

**Thanks!**

### USING THE KISH GRID

1. List all the adults aged over 15 years living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest. Take the last figure of the questionnaire number and find the same number in the top line of the Kish Grid below
2. Look down that column and read off the number opposite the total number of adults in the household. That number is the key to the member of the household who should be interviewed
3. Refer back to the list of male / female family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

**Last digit on questionnaire number**

Names of members in the household	Age	1	2	3	4	5	6	7	8	9	0
1.	[ ] [ ]	1	1	1	1	1	1	1	1	1	1
2.	[ ] [ ]	2	1	2	1	2	1	2	1	2	1
3.	[ ] [ ]	1	2	3	1	2	3	1	2	3	1
4.	[ ] [ ]	1	2	3	4	1	2	3	4	1	2
5.	[ ] [ ]	4	5	1	2	3	4	5	1	2	3
6.	[ ] [ ]	4	5	6	1	2	3	4	5	6	1
7.	[ ] [ ]	3	4	5	6	7	1	2	3	4	5
8.	[ ] [ ]	3	4	5	6	7	8	1	2	3	4
9.	[ ] [ ]	2	3	4	5	6	7	8	9	1	2
0.	[ ] [ ]	1	2	3	4	5	6	7	8	9	10

**INTERVIEWER: [AFTER THE RESPONDENT HAS BEEN SELECTED, ASK IF THEY ARE IN THE HOUSEHOLD, IF THE PERSON SELECTED IS WITHIN THE HOUSEHOLD, ASK TO SPEAK TO THEM] OTHERWISE REFER TO THE SUBSTITUTION PROCESS**

**INTERVIEWER: IF SELECTED RESPONDENT IS ABOVE 15YRS BUT BELOW 18YRS OF AGE, GET PERMISSION FROM THE PARENT/ GUARDIAN BEFORE BEGINNING THE INTERVIEW. USE THE CONSENT FORM BELOW.**

**ELSE GO TO SECTION 1: DEMOGRAPHICS**

**Parent/guardian Consent Form (for those aged 15 or over but under 18)**

Ipsos Synovate Kenya,  
Acorn House 97, James Gichuru Road, Lavington,  
PO Box 68230-00200,  
Nairobi.  
10<sup>th</sup> September 2013.

Dear Sir/ Madam,

**RE: DFS TRACKER | Survey on mobile phones and other services that people use/ Utafiti kuhusu simu za mkononi na huduma zingine ambazo watu hutumia**

Thank you for agreeing to have your daughter/ son take part in this survey on mobile phones and other services that people use/  
Asante kwa kumkubalia bintiyo/ mwanao ashiriki katika utafiti huu unohusu simu za mkononi na huduma zingine ambazo watu hutumia

Please note that your daughter/ son is **NOT** allowed to take part in the survey if we do not have your consent in the form of a signature below. / Tafadhali zingatia kuwa bintiyo/ mwanao haruhusiwi kushiriki katika utafiti huu iwapo hautamkubalia kwa kuweka sahihi hapa chini.

Please do sign below/ Weka sahihi hapa

I have read and understood the entire document (which has further been explained to me) and have agreed to have my daughter/ son participate in the research conducted by Ipsos Synovate.

Nimesoma na kuelewa waraka huu (ambao pia nimeelezewa) na nimeamkubalia binti yangu/ mwanangu kushiriki katika utafiti huu unaofanywa na kampuni ya utafiti ya Ipsos Synovate

Name/ Jina.....  
Relation to Minor/ Jinsi unavyofahamiana na mtoto.....ID.....  
Signature/ Sahihi.....  
Date/ Tarehe.....

If you have any queries at all regarding this research, please contact/  
Iwapo una maswali yoyote kuhusu utafiti huu, tafadhali wasiliana na:

Project Coordinator Dorcas Kanja (0720 748 275)	OR	Project Manager John Murunga (0726 716 653)
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Or call the Ipsos Synovate Kenya offices in Nairobi (Tel +254 20 3862721-33) and ask to speak to Godwin Asimwe/ Muthoni Njuguna.  
Ama piga simu katika ofisi za Ipsos Synovate Kenya mjini Nairobi (Tel +254 20 3862721-33) na uombe kuwasiliana na Godwin Asimwe au Muthoni Njuguna.

Thank you very much for your help and support/  
Asante sana kwa usaidizi wako

Yours sincerely,  
Wako Mwaminifu,

John Murunga  
Project Manager-**DFS TRACKER**  
Ipsos Synovate Kenya

SECTION I: DEMOGRAPHICS

Subsection 1. General Demographic Characteristics

\*This question is recorded by an interviewer based on observation.

Age/ Umri

DG1. What year were you born? " \_\_\_\_\_"/Je ulizaliwa mwaka gani (999 for DK/Refused)

[ ][ ][ ][ ][ ]

Gender/ Jinsia

DG2. Is the respondent a male or a female? / Je, mhojiwa ni mwanamume au mwanamke? DO NOT ASK. RECORD AS YOU OBSERVE.

SINGLE ANSWER

- 1. Male/ Mwanamume 2. Female/Mwanamke

Marital status/ Hali ya Ndoa

DG3. What is your marital status? /Je, hali yako ya ndoa ni gani?

DO NOT READ. PROBE. SINGLE ANSWER.

Table with 3 columns and 3 rows of marital status options including Single, Polygamously married, Monogamously married, Divorced, Separated, Widowed, Living together, and Other.

DG3.8.OTHER (SPECIFY)

[Empty text box for specifying other marital status]

**Level of education/ Kiwango cha masomo**

DG4. What is your highest level of education? / Je, kiwango cha juu cha masomo yako ni gani?

**DO NOT READ. PROBE. SINGLE ANSWER.**

<input type="checkbox"/>	1. No formal education/Sina masomo rasmi	<input type="checkbox"/>	9. Diploma complete/Nimekamilisha diploma
<input type="checkbox"/>	2. Primary education not complete/Sijakamilisha masomo ya msingi	<input type="checkbox"/>	10. Some college university/ Masomo ya koleji/chuo kikuu kiasi
<input type="checkbox"/>	3. Primary education complete/Nimekamilisha masomo ya msingi	<input type="checkbox"/>	11. Complete university degree/Nimekamilisha masomo ya chuo kikuu
<input type="checkbox"/>	4. Some secondary/Masomo ya shule ya upili kiasi	<input type="checkbox"/>	12. Post-graduate university degree/Nimekamilisha masomo ya juu baada ya shahada ya digrii ya kwanza
<input type="checkbox"/>	5. Secondary education complete/Nimekamilisha masomo ya shule ya upili	<input type="checkbox"/>	13. Koranic school/Shule ya kurani
<input type="checkbox"/>	6. Some secondary vocational training/Masomo ya shule ya kiufundi kiasi	<input type="checkbox"/>	14. Other (Specify)/ Nyingine
<input type="checkbox"/>	7. Secondary vocational training complete/Nimekamilisha masomo ya shule ya kiufundi	<input type="checkbox"/>	15. DK/Refused/Sijui/Alikataa
<input type="checkbox"/>	8. Some diploma/Diploma kiasi		

DG4.14.OTHER (SPECIFY)

**Documented/ undocumented status**

DG5. Do you have any of the following types of an official identification? / Je, una mojawapo ya stakabadhi zifuatazo za kujitambulisha kirasmi?

**(Multiple answers)**

**READ OUT. MARK ALL THAT APPLY**

	1.Yes	2.No
1. National ID/ Kitambulisho kilichotolewa na serikali	<input type="checkbox"/>	<input type="checkbox"/>
2. Passport/ pasipoti	<input type="checkbox"/>	<input type="checkbox"/>
3. Driver's license/ Leseni ya udereva	<input type="checkbox"/>	<input type="checkbox"/>
4. School-issued ID/ Kitambulisho cha shule	<input type="checkbox"/>	<input type="checkbox"/>
5. Voters card/Kadi ya kupiga kura	<input type="checkbox"/>	<input type="checkbox"/>
6. Ration card/Kadi ya mlo	<input type="checkbox"/>	<input type="checkbox"/>
7. Employee ID (For Government / Civil Servants) / Kitambulisho cha kazi (ya mfanyikazi wa serikali)	<input type="checkbox"/>	<input type="checkbox"/>
8. Military ID/ Kitambulisho cha mwanajeshi	<input type="checkbox"/>	<input type="checkbox"/>
9. Other (Specify)/Nyingine(Taja)	<input type="checkbox"/>	<input type="checkbox"/>

GD5. 7.OTHER (SPECIFY)

**Subsection 2. Livelihood**

**Employment status, source of income, occupation**

DL1. Do you currently have a job that earns you income? It does not matter if the job is formal or informal, part-time or full time. / Je, una kazi kwa sasa inayokupa mapato? Haijalishi ikiwa kazi hiyo ni rasmi au isiyo rasmi, wakati wa muda au wakati wote? **SINGLE ANSWER**

<input type="checkbox"/>	1. Yes/Ndío	<b>GO TO DL2</b>	<input type="checkbox"/>	2. No/La	<b>SKIP TO DL6</b>
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DL2. What is your primary job (i.e., the job where you spend most of your time)? / Je kazi yako ya msingi ni gani (yani ile kazi ambayo huchukua wakati wako sana)?

**(PROBE. CHOOSE CODE FROM THE LIST BELOW) SHOWCARD**

<input type="checkbox"/>	1. Farmer/Mkulima	<input type="checkbox"/>	17. Policeman/ Mwana polisi
<input type="checkbox"/>	2. Farm worker/Mfanyikazi shambani	<input type="checkbox"/>	18. Conductor/ Kondakta
<input type="checkbox"/>	3. Public or health service worker /mfanyikazi wa afya ya umma au mhudumu wa afya(asiye mtalaaamu)(non-professional)	<input type="checkbox"/>	19. Factory employee / Mwajiriwa wa kiwanda
<input type="checkbox"/>	4. Professional, i.e., doctor, teacher, nurse (specify)/ Mtaalamu, kama vile daktari, mwalimu, muuguzi (taja)	<input type="checkbox"/>	20. Shop owner/ Mwenye duka
<input type="checkbox"/>	5. Clerk /Karani	<input type="checkbox"/>	21. Salesperson in a store/Muuzaji kwenye stoo
<input type="checkbox"/>	6. Carpenter/mason / Seremala/fundi wa mawe	<input type="checkbox"/>	22. Street vendor/hawker/Mchuuzi
<input type="checkbox"/>	7. Mechanic /Mekanika	<input type="checkbox"/>	23. Business owner (specify ) /Mwana biashara
<input type="checkbox"/>	8. Electrician/ Fundi wa umeme	<input type="checkbox"/>	24. Salonist / Msuka nywele
<input type="checkbox"/>	9. Cleaner/ house help / Msafishaji/kijakazi	<input type="checkbox"/>	25. Money lender/ Mkopeshaji pesa
<input type="checkbox"/>	10. Waiter/cook/ Weita/ mpishi	<input type="checkbox"/>	26. Landlord/ Landlady/ Mmiliki nyumba
<input type="checkbox"/>	11. Driver/ Dereva	<input type="checkbox"/>	27. Retired/ Mstaafu
<input type="checkbox"/>	12. Tailor/ Fundi wa nguo	<input type="checkbox"/>	28. Student/ Mwanafunzi
<input type="checkbox"/>	13. Secretary/ Katibu	<input type="checkbox"/>	29. Housewife/ Mke nyumbani
<input type="checkbox"/>	14. Manager/ Meneja	<input type="checkbox"/>	30. Other (Specify)/ Nyingine (Taja)
<input type="checkbox"/>	15. Watchman/ Bawabu	<input type="checkbox"/>	31. Refused/Prefer not to say/Alikataa/Alipendelea kutosema
<input type="checkbox"/>	16. Messenger/ Mjumbe		

DL2.4. OTHER (SPECIFY)

DL2.23. OTHER (SPECIFY)

DL2. 30. OTHER (SPECIFY)

DL3. What is your secondary or side job? If you have more than one secondary job, list all of them. /  
 Je kazi yako ya ziada au ya kando ni ipi? Ikiwa una zaidi ya kazi moja ya kando, orodhesha zote  
 (MULTIPLE ANSWERS POSSIBLE. PROBE. CHOOSE CODE(S) FROM THE LIST BELOW)  
**SHOWCARD**

<input type="checkbox"/>	1. Farmer/Mkulima	<input type="checkbox"/>	17. Policeman/Mwana polisi
<input type="checkbox"/>	2. Farm worker/ Mfanyikazi shambani	<input type="checkbox"/>	18. Conductor/Kondakta
<input type="checkbox"/>	3. Public or health service worker /mfanyikazi wa afya ya umma au mhudumu wa afya(asiye mtalaaamu)(non-professional)	<input type="checkbox"/>	19. Factory employee /Mwajiriwa wa kiwanda
<input type="checkbox"/>	4. Professional, i.e., doctor, teacher, nurse (specify)/ Mtaalamu, kama vile daktari, mwalimu, muuguzi (taja)	<input type="checkbox"/>	10. Shop owner/Mwenye duka
<input type="checkbox"/>	5. Clerk / Karani	<input type="checkbox"/>	21. Salesperson in a store/Muuzaji kwenye stoo
<input type="checkbox"/>	6. Carpenter/ Mason /seremala/fundi wa mawe	<input type="checkbox"/>	22. Street vendor/hawker/Mchuuzi
<input type="checkbox"/>	7. Mechanic / Mekanika	<input type="checkbox"/>	23. Business owner (specify ) /Mwana biashara(taja)
<input type="checkbox"/>	8. Electrician/ Fundi wa umeme	<input type="checkbox"/>	24. Salonist /msuka nywele
<input type="checkbox"/>	9. Cleaner/house help / Msafishaji/kijaka zi	<input type="checkbox"/>	25. Money lender/mkopeshaji pesa
<input type="checkbox"/>	10. Waiter/cook/ Weita/ mpishi	<input type="checkbox"/>	26. Landlord/Landlady/Mmiliki wa nyumba
<input type="checkbox"/>	11. Driver/ Dereva	<input type="checkbox"/>	27. Retired/Mstaafu
<input type="checkbox"/>	12. Tailor/ Fundi wa nguo	<input type="checkbox"/>	28. Student/mwanafunzi
<input type="checkbox"/>	13. Secretary/Katibu	<input type="checkbox"/>	29. Housewife/mke nyumbani
<input type="checkbox"/>	14. Manager/Meneja	<input type="checkbox"/>	30. Other (Specify)/ Nyingine (Taja)
<input type="checkbox"/>	15. Watchman/ Bawabu	<input type="checkbox"/>	31. No secondary job / Sina kazi ya kando
<input type="checkbox"/>	16. Messenger/Mjumbe	<input type="checkbox"/>	32. Refused/Prefer not to say/ Alikataa/Alipendelea kutosema

DL3.4.OTHER (SPECIFY)	
DL3.23.OTHER (SPECIFY)	
DL3.30.OTHER (SPECIFY)	

DL5. Do you receive any of the following? / Je wewe hupokea mojawapo ya zifuatazo?

**READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Government pension/Malipo ya uzeeni ya serikali	<input type="checkbox"/>	7. Donor/NGO benefits/ Faida kutokana na shirika lisilo la kiserikali
<input type="checkbox"/>	2. Government welfare/Malipo ya kujihifadhi ya serikali	<input type="checkbox"/>	8. Donor/NGO educational stipend/ Mfadhili/pesa kidogo za kimasomo kutoka shirika lisilo la kiserikali
<input type="checkbox"/>	3. Other government benefits (Specify)/ Faaida zingine kutoka kwa serikali (Taja)	<input type="checkbox"/>	9. Business/start-up grant from a donor or an NGO/ Msaada wa kuanzisha biashara kutoka kwa mfadhili au shirika lisilo la kiserikali
<input type="checkbox"/>	4. Government educational stipend/ kiasi kidogo cha pesa ya masomo kutoka kwa serikali	<input type="checkbox"/>	10. Research/science grant from a donor or an NGO/ Msaada wa utafiti au kisayansi kutoka kwa mfadhili au shirika lisilo la kiserikali
<input type="checkbox"/>	5. Business/start-up grant from the government or government-associated agency/ Msaada wa kuanzisha biashara kutoka kwa serikali au shirika lenye uhusiano na serikali	<input type="checkbox"/>	11. Other (specify)
<input type="checkbox"/>	6. Research/science grant from the government or government-associated agency/ Msaada wa utafiti au kisayansi kutoka kwa serikali au shirika lenye uhusiano na serikali	<input type="checkbox"/>	12. None/ Hapana

DL5.3.OTHER (SPECIFY)	
DL5.11.OTHER (SPECIFY)	



**DL6. ASK ONLY IF DL1=NO. OTHERS SKIP TO DL11.** You said you do not have a job that brings you an income. What is your main source of money for daily expenses? / *Ulisema ya kuwa hauna kazi inayokupa mapato. Je chanzo kuu chako cha pesa za mahitaji ya kila siku ni gani?*

DL7. What are your other/ secondary sources of income? / *Je kazi zako zingine/ kazi za kando za mapato ni gani?*

**DO NOT READ. CODE TO FIT.**

	DL6. SINGLE ANSWER	DL7. MARK ALL THAT APPLY
1. Student scholarship/ <i>Udhamini wa kimasomo kwa mwanafunzi</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. Government pension/ <i>Malipo ya uzeeni ya serikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. Pension from a non-government agency/ <i>Malipo ya uzeeni kutoka kwa shirika lisilo la kiserikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. Remittances/monetary or other help from family members, relatives or friends/ <i>Fedha kutoka nje/au msaada mwingine wa kipesa kutoka kwa wanafamilia,jamaa au marafiki</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. Savings/ <i>Akiba</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. Interest on stock and shares/ <i>Riba kutokana na hisa</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. Government welfare/ <i>Fedha zaUstawi kutoka kwa serikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. Other government benefits/ <i>Faida zingine kutoka kwa serikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. Other donor/NGO benefits/ <i>Faida zingine kutoka kwa wafadhili/shirika lisilo la kiserikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. Occasional paid assignments, labor for hire/ <i>Kazi za kulipwa mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. Occasionally sell my belongings/ <i>Kuuza mali yangu mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>
12. Occasionally sell vegetable produce (e.g. fruits, vegetables, other greens)/ <i>Kuuza matunda au mboga zinginezo mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. Occasionally sell cattle produce (e.g. milk or meat)/ <i>Kuuza maziwa au nyama mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. Occasionally sell poultry produce (e.g. eggs or meat)/ <i>Kuuza mayai au nyama mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. Other (Specify)/ <i>Nyingine (Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>
16. None/ <i>Hakuna</i>	<input type="checkbox"/>	<input type="checkbox"/>
17. Refused / <i>Alikataa kujibu</i>	<input type="checkbox"/>	<input type="checkbox"/>

DL6.15.OTHER (SPECIFY)

DL7.15. OTHER (SPECIFY)

**Progress out of poverty index or Level of individual daily consumption**

DL11. How many members does your household have? / *Je nyumba yako ina watu wangapi?*  
(999 for DK/ Refused)

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DL12. What is the highest grade that the female head/ spouse completed? / *Je, kiwango gani cha elimu ambacho kiongozi wa kike wa nyumba hii amehitimu?* **READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. None, or pre-school/ <i>Hakuna au shule ya mwanzo</i>	<input type="checkbox"/>	4. Primary standard 8, or secondary forms 1 to 3/ <i>Shule ya msingi darasa la nane au kidato cha kwanza hadi cha tatu</i>
<input type="checkbox"/>	2. Primary standards 1 to 6/ <i>Shule ya msingi darasa la kwanza hadi la sita</i>	<input type="checkbox"/>	5. No female head/spouse/ <i>Hakuna kiongozi wa kike</i>
<input type="checkbox"/>	3. Primary standard 7/ <i>Shule ya msingi darasa la saba</i>	<input type="checkbox"/>	6. Secondary form 4 or higher/ <i>Shule ya upili kidato cha nne au juu</i>

DL13. What kind of business (type of industry) is the main occupation of the male head/spouse connected with? / *Je ni aina gani ya biashara (aina ya viwanda) inahusiana na kazi ya kiongozi wa kiume/mchumba?*  
**READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Does not work/ <i>Hafanyi kazi</i>	<input type="checkbox"/>	3. Agriculture, hunting, forestry, fishing, mining, or quarrying/ <i>Kilimo/ uwindaji/kupanda msitu/uvuvi, uchimbaji madinau mawe</i>
<input type="checkbox"/>	2. No male head/spouse/ <i>Hakuna kiongozi wa kiume/mchumba</i>	<input type="checkbox"/>	4. Any other (specify)/ <i>Nyingineyo</i>

DL13.4. OTHER (SPECIFY)

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DL14 How many habitable rooms does this household occupy in its main dwelling (do not count bathrooms, toilets, storerooms, or garage)? / *Je, jamii hii yako inaishi kwenye vyumba vingapi vya kukalika kwenye nyumba kuu (bila ya kujumlisha bafu, vyoo, vyumba vya stoo au gereji)* **READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. One/ <i>Moja</i>	<input type="checkbox"/>	3. Three/ <i>Tatu</i>
<input type="checkbox"/>	2. Two/ <i>Mbili</i>	<input type="checkbox"/>	4. Four or more/ <i>Nne au zaidi</i>

DL15.What is the floor of the main dwelling predominantly made from? *Je, sakafu ya nyumba kuu imetengenezwa hasa kwa kutumia?* **READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Wood, earth or other/ <i>Mbao,udongo au nyingine</i>
<input type="checkbox"/>	2. Cement, or tiles/ <i>Simiti, au matofali</i>

DL16. What is the main source of lightning fuel for the household? / *Je, chanzo kikuu cha kawi ya mwangaza kwa nyumba hii ni gani?* **READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Collected firewood, purchased firewood, grass, or dry cell (torch)/ <i>Kuni ya kusaka, kuni ya kununua au mawe ya tochi</i>
<input type="checkbox"/>	2. Paraffin, candles, biogas or other/ <i>Mafuta ya taa, mishumaa, gesi ya kibayolojia au nyingine</i>
<input type="checkbox"/>	3. Electricity, solar or gas/ <i>Umeme, jua au gesi</i>

DL17. Does your household own an iron (charcoal or electric)? *Je, familia yako inamiliki pasi ya (maka au umeme)?* **READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Yes/ <i>Ndio</i>	<input type="checkbox"/>	2. No/ <i>La</i>
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DL18. How many mosquito nets does your household own? /Je, nyumba yako inamiliki neti ngapi za kujikinga na mbu?

**READ OUT.SINGLE ANSWER**

<input type="checkbox"/>	1. None/ <i>Hakuna</i>
<input type="checkbox"/>	2. One/ <i>Moja</i>
<input type="checkbox"/>	3. Two or more/ <i>Mbili au zaidi</i>

DL19. How many towels does your household own? /Je, nyumba yako inamiliki taulo ngapi?

**READ OUT.SINGLE ANSWER**

<input type="checkbox"/>	1 None/ <i>Hakuna</i>
<input type="checkbox"/>	2 One/ <i>Moja</i>
<input type="checkbox"/>	3 Two or more/ <i>Mbili au zaidi</i>

DL20. How many frying pans does your household own? /Je, nyumba yako inamiliki vikaango ngapi (ya kupika chapati au mayai)? **READ OUT.SINGLE ANSWER**

<input type="checkbox"/>	1. None/ <i>Hakuna</i>
<input type="checkbox"/>	2. One/ <i>Moja</i>
<input type="checkbox"/>	3. Two or more/ <i>Mbili au zaidi</i>



## SECTION II: ACCESS TO AND OWNERSHIP OF MOBILE TECHNOLOGY

### Mobile phone: ownership and access

MT1. Do you personally own a mobile phone? *Je, wewe binafsi unamiliki simu ya mkononi?* **SINGLE ANSWER**

<input type="checkbox"/> 1. Yes/ <i>Ndio</i> <b>GO TO MT4</b>	<input type="checkbox"/> 2. No/ <i>La</i> <b>GO TO MT2</b>
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MT2. You said you don't own a personal mobile phone. Do you access a mobile phone elsewhere that belongs to someone else either by borrowing or paying for its use? / *Ulisema yakuwa hauna simu ya mkononi ya kibinafsi. Je, unaweza kupata simu ya mkononi mahala pengine inayomilikiwa na mtu mwingine kwa kuomba au kuilipia kuitumia?* **SINGLE ANSWER**

<input type="checkbox"/> 1. Yes/ <i>Ndio</i> <b>GO TO MT4</b>	<input type="checkbox"/> 2. No/ <i>La</i> <b>GO TO MT5</b>
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MT4. What type of a mobile phone do you own or have access to? / *Je ni aina gani ya simu ya mkononi wewe unayomiliki au unaweza kuipata?* **SHOWCARDREAD OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Basic phone/ <i>Simu ya kawaida</i>
<input type="checkbox"/>	2. Feature phone/ <i>Simu yenye maumbile ya kiteknolojia</i>
<input type="checkbox"/>	3. Smartphone or iPhone/ <i>Simu ya teknolojia ya hali ya juu au iphone</i>
<input type="checkbox"/>	4. DK/Refused/ <i>Sijui/ Alikataa</i>

MT5. Do you personally own an active SIM card? / *Je, wewe binafsi unamiliki kadi ya simu inayofanya kazi?*

**SINGLE ANSWER**

<input type="checkbox"/> 1. Yes/ <i>Ndio</i> <b>GO TO MT6</b>	<input type="checkbox"/> 2. No/ <i>La</i> <b>SKIP TO MT8</b>
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MT6. How many SIM cards do you own? / *Je, unamiliki kadi za simu ngapi?*

**(999 FOR DK/ Refused)**

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MT7. Do you have a SIM card with any of the following providers? / *Je, una kadi ya simu na wanahuduma wafuatao?*

**READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Safaricom	<input type="checkbox"/>	4. Yu
<input type="checkbox"/>	2. Airtel	<input type="checkbox"/>	5. Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	3. Orange	<input type="checkbox"/>	6. None

MT7. 5. OTHER SPECIFY

MT8. ASK ONLY IF MT5=NO. OTHERS SKIP TO MT10. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else? / *Ulitaja kwamba wewe mwenyewe humiliki kadi ya simu. Je unaweza kutumia kadi ya simu inayomilikiwa na mtu mwingine?* **SINGLE ANSWER**

<input type="checkbox"/> 1. Yes/ <i>Ndio</i> <b>GO TO MT10</b>	<input type="checkbox"/> 2. No/ <i>La</i> <b>SKIP TO FF11</b>
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### Mobile phone: use

MT10. Apart from today, when was the last time you used a mobile phone to make a call, send an SMS, make a transaction or for any other activity? *Kando na leo, ni lini mara yako ya mwisho kutumia simu ya mkononi kupiga simu, kutuma ujumbe mfupi, kufanya shughuli za pesa au jambo lingine lolote?* **READ OUT. SINGLE ANSWER. SHOWCARD**

<input type="checkbox"/>	1. Yesterday/ <i>Jana</i>	<input type="checkbox"/>	4. In the past 90 days/ <i>Katika siku tisini zilizopita</i>
<input type="checkbox"/>	2. In the past 7 days/ <i>Katika siku saba zilizopita</i>	<input type="checkbox"/>	5. More than 90 days ago/ <i>Zaidi ya siku tisini zilizopita</i>
<input type="checkbox"/>	3. In the past 30 days/ <i>Katika siku thelathini zilizopita</i>	<input type="checkbox"/>	6. Never/ <i>Sijawahi</i>

## SECTION III: FINANCIAL INSTRUMENTS

### Subsection 1: Formal Financial Instruments

#### Ownership, access and use

FFI1. Do you personally own a bank account? / *Je, wewe binafsi unamiliki akaunti na benki?*  
**SINGLE ANSWER. SHOWCARD OF BANK LIST**

<input type="checkbox"/> 1 Yes/ <i>Ndio</i> <b>SKIP TO FFI5</b>	<input type="checkbox"/> 2 No/ <i>La</i> <b>GO TO FFI2</b>
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FFI2. What is the main reason you do not have your own bank account? / *Je, ni kwa sababu gani kuu hauna akaunti na benki?* **DO NOT READ. CODE TO FIT. SINGLE ANSWER**

<input type="checkbox"/>	1. I do not know what it is/ <i>Sijui hiyo ni nini</i>	<input type="checkbox"/>	13. I do not understand the purpose of such account, I do not know what I can use it for/ <i>Sielewi maana ya akaunti kama hiyo, sijui ninaweza kuitumia kufanyia nini</i>
<input type="checkbox"/>	2. I do not know how to open one/ <i>Sijui jinsi ya kufungua moja</i>	<input type="checkbox"/>	14. A bank has agents but they are not accessible/ <i>Benki ina maajenti lakini hawapatikani</i>
<input type="checkbox"/>	3. I do not have a state-issued/national ID or other required documents/ <i>Sina stakabadhi za kujitambulisha /kitambulisho cha serikali au stakabadhi zingine zinazohitajika</i>	<input type="checkbox"/>	15. Banks are not reliable/ <i>Benki sio za kutegemewa</i>
<input type="checkbox"/>	4. There are no banks close to where I live/ <i>Hamna benki karibu na ninamoishi</i>	<input type="checkbox"/>	16. Banks do not offer the services I need/ <i>Benki hazitoi huduma ninazohitaji</i>
<input type="checkbox"/>	5. I do not have money/ <i>Sina pesa zozote</i>	<input type="checkbox"/>	17. Bank staff/agents are unfriendly; they make me feel unwelcomed/ <i>Wafanyakazi/maajenti wa benki hawana urafiki, hunifanya nijisikie sijakaribishwa</i>
<input type="checkbox"/>	6. I do not need one, I do not make any transactions/ <i>Sihitaji moja, sifanyi shughuli zozote za benki</i>	<input type="checkbox"/>	18. I can't afford the minimum balance/ <i>Siwezi nikapata kiwango cha chini cha pesa cha kufungua akaunti</i>
<input type="checkbox"/>	7. Registration paperwork is too complicated/ <i>Shughuli ya kujiandikisha ni ngumu sana kwangu</i>	<input type="checkbox"/>	19. Bank hours are not convenient for me/ <i>Masaa ya benki sio mwafaka na masaa yangu</i>
<input type="checkbox"/>	8. Registration fee is too high/ <i>Ada ya kujiandikisha iko juu sana</i>	<input type="checkbox"/>	20. I never thought about using a bank/ <i>Sijawahi kufikiria kutumia benki</i>
<input type="checkbox"/>	9. Using a bank account is difficult/ <i>Kutumia akaunti ya benki ni ngumu sana</i>	<input type="checkbox"/>	21. I do not trust banks/that my money is safe in a bank/ <i>Sijawahi kuamini mabenki/kuwa pesa zangu ziko salama kwenye benki</i>
<input type="checkbox"/>	10. Fees for using a bank account are too high/ <i>Ada za kutumia akaunti ya benki ziko juu sana</i>	<input type="checkbox"/>	22. I would rather have my money close to me/ <i>Ningependa kuwa na pesa zangu karibu nami</i>
<input type="checkbox"/>	11. I do not have money to make any transactions with such account/ <i>Sina pesa za kufanya shughuli za kipesa na akaunti kama hiyo</i>	<input type="checkbox"/>	23. Other/ <i>Nyingine</i>
<input type="checkbox"/>	12. No one among my friends or family has such account/ <i>Hakuna yeyote kati ya marafiki au familia ana akaunti</i>	<input type="checkbox"/>	24. DK/Refused/ <i>Sijui/ALIKATAA</i>
<input type="checkbox"/>	25. None/		

FFI2.23.OTHER SPECIFY

FFI3. Do you use a bank account that belongs to somebody else if you need to? / *Je, wewe hutumia akaunti ya benki inayomilikiwa na mtu mwingine ikiwa ungehitaji?* **SINGLE ANSWER**

<input type="checkbox"/> 1.Yes/ <i>Ndio</i> <b>GO TO FFI4</b>	<input type="checkbox"/> 2.No/ <i>La</i> <b>SKIP TO MM1</b>
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FFI4. Whose bank account are you *most likely* to access if you need to? / Je ni akaunti ya benki ya nani wewe *sanasana* unaweza kutumia ikiwa ungehitaji moja? **DO NOT READ. CODE TO FIT. SINGLE ANSWER**

<input type="checkbox"/>	1. Family member in my household/ <i>Jamaa wa familia nyumbani</i>	<input type="checkbox"/>	5. Neighbor, not a relative/ <i>Jirani asiye jamaa</i>
<input type="checkbox"/>	2. Family member in a different household/ <i>Jamaa wa familia wa nyumba nyingine</i>	<input type="checkbox"/>	6. Mobile Operator's agent/bank agent/ <i>Agenti wa mhudumu wa simu/agenti wa benki</i>
<input type="checkbox"/>	3. Other relative (Specify)/ <i>Jamaa mwingine(taja)</i>	<input type="checkbox"/>	7. Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	4. Workmate or a business partner/ <i>Mfanyikazi mwenza au mshiriki wa kibiashara</i>		

FFI4. 3 OTHER SPECIFY

FFI4. 7 OTHER SPECIFY

FFI5. **ASK TO THOSE WHO SELECTED FFI1=YES** How many of the following types of bank account do you own? / Je, unamiliki aina ngapi ya akaunti za benki zifuatazo?

FFI6. **ASK TO THOSE WHO SELECTED FFI3=YES** How many of the following types of bank account do you have access to? / Je ni aina ngapi ya akaunti za benki zifautazo wewe hutumia? **READ OUT. MARK ALL THAT APPLY**

	FFI5 ENTER NUMBER	FFI6 ENTER NUMBER
1.Current/ <i>Akaunti ya shughuli za kibenki za kila siku</i>	_ _	_ _
2.Savings/ <i>Akaunti ya akiba</i>	_ _	_ _
3.Student/ <i>Akaunti ya mwanafuzi</i>	_ _	_ _
4.Other (Specify)/ <i>Nyingine(Taja)</i>	_ _	_ _

FFI5. 4.OTHER SPECIFY

FFI6. 4.OTHER SPECIFY

FF17. Why did you decide to start using a bank account? *Je, ni kwa nini uliamua kuanza kutumia akaunti ya benki?*  
**DO NOT READ. CODE TO FIT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. I had to send money to another person / <i>Nilikuwa nitume pesa kwa mtu mwingine</i>	<input type="checkbox"/>	8.I saw posters/billboards/radio/TV advertising that convinced me/ <i>Niliona matangazo kwenye vibao/mabango/redio/ televisheni yalionishawishi</i>
<input type="checkbox"/>	2.I had to receive money from another person / <i>Nilikuwa nipokee pesa kutoka kwa mtu mwingine</i>	<input type="checkbox"/>	9.A person I know, who uses a bank account, recommended I use it because it is better than other financial instruments I use/ <i>Mtu ninayemfahamu anayetumia akaunti ya benki, alinishauri niitumie kwa sababu ni bora kuliko njia zingine za kifedha ninazozitumia</i>
<input type="checkbox"/>	3.Somebody requested I opened an account/ <i>Mtu Fulani aliniomba nifungue akaunti</i>	<input type="checkbox"/>	10.I saw other people using it and wanted to try myself/ <i>Niliona watu wengine wakiitumia na nikataka kujaribu mwenyewe</i>
<input type="checkbox"/>	4. I had to send money to an organization/government agency: e.g.had to pay a bill. / <i>Nilikuwa nitume pesa kwa shirika/shirika la serikali kwa mfano nilikuwa nilipe bili.</i>	<input type="checkbox"/>	11.I wanted to start saving money with a bank/ <i>Nilitaka kuanza kuweka akiba ya pesa na benki</i>
<input type="checkbox"/>	5.I had to receive money from an organization/government agency: e.g.pension or unemployment payment/ <i>Nilikuwa nipokee pesa kutoka kwa shirika la serikali kama vile malipo ya uzeeni au malipo yakutokuwa na kazi. Shirika hili liliniuliza nitumie akaunti ya benki kwa malipo</i>	<input type="checkbox"/>	12.I wanted a safe place to store my money/ <i>Nilitaka mahala salama pa kuziweka pesa zangu</i>
<input type="checkbox"/>	6.An organization/government agency requested I sign up for an account/ <i>Shirika la kiserikali liliniuliza nifungue akaunti ya benki</i>	<input type="checkbox"/>	13.Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	7.An agent or sales person convinced me/ <i>Ajent wa benki au muuzaji alinshawishi</i>	<input type="checkbox"/>	14.DK/Refused/ <i>Sijui/Alikataa</i>

FFI 7. 13.OTHER SPECIFY

FFI9. Apart from today, when was the last time you used a bank account for any financial activity? / *Je, kando na leo, ilikuwa lini mara yako ya mwisho kutumia akaunti ya benki kwa shughuli zozote za kifedha.*

**READ OUT. SINGLE ANSWER. SHOWCARD**

<input type="checkbox"/>	1. Yesterday/ <i>Jana</i>	<b>GO TO FF110</b>
<input type="checkbox"/>	2. In the past 7 days/ <i>Katika siku saba zilizopita</i>	
<input type="checkbox"/>	3. In the past 30 days/ <i>Katika siku thelathini zilizopita</i>	
<input type="checkbox"/>	4. In the past 90 days/ <i>Katika siku tisini zilizopita</i>	
<input type="checkbox"/>	5. More than 90 days ago/ <i>Zaidi ya siku tisini zilizopita</i>	
<input type="checkbox"/>	6. Never/ <i>Sijawahi</i>	<b>SKIP TO MM1</b>

FFI10. How important is a bank account in your finances? / Je akaunti ya benki ina umuhimu kiasi gani kwa fedha zako?

**SHOWCARD. READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Very important, use it for almost all my financial activities/ Ni muhimu sana, naitumia kwa shughuli zangu zote za kifedha /	<b>GO TO FFI11</b>
<input type="checkbox"/>	2. Important, use it frequently or for large transaction/ Ni Muhimu, naitumia mara kwa mara au kwa shughuli kubwa za kifedha	
<input type="checkbox"/>	3. Somewhat important, use it infrequently or for small transactions/ Ni Muhimu kiasi siitumii mara kwa mara au kwa shughuli ndogo za kifedha /	
<input type="checkbox"/>	4. Somewhat unimportant, rarely use it/ Sio muhimu kiasi, siitumii sana sana	<b>SKIP TO MM1</b>
<input type="checkbox"/>	5. Not at all important, never use it/ Sio muhimu hata kidogo, siitumii kamwe	

FFI11. When you access a bank account for any financial activity, do you use any of the following? / Je, wakati unapotumia akaunti hii ya benki kwa shughulizozote za kifedha, wewe hutumia mojawapo ya zifuatazo?

**IF A RESPONDENT HAS MORE THAN ONE BANK ACCOUNT, ASK THEM ABOUT THE ONE THEY USE MOST FREQUENTLY. READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Over the counter in a branch of the bank or MFI / Kwa kaunta kwenye tawi la benki au shirika ndogo la kifedha	<input type="checkbox"/>	5. Over the counter at a retail store/ Kwa kaunta katika stoo ya reja reja
<input type="checkbox"/>	2. ATM/ Mtambo wa ATM	<input type="checkbox"/>	6. A door-to-door agent or another person who is associated with this bank or MFI/ Wakala/ ajenti aliye na uhusiano na benki hii au shirika ndogo la kifedha
<input type="checkbox"/>	3. Bank's website/ Wofuti / website ya benki	<input type="checkbox"/>	7. Other (Specify)/ Nyingine(Taja)
<input type="checkbox"/>	4. Mobile app/ Kifaa cha simu ya mkonononi		

FFI11. 7. Other (Specify)

**IF A RESPONDENT HAS MORE THAN ONE BANK ACCOUNT, ASK THEM ABOUT THE ONE THEY USE MOST FREQUENTLY.**

FFI12. **ASK FOR EACH FFI11=YES. IF ALL ARE "NO" IN FFI11 SKIP TO FFI16.** How far (in km) is the closest \_\_\_\_ from the place where you live? / Je\_iko umbali gani kwa kilomita kutoka mahala unapoishi?

**SINGLE ANSWER. ASK ONLY FOR THOSE MARKED IN FFI11. SHOWCARD.**

	1=0.5 km or less/ Chini ya nusu ya kilomita	2=More than 0.5 km to 1km/ Zaidi ya nusu ya kilomita hadi kilomita moja	3=More than 1km to 5km/ Zaidi ya kilomita moja hadi kilomita tano	4=More than 5km to 10km/ Zaidi ya kilomita tano hadi kilomita kumi	5=More than 10km to 15km/ Zaidi ya kilomita kumi hadi kilomita kumi na tano	6=More than 15km / Zaidi ya kilomita kumi na tano
1. Over the counter in a branch of the bank or /Kwa kaunta kwenye tawi la benki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. ATM/Mtambo wa ATM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Bank's website/ Wofuti / website ya benki						
4. Mobile app/ Kifaa cha simu ya mkonononi						
5. Over the counter at a retail store/Kwa kaunta katika stoo ya reja reja	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. A door-to-door agent or another person who is associated with this bank / Wakala/ ajenti aliye na uhusiano na benki hii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other (Specify)/ Nyingine(Taja)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FFI12. 7. Other (Specify)



FFI13. **ASK FOR EACH FFI11=YES. IF ALL ARE "NO" IN FFI11 SKIP TO FFI16.** If you have to walk, how many minutes does it take you to get to the closest \_\_\_\_\_ from the place where you live? / *Kama ingekubidi utembe, ni kama dakika ngapi ingekuchukua kufikamahala karibu zaidi pa \_\_\_\_\_ kutoka mahala unapoishi?*

**SINGLE ANSWER. ASK ONLY FOR THOSE MARKED IN FFI11. SHOWCARD**

	1=15 minutes or less/ Chini ya dakika kumi na tano	2=More than 15 to 30 minutes/Zaidi ya dakika kumi na tano hadi thelethini	3=More than 30 minutes to an hour/ Zaidi ya dakika thelethini hadi saa moja	4=More than an hour to 2 hours/ Zaidi ya saa hadi masaa mawili	5=More than 2 hours to 4 hours/ Zaidi ya masaa mawili na masaa manne	6=More than 4 hours/ Zaidi ya masa manne
1. Over the counter in a branch of the bank/ <i>kwa kaunta kwenye tawi la benki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. ATM/Mtambo wa ATM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Bank's website/ <i>Wofuti / website ya benki</i>						
4. Mobile app/ <i>Kifaa cha simu ya mkonononi</i>						
5. Over the counter at a retail store/ <i>Kwa kaunta katika stoo ya reja reja</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. A door-to-door agent or another person who is associated with this bank / <i>Wakala/ ajenti aliye na uhusiano na benki hii</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other (Specify)/ <i>Nyingine(Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FFI13. 7.Other (Specify)

FFI14. What is your preferred way of accessing money from a bank account? / *Je,njia unayoipendelea ya kupata pesa kutoka akaunti hii ya benki ni gani?*

**READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Over the counter in a branch of the bank/ <i>Kwa kaunta katika tawi la benki</i>
<input type="checkbox"/>	2. Via ATM/ <i>Kupitia mtambo wa ATM</i>
<input type="checkbox"/>	3. Bank's website/Wofuti / <i>website ya benki</i>
<input type="checkbox"/>	4. Mobile app/Kifaa cha simu ya mkononi
<input type="checkbox"/>	5. Over the counter at a retail store/ <i>Kwa kaunta kwenye stoo ya reja reja</i>
<input type="checkbox"/>	6. Using an agent or another person who is associated with this bank/ <i>Kwa kutumia wakala/ ajenti au mtu mwingine aliye na uhusiano na benki hii</i>
<input type="checkbox"/>	7. Other (Specify)/Nyingine(Taja)

FFI14.7.Other (Specify)

FFI15. What is the main reason you prefer this method? Is it because it is.....? *Ni sababu gani kuu unapendelea njia hii? Je ni kwa sababu njia hii.....?*

**DO NOT READ. CODE TO FIT. SINGLE ANSWER**

<input type="checkbox"/>	1.Safe/ <i>Salama</i>
<input type="checkbox"/>	2.Fast/ <i>Haraka</i>
<input type="checkbox"/>	3.Easy/ <i>Rahisi</i>
<input type="checkbox"/>	4.Close to my home/ <i>Karibu na nyumbani kwangu</i>
<input type="checkbox"/>	5.All my friends and workmates use it/ <i>Marafiki wangu wote wanaitumia</i>
<input type="checkbox"/>	6.My parents and other family members use it/ <i>Wazazi wangu na jamaa wengine wa familia wanaitumia</i>
<input type="checkbox"/>	7.My business partners and/or customers use it/ <i>Washiriki wangu wa kibiashara/na wateja wanaitumia</i>
<input type="checkbox"/>	8.It is cheaper than other methods/ <i>Ni rahisi kuliko njia zingine zote</i>
<input type="checkbox"/>	9.This is the only option available/ <i>Ndio tu njia inayopatikana</i>
<input type="checkbox"/>	10.This is the only way I know how to access my money/ <i>Hio ndio njia ya pekee ninayojua ya jinsi ya kupata pesa zangu</i>
<input type="checkbox"/>	11.Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	12.No particular reason/ <i>Hakuna sababu yeyote hasa</i>

FFI15.11.Other (Specify)/

FFI16. Which of the following have you ever done using a bank account? / Je ni gani kati ya zifuatazo umewahi kufanya ukitumia akaunti yako ya benki?

**READ OUT. MULTIPLE ANSWERS**

<input type="checkbox"/>	1. Deposit money/ <i>Kuweka pesa</i>	<input type="checkbox"/>	13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>
<input type="checkbox"/>	2. Withdraw money/ <i>Kutoa pesa</i>	<input type="checkbox"/>	14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>
<input type="checkbox"/>	3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	<input type="checkbox"/>	15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>
<input type="checkbox"/>	4. Pay a school fee/ <i>Kulipia karo ya shule</i>	<input type="checkbox"/>	16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa ,ikijumlisha ardhi,mifugo,makao</i>
<input type="checkbox"/>	5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	<input type="checkbox"/>	17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>
<input type="checkbox"/>	6. Pay a utility bill/ <i>Kulipiabili ya huduma</i>	<input type="checkbox"/>	18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>
<input type="checkbox"/>	7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali,ikijumlisha ushuru,faini au ada</i>	<input type="checkbox"/>	19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>
<input type="checkbox"/>	8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia ,marafiki,wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	<input type="checkbox"/>	20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>
<input type="checkbox"/>	9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia ,marafiki,wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	<input type="checkbox"/>	21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>
<input type="checkbox"/>	10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia ,marafiki,wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	<input type="checkbox"/>	22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni,kulipia ada malipo ya uzeeni</i>
<input type="checkbox"/>	11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia ,marafiki,wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	<input type="checkbox"/>	23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji,ikijumlisha kununua hisa</i>
<input type="checkbox"/>	12. Receive welfare or pension from the government / <i>Kupokea fedha ustawi au malipo ya uzeeni kutoka kwa serikali</i>	<input type="checkbox"/>	24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>
<input type="checkbox"/>	25. None		

FFI16.13.Other (Specify)

--

**FFI17. ASK ONLY FOR ACTIVITIES MARKED IN FFI16. IF NO ACTIVITY SELECTED IN FFI16 SKIP TO FFI20.**

What was the maximum amount you ever... **(READ THE ACTIVITY MARKED IN FFI16)**, do not include charges or transaction fees? / Je, ni kiwango kipi cha juu zaidi ambacho umewahi **(READ THE ACTIVITY MARKED IN FFI16)**, usijumlisha malipo na ada za shughuli za kifedha?

	AMOUNT KENYA SHILLINGS
1. Deposit money/ <i>Kuweka pesa</i>	_____
2. Withdraw money/ <i>Kutoa pesa</i>	_____
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	_____
4. Pay a school fee/ <i>Kulipia karo ya shule</i>	_____
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	_____
6. Pay a utility bill/ <i>Kulipiabili ya huduma</i>	_____
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	_____
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	_____
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	_____
12. Receive welfare or pension from the government / <i>Kupokea fedha ustawi au malipo ya uzeeni kutoka kwa serikali</i>	_____
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	_____
14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	_____
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	_____
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, ikijumlisha ardhi, mifugo, makao</i>	_____
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	_____
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	_____
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	_____
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	_____
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	_____
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	_____
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, ikijumlisha kununua hisa</i>	_____
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	_____



FFI17.13.Other (Specify)



FFI18. ASK ONLY FOR ACTIVITIES MARKED IN FFI16.

What was the minimum amount you ever... **READ THE ACTIVITY MARKED IN FFI16**, do not include charges or transaction fees? / Je, ni kiwango kipi cha chini kabisa ambacho umewahi (**READ THE ACTIVITY MARKED IN FFI16**), usijumlisha malipo na ada za shughuli za kifedha?

	AMOUNT KENYA SHILLINGS
1. Deposit money/ <i>Kuweka pesa</i>	_____
2. Withdraw money/ <i>Kutoa pesa</i>	_____
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	_____
4 .Pay a school fee/ <i>Kulipia karo ya shule</i>	_____
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	_____
6. Pay a utility bill/ <i>Kulipiabili ya huduma</i>	_____
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	_____
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia ,marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia ,marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	_____
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia ,marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia ,marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	_____
12. Receive welfare or pension from the government / <i>Kupokea fedha ustawi au malipo ya uzeeni kutoka kwa serikali</i>	_____
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	_____
14 .Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	_____
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	_____
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa ,ikijumlisha ardhi, mifugo, makao</i>	_____
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	_____
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	_____
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	_____
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	_____
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	_____
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	_____
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, ikijumlisha kununua hisa</i>	_____
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	_____

FFI16.13. Other (Specify)

--

**FFI19. ASK ONLY FOR ACTIVITIES MARKED IN FFI16.**

In the past 30 days, how many times did you use a bank account for such activities? / Je kwa muda wa siku tisini zilizopita, ni mara ngapi ulitumia akaunti ya benki kwa shughuli kama hizo?

1. Deposit money/ <i>Kuweka pesa</i>	[ ] [ ] [ ] [ ]
2. Withdraw money/ <i>Kutoa pesa</i>	[ ] [ ] [ ] [ ]
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	[ ] [ ] [ ] [ ]
4. Pay a school fee/ <i>Kulipia karo ya shule</i>	[ ] [ ] [ ] [ ]
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	[ ] [ ] [ ] [ ]
6. Pay a utility bill/ <i>Kulipia bili ya huduma</i>	[ ] [ ] [ ] [ ]
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	[ ] [ ] [ ] [ ]
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	[ ] [ ] [ ] [ ]
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	[ ] [ ] [ ] [ ]
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	[ ] [ ] [ ] [ ]
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	[ ] [ ] [ ] [ ]
12. Receive welfare or pension from the government / <i>Kupokea fedha ustawi au malipo ya uzeeni kutoka kwa serikali</i>	[ ] [ ] [ ] [ ]
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	[ ] [ ] [ ] [ ]
14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	[ ] [ ] [ ] [ ]
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	[ ] [ ] [ ] [ ]
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, ikijumlisha ardhi, mifugo, makao</i>	[ ] [ ] [ ] [ ]
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	[ ] [ ] [ ] [ ]
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	[ ] [ ] [ ] [ ]
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	[ ] [ ] [ ] [ ]
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	[ ] [ ] [ ] [ ]
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	[ ] [ ] [ ] [ ]
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	[ ] [ ] [ ] [ ]
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, ikijumlisha kununua hisa</i>	[ ] [ ] [ ] [ ]
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	[ ] [ ] [ ] [ ]

FFI19.13. Other (Specify)

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FFI20. Do you use a bank for the following business payments/purchases? / Je, wewe hutumia benki kufanyia mailpo/ununuzi yafuatayo? **READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Pay employees/ <i>Kulipia wafanya kazi</i>	<input type="checkbox"/>	4. Receive payments from distributors/ <i>Kupokea malipo kutoka kwa waenezaji</i>
<input type="checkbox"/>	2. Pay suppliers/ <i>Kulipia wanaoniuzia bidhaa</i>	<input type="checkbox"/>	5. Make investment, for example bought new equipment or expanded the office/business building/ <i>Kufanya uwekezaji kwa mfano kununua vifaa mpya au kupanua afisi/biashara</i>
<input type="checkbox"/>	3. Receive payments from customers/ <i>Kupokea malipo kutoka kwa wateja</i>	<input type="checkbox"/>	6. Pay business-associated expenses, including rent, taxes, utility and transportation bills / <i>Kulipia matumizi yanayohusiana na biashara ikijumlisha, kodi, ushuru, na bili za usafirishaji</i>
<input type="checkbox"/>	7. None		

FFI21. **ASK ONLY IF NO TRANSACTIONS ARE SELECTED IN FFI20, OTHERS SKIP TO FFI22.** You said you do not use a bank account for any business payments/ purchases. Please tell me why? / *Ulisema ya kuwa hautumii akaunti ya benki kwa shughuli zozote za kibiashara. Je, unaweza kuniambia ni kwa nini?*

**DO NOT READ. CODE TO FIT. ALLOW FOR MULTIPLE ANSWERS**

<input type="checkbox"/>	1. I do not have a business/ <i>Sina biashara</i>	<input type="checkbox"/>	5. To pay account fees I will have to raise prices and people won't buy from me/ <i>Ili kulipia ada ya akaunti itanibidi nipandishe bei na watu hawatanunua kutoka kwangu</i>
<input type="checkbox"/>	2. I will have to pay extra taxes/ <i>Itanibidi nilipe kodi/ushuru za ziada</i>	<input type="checkbox"/>	6. My business is too small to need a bank account/ <i>Biashara yangu ni ndogo sana kuhitaji akaunti ya benki</i>
<input type="checkbox"/>	3. I will have to pay bribes to government officials to avoid taxation/licensing/paper work/ <i>Itanibidi nilipe hongo kwa maafisa wa serikali kuzuia ulipaji kodi,/leseni/au shughuli za ukarani</i>	<input type="checkbox"/>	7. Other/ <i>Nyingine</i>
<input type="checkbox"/>	4. My business is not registered, it is not formal/ <i>Biashara yangu haijaandikishwa, sio rasmi</i>	<input type="checkbox"/>	8. DK/Refused/ <i>Sijui/Alikataa</i>

FFI 21.7. OTHER SPECIFY

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FFI22-FFI28. Please, tell me about your 3 most recent transactions, either deposits or withdrawals, in the past 6 months at a branch of a bank (over-the-counter transactions) where you have an account or have access to an account. (PUT 999 FOR DK/effused **READ HORIZONTALLY AND ASK FOR ALL INFORMATION ON EACH TRANSACTION IN TURN) IF NO TRANSACTIONS IN THE PAST 6 MONTHS SKIP TO FFI30**

Tafadhali niambie kuhusu shughuli tatu za hivi karibuni zako za kuweka au kutoa pesa, kwa muda wa miezi sita zilizopita kwenye tawi la benki (kwa kaunta) yenye akaunti yako au akaunti unayoweza kuitumia.

	FFI22. What was the date of the activity? / Je, tarehe ya shughuli ilikuwa lini?  DD/MM/YYYY	FFI23. How long did it take you to get to the bank? / Je, ilikuchukua muda upi kufika kwenye benki?  _____minutes	FFI24. How much, if anything, did you have to pay in transportation costs? / Je, ni pesa ngapi ilikubidi ulipe kama gharama za usafiri?  _____KSHS
Transaction			
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4.None	<input type="checkbox"/>	<b>GO TO FFI30</b>	

	FFI25. What was the amount you were depositing/withdrawing? / Je, ilikuwa pesa kiasi gani ulizokuwa ukiweka /kutoa?  _____KSHS	FFI26. How long did the activity take, including standing in the queue? / Je, shughuli hiyo ilikuchukua muda gani, ukijumlisha kusimama kwenye foleni?  _____minutes	FFI27. How much did you have to pay for the financial activity? / Je, ilikubidi kulipia pesa gapi shughuli hii ya kifedha?  _____KSHS	FFI28. Were you able to complete the activity? / Je, uliweza kukamilisha shughuli hii?	
Transaction				Yes	No
1	_____	_____	_____	<input type="checkbox"/> <b>GO TO FFI30</b>	<input type="checkbox"/> <b>ASK FFI29</b>
2	_____	_____	_____	<input type="checkbox"/> <b>GO TO FFI30</b>	<input type="checkbox"/> <b>ASK FFI29</b>
3	_____	_____	_____	<input type="checkbox"/> <b>GO TO FFI30</b>	<input type="checkbox"/> <b>ASK FFI29</b>
4.None	<b>GO TO FFI30</b>				



FFI29. Why were you unable to complete the activity? / Kwa nini hukuweza kukamilisha shughuli hii?

**DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Technical problems with the network/ <i>Hitilafu za kimitambo kwenye mtandao?</i>
<input type="checkbox"/>	2.The bank closed for a lunch-break/for the day/ <i>Benki ilifungwa kwa ajili ya chakula cha mchana/kwa siku</i>
<input type="checkbox"/>	3.I did not have a proper ID/ <i>Sikuwa na kitambulisho sahihi</i>
<input type="checkbox"/>	4.There was not enough cash / <i>Hakukuwa na pesa za kutosha</i>
<input type="checkbox"/>	5.I did not have enough money to pay the fee/ <i>Sikuwa na pesa za kutosha kulipia ada</i>
<input type="checkbox"/>	6.I did not have enough time to wait/ <i>Sikuwa na wakati wa kutosha kungoja</i>
<input type="checkbox"/>	7.Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	8.DK/Refused/ <i>Sijui/Alikataa</i>

FFI29.7Other (Specify)

FFI30. On a scale from 0 (extremely bad) to 10 (extremely good), rate the choice of financial products/services available to you through your bank account. / *Kwa mizani ya kutoka sufuri (Ikiwa mbaya zaidi) hadi kumi (Ikiwa nzuri zaidi), linganisha huduma za kifedha zinazopatikana kupitia benki yako?*

**SHOWCARD**

0=Extremely bad/ <i>Mbaya zaidi</i>	1	2	3	4	5	6	7	8	9	10= Extremely good/ <i>Nzuri zaidi</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Serial Number [ ] [ ] [ ] [ ] [ ] Field Serial No. [ ] [ ] [ ] [ ] [ ]

## DFS TRACKER QUESTIONNAIRE KENYA

### CORE MODULE – NARROW

**Section AA. Respondent Information:**

**Interviewer: Supervisor to check that interviewer completed this section**

		Coded by office
1. Province/ <i>Mkoa</i>		
2. County/ <i>Kaunti</i>		
3. District/ <i>Wilaya</i>		
4. Division/ <i>Taarafa</i>		
5. Location/ <i>Kata</i>		
6. Sub location/ <i>Kata ndogo</i>		
7. EA Number	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	
8. EA Type	<input type="checkbox"/> 1=Urban <span style="margin-left: 150px;"><input type="checkbox"/> 2=Rural</span>	
10. Household GPS location	North Latitude	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
	South Longitude	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
11. Respondent Serial Number (Survey ID)	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	
12. Respondent name		
13. Interview Type	<input type="checkbox"/> 1=Direct <span style="margin-left: 150px;"><input type="checkbox"/> 2=Substituted</span>	

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**Subsection III: Digital Financial Services/Mobile Money**

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**Mobile money awareness, sources of information**

MM1. Please tell me the names of any mobile money services that you are aware of? / *Tafadhali niambie jina la huduma zozote za pesa kupitia kwa simu ya mkononi unazozifahamu?*

**SPONTANEOUS RECALL**

**MM2. ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM1.** Have you ever heard about the following mobile money services? / *Je umewahi kusikia kuhusu huduma/wahudumu wa pesa kwa simu ya mkononi wafuatao?*

**PROMPTED RECALL**

	<b>MM1 SPONTANEOUS RECALL</b>	<b>MM2 - PROMPTED RECALL</b>
1.Safaricom Mpesa	<input type="checkbox"/>	<input type="checkbox"/>
2.Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>
3.YU cash	<input type="checkbox"/>	<input type="checkbox"/>
4.Orange Money	<input type="checkbox"/>	<input type="checkbox"/>
5.None	<input type="checkbox"/>	<input type="checkbox"/>

**MM3. IF "NO" FOR ALL IN MM1 AND MM2 SKIP TO SFC1. OTHERS ASK MM3.**

**ASK FOR EACH SERVICE THAT IS "YES" IN MM1 OR MM2 SEPARATELY.** From which source of information did you first learn about this mobile money service? / Je, ni chanzo gani cha habari ulijifahamisha nacho kwanza kuhusu huduma hii ya pesa ya kupitia kwa simu ya mkononi?

READ OUT. SINGLE ANSWER	1. Radio/radio	2. TV/televisheni	3. Billboard/bango	4. Newspapers or magazines/Magazeti au magazini	5. Family members in this household/Jamaa wa familia nyumbani humu	6. Family members in another household/Jamaa wa familia nyingine kwenye nyumba ingine	7. Other relatives, friends, neighbors/Jamaa mwingine, marafiki na majirani	8. Workmates or business partners/Wafanya kazi wenza au washirika wa kibiashara	9. Customers of your business/Wateja wa biashara yako	10. Elected/administrative officials/Maafisa wachaguliwa/wa kiutawala	11. Employees of a bank or MFI/Wafanya kazi wa benki au shirika la kifedha	12. Members of an informal financial group, including a village savings association, cooperative, merry-go-round, etc./Wanachama wa kikundi kisicho rasmi, ikijumlisha shirika la akiba la kijijini, ushirika, kikundi mzunguko	13. Transactional mobile money agents/Maajenti wa shughuli za kifedha kupitia simu ya mkononi	14. Field agents/promoters of mobile money/Maajenti wa uwanjani/wanapromosheni wa pesa kupiti kwa simu ya mkononi	15. Other (specify)/Nyingine(Taja)
Safaricom Mpesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
YU cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orange Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MM3.15. Other (Specify)

### Mobile money adoption, use, barriers, drivers

MM6. Have you ever used these mobile money services for any financial activity? / Je, umeshawahi kutumia huduma hii ya pesa kupitia kwa simu ya mkononi kufanya shughuli zozote za kifedha?

**READ OUT. ( CHECK RESPONSE MAKES SENSE WITH RESPONSE IN MM1 AND MM2)**

<input type="checkbox"/>	1. Safaricom M-pesa	<input type="checkbox"/>	3. YU Cash
<input type="checkbox"/>	2. Airtel Money	<input type="checkbox"/>	4. Orange Money
<input type="checkbox"/>	5. None <b>GO TO SFC1</b>		

**MM7. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM6. OTHERS SKIP TO SFC1** Apart from today, when was the last time you conducted any financial activity with this mobile money service? / Kando la leo, je mara yako ya mwisho ulipofanya shughuli ya kifedha kupitia huduma hii ya pesa kupitia simu ya mkononi ilikuwa lini?

**READ OUT. SINGLE ANSWER**

	1. Yesterday/Jana	2. In the past 7 days/ katika siku saba	3. In the past 30 days/ Katika siku thelathini zilizopita	4. In the past 90 days/ Katika siku tisini zilizopita	5. More than 90 days ago/ Zaidi ya siku tisini zilizopita
1. Safaricom M-pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. YU Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Orange Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MM8. Do you have a registered account with this mobile money service? / Je, una akaunti iliyosajiliwa na huduma hii ya pesa kupitia simu ya mkononi? **READ OUT**

	1. Yes	2. No
1. Safaricom M-pesa	<input type="checkbox"/>	<input type="checkbox"/>
2. Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>
3. YU Cash	<input type="checkbox"/>	<input type="checkbox"/>
4. Orange Money	<input type="checkbox"/>	<input type="checkbox"/>

**MM9. ASK IF FOR ALL MM8=YES. OTHERS SKIP TO MM11.** Apart from today, when was the last time you conducted any financial activity using these registered accounts? / Kando la leo, je mara yako ya mwisho ulipofanya shughuli ya kifedha kupitia akaunti hizi zilizosajiliwa ilikuwa lini? **READ OUT. SINGLE ANSWER**

	1. Yesterday/Jana	2. In the past 7 days/ katika siku saba	3. In the past 30 days/ Katika siku thelathini zilizopita	4. In the past 90 days/ Katika siku tisini zilizopita	5. More than 90 days ago/ Zaidi ya siku tisini zilizopita	6. Never/Sijawahi
1. Safaricom M-pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. YU Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Orange Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**MM10. ASK ONLY FOR MM8=YES.** How important is this account in your finances? / Je, akaunti hii inaumuhimu gani kwa fedha zako?

**SHOWCARD.READ OUT. SINGLE ANSWER**

	1.Very important, use it for almost all my financial transactions/ <i>Ni muhimu sana,naitumia kwa shughuli zangu zote za kifedha</i>	2.Important, use it frequently or for large transaction/ <i>Muhimu,naitumia mara kwa mara au kwa shughuli kubwa za kifedha</i>	3.Somewhat important, use it infrequently or for small transactions/ <i>Muhimu kiasi siitumii mara kwa mara au kwa shughuli ndogo za kifedha</i>	4.Somewhat unimportant, rarely use it/ <i>Sio muhimu kiasi,siitumii sana sana</i>	5.Not at all important, never use it / <i>Sio muhimu hata kidogo,siitumii kamwe</i>
1.Safaricom M-pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 .Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 .YU Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Orange Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**MM11. ASK ONLY FOR CASES WHERE MM6=YES AND MM8=NO.OTHERS SKIP TO MM14.** You said you do not have a registered account with this mobile money provider. How do you access this mobile money service? / *Ulisema kuwa huna akaunti iliyosajiliwa na kampuni zinazotoa huduma ya pesa ya kutumia simu ya mkononi. Je ni vipi we we hutumia huduma hii ya pesa ya kutumia simu ya mkononi.*

**READ OUT. MARK ALL THAT APPLY**

	1.Over the counter or by using an agent's account/ <i>Kwa kaunta kwenye tawi la benki au shirika ndogo la kifedha</i>	2.Account of a family member in this household/ <i>Akaunti ya jamaa wa familia katika nyumba hii</i>	3.Account of a family member in another household, other relative, friend or a neighbor/ <i>Akaunti ya jamaa wa familia wa nyumba nyingine</i>	4.Account of a workmate or a business partner/ <i>Akaunti ya mfanyikazi mwenza au mshiriki wa kibiashara</i>	5.Other (Specify)
1.Safaricom M-pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 .Airtel Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 .YU Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Orange Money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MM11. 5.Other (Specify)

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MM14. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM6. OTHERS GO TO SFC1

Why did you start using mobile money? /Kwa nini ulianza kutumia huduma ya pesa kwenye simu ya mkononi?

DO NOT READ. CODE TO FIT. MARK ALL THAT APPLY

<input type="checkbox"/>	1. I had to send money to another person / <i>Nilikuwa nitume pesa kwa mtu mwingine</i>	<input type="checkbox"/>	9.A person I know, who uses a mobile money account, recommended I use it because it is better than other financial instruments I use/ <i>Mtu ninayemfahamu anayetumia akaunti ya huduma ya simu ya mkononi, alinishauri nitumie kwa sababu ni bora kuliko njia zingine za kifedha ninazozitumia</i>
<input type="checkbox"/>	2.I had to receive money from another person / <i>Nilikuwa nipokee pesa kutoka kwa mtu mwingine</i>	<input type="checkbox"/>	10.I saw other people using it and wanted to try myself/ <i>Niliona watu wengine wakiitumia na nikataka kujjaribu mwenyewe</i>
<input type="checkbox"/>	3.Somebody requested I opened an account/ <i>Mtu fulani alinishauri nifungue akaunti</i>	<input type="checkbox"/>	11.I wanted to start saving money with a bank/ <i>Nilitaka kuanza kuweka akiba ya pesa na benki</i>
<input type="checkbox"/>	4. I had to send money to an organization/government agency: e.g., had to pay a bill/ <i>Nilikuwa nitume pesa kwa shirika/shirika la serikali kwa mfano nilikuwa nilipe bili.</i>	<input type="checkbox"/>	12.I wanted a safe place to store my money/ <i>Nilitaka mahala salama pa kuziweka pesa zangu</i>
<input type="checkbox"/>	5.I had to receive money from an organization/government agency: e.g., pension or unemployment payment/ <i>Nilikuwa nipokee pesa kutoka kwa shirika la serikali kama vile malipo ya uzeeni au malipo yakutokuwa na kazi. Shirika hili liliniuliza nitumie akaunti ya benki kwa malipo</i>	<input type="checkbox"/>	13.I got a discount on airtime/ <i>Nilipata diskaunti kwa muda wa maongezi</i>
<input type="checkbox"/>	6.An organization/government agency requested I sign up for an account/ <i>Shirika la kiserikali liliniuliza nifungue akaunti ya benki</i>	<input type="checkbox"/>	14.I got a promotional amount of money to spend if I start using m-money/ <i>Nilipata kiwango fulani cha fedha cha promosheni ikiwa ningeza kutumia huduma ya pesa kwa simu ya mkononi</i>
<input type="checkbox"/>	7.An agent or sales person convinced me/ <i>Wakala/ Ajenti au muuzaji alinishawishi</i>	<input type="checkbox"/>	15.Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	8.I saw posters/billboards/radio/TV advertising that convinced me/ <i>Niliona vibao/mabango/redio/matangazo kwenye televisheni yalionishawishi</i>		

MM14.15.Other (Specify)



MM16. Have you ever used a mobile money account to do the following...? *Je umeshawahi kutumia akaunti ya pesa kwenye simu ya mkononi kufanya yafuatayo?*

**READ OUT. MARK ALL THAT APPLY. SHOWCARD**

<input type="checkbox"/>	1. Deposit money/ <i>Kuweka pesa</i>
<input type="checkbox"/>	2. Withdraw money/ <i>Kutoa pesa</i>
<input type="checkbox"/>	3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>
<input type="checkbox"/>	4. Pay a school fee/ <i>Kulipia karo ya shule</i>
<input type="checkbox"/>	5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>
<input type="checkbox"/>	6. Pay a utility bill/ <i>Kulipia bili ya huduma</i>
<input type="checkbox"/>	7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>
<input type="checkbox"/>	8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>
<input type="checkbox"/>	9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>
<input type="checkbox"/>	10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>
<input type="checkbox"/>	11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>
<input type="checkbox"/>	12. Receive welfare or pension from the government/ <i>Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali</i>
<input type="checkbox"/>	13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>
<input type="checkbox"/>	14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>
<input type="checkbox"/>	15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>
<input type="checkbox"/>	16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, kama vile ardhi, mifugo, makao</i>
<input type="checkbox"/>	17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>
<input type="checkbox"/>	18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>
<input type="checkbox"/>	19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>
<input type="checkbox"/>	20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>
<input type="checkbox"/>	21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>
<input type="checkbox"/>	22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>
<input type="checkbox"/>	23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, kama vile kununua hisa</i>
<input type="checkbox"/>	24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>
<input type="checkbox"/>	25. None

MM16.13. Other (Specify)

MM17. ASK ONLY FOR CASES WHERE MM16=YES. IF ALL ACTIVITIES ARE MM16=NO GO TO MM20. What was the maximum amount you ever... READ THE ACTIVITY MARKED IN MM16), do not include charges or transaction fees? /Je, kiwango cha juu kabisa ambacho umewahi (READ THE ACTIVITY MARKED IN MM16), usijumlishhe malipo na ada za shughuli za kifedha?

	AMOUNT KENYA SHILLINGS
1. Deposit money/ <i>Kuweka pesa</i>	_____
2. Withdraw money/ <i>Kutoa pesa</i>	_____
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	_____
4. Pay a school fee/ <i>Kulipia karo ya shule</i>	_____
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	_____
6. Pay a utility bill/ <i>Kulipia bili ya huduma</i>	_____
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	_____
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/ marupurupu</i>	_____
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	_____
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/ marupurupu</i>	_____
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	_____
12. Receive welfare or pension from the government/ <i>Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali</i>	_____
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	_____
14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	_____
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	_____
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, kama vile ardhi, mifugo, makao</i>	_____
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	_____
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	_____
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	_____
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	_____
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	_____
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	_____
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, kama vile kununua hisa</i>	_____
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	_____

MM17.13 OTHER SPECIFY

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MM18. What was the minimum amount you ever... **READ THE ACTIVITY MARKED IN MM16**), do not include charges or transaction fees? /Je, kiwango cha chini kabisa ambacho umewahi (**READ THE ACTIVITY MARKED IN MM16**), usijumlishe malipo na ada za shuhuli za kifedha? **ASK ONLY FOR MM16=YES**

	AMOUNT KENYA SHILLINGS
1. Deposit money/ <i>Kuweka pesa</i>	_____
2. Withdraw money/ <i>Kutoa pesa</i>	_____
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	_____
4. Pay a school fee/ <i>Kulipia karo ya shule</i>	_____
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	_____
6. Pay a utility bill/ <i>Kulipia bili ya huduma</i>	_____
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	_____
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	_____
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/marupurupu</i>	_____
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	_____
12. Receive welfare or pension from the government/ <i>Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali</i>	_____
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	_____
14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	_____
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	_____
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, kama vile ardhi, mifugo, makao</i>	_____
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	_____
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	_____
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	_____
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	_____
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	_____
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	_____
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, kama vile kununua hisa</i>	_____
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	_____

MM18.13. OTHER SPECIFY

MM19. In the past 30 days, how many times did you use a mobile money account(s) for such financial activities? / Je kwa muda wa siku tisini zilizopita, ni mara ngapi ulitumia akaunti kwenye simu ya mkononi kwa shughuli kama hizo? **ASK ONLY FOR MM16=YES READ OUT**

	TIMES
1. Deposit money/ <i>Kuweka pesa</i>	_____
2. Withdraw money/ <i>Kutoa pesa</i>	_____
3. Buy airtime top-ups/ <i>Kununua muda wa maongezi</i>	_____
4. Pay a school fee/ <i>Kulipia karo ya shule</i>	_____
5. Pay a medical bill/ <i>Kulipia bili ya matibabu</i>	_____
6. Pay a utility bill/ <i>Kulipia bili ya huduma</i>	_____
7. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali, ikijumlisha ushuru, faini au ada</i>	_____
8. Send money to family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/ marupurupu</i>	_____
9. Send money to family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kusaidia wakati wa dharura</i>	_____
10. Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza kwa msaada wa mara kwa mara/ marupurupu</i>	_____
11. Receive money from family members, friends, workmates or other acquaintances to help with emergencies/ <i>Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza na marafiki wengine kusaidia wakati wa dharura</i>	_____
12. Receive welfare or pension from the government/ <i>Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali</i>	_____
13. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida kutoka kwa serikali au mashirika ya kiserikali</i>	_____
14. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya msingi</i>	_____
15. Receive wages for secondary job(s)/ <i>Kupokea ajira kutokana na kazi za ziada</i>	_____
16. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia umiliki wa gharama kubwa, kama vile ardhi, mifugo, makao</i>	_____
17. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipa malipo ya bima</i>	_____
18. Receive claims on insurance/ <i>Kupokea ridhaa kutoka kwa bima</i>	_____
19. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	_____
20. Give a loan or receive payments on a loan/ <i>Kupeana mkopo au kupokea malipo ya mkopo</i>	_____
21. Save money for a future purchase or payment/ <i>Kuhifadhi akiba ya pesa kwa ununuzi /malipo ya siku za usoni</i>	_____
22. Set aside money for pension, paid pension contributions/ <i>Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeni</i>	_____
23. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, kama vile kununua hisa</i>	_____
24. Pay for goods at a grocery store, clothing shop or any other store/shop/ <i>Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/duka nyingine yeyote</i>	_____

## MM19.13.OTHER SPECIFY

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MM20. Do you use a mobile money account to make the following business payments/purchases? / Je, wewe hutumia akaunti kwenye simu ya mkononi kufanyia malipo/ manunuzi yafuatayo?

**READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1.Pay employees/ Kulipia wafanya kazi
<input type="checkbox"/>	2.Pay suppliers/ Kulipia wanaoniletea/ kuniuzia bidhaa
<input type="checkbox"/>	3.Receive payments from customers/ Kupokea malipo kutoka kwa wateja
<input type="checkbox"/>	4.Receive payments from distributors/ Kupokea malipo kutoka kwa waenezaji
<input type="checkbox"/>	5.Make investment, for example bought new equipment or expanded the office/business building/ Kufanya uwekezaji kwa mfano kununua vifaa mpya au kupanua afisi/biashara
<input type="checkbox"/>	6.Pay business-associated expenses, including rent, taxes, utility and transportation bills / Kulipia matumizi yanayohusiana na biashara kamavile,kodi,ushuru,na bili za usafirishaji
<input type="checkbox"/>	7. None

MM21. **ASK ONLY IF "NO" TO ALL IN MM20, OTHERS SKIP TO MM22.**You said you do not use a mobile money account for any business payments/purchases. Please, tell me why? /Ulisema kuwa wewe hutumii akaunti ya pesa kwenye simu ya mkononi kufanya malipo yoyote au manunuzi yoyote ya kibiashara. Tafadhali nielieze ni kwa nini?

**DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1.I do not have a business/ Sina biashara
<input type="checkbox"/>	2.I will have to pay extra taxes/ Itanibidi nilipe kodi za ziada
<input type="checkbox"/>	3.I will have to pay bribes to government officials to avoid taxation/licensing/paper work/ Itanibidi nilipe hongo kwa maafisa wa serikali kuzuia ulipaji kodi,/leseni/au shughuli za ukarani
<input type="checkbox"/>	4.My business is not registered, it is not formal/ Biashara yangu haijaandikishwa,sio rasmi
<input type="checkbox"/>	5.To pay account fees I will have to raise prices and people won't buy from me/ Ili kulipia ada ya akaunti itanibidi nipandishe bei na watu hawatanunua kutoka kwangu
<input type="checkbox"/>	6.My business is too small to need a bank account/ Biashara yangu ni ndogo sana kuhitaji akaunti
<input type="checkbox"/>	7.Other/ Nyingine
<input type="checkbox"/>	8.DK/Refused/ Sijui/Alikataa

MM21. 7.Other (Specify)

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**Point-of-service (POS)/mobile money agent-related experiences of mobile money users**

MM22. Do you tend to use the same mobile money agent all or most of the time? /Je wewe huwa unatumia wakala/ ajenti mmoja wa huduma ya pesa ya simu ya mkononi wakati wote / wakati mwingi?

**SINGLE ANSWER**

<input type="checkbox"/>	1.Yes/ Ndio	<b>GO TO MM23</b>	<input type="checkbox"/>	2.No/ La	<b>SKIP TO MM29</b>
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MM23. How far is your regular mobile money agent from the place where you live? Is he/ she \_\_\_\_\_ away? /  
*Je, wakala/ ajenti wako wa kawaida wa huduma ya pesa kupatia kwa simu ya mkononi ako katika umbali gani kutoka mahala unapoishi?*

**READ OUT. SINGLE ANSWER. SHOWCARD**

<input type="checkbox"/>	1. 0.5 km or less/ <i>Chini ya nusu ya kilomita</i>
<input type="checkbox"/>	2. More than 0.5 km to 1km/ <i>Zaidi ya nusu ya kilomita hadi kilomita moja</i>
<input type="checkbox"/>	3. More than 1km to 5km/ <i>Zaidi ya kilomita moja hadi kilomita tano</i>
<input type="checkbox"/>	4. More than 5km to 10km/ <i>Zaidi ya kilomita tano hadi kilomita kumi</i>
<input type="checkbox"/>	5. More than 10km to 15km/ <i>Zaidi ya kilomita kumi lakini hadi kilomita kumi na tano</i>
<input type="checkbox"/>	6. More than 15km/ <i>Zaidi ya kilomita kumi na tano</i>

MM24. How do you usually get to the agent? Do you.../ *Je, wewe kwa kawaida humfikia aje ajenti? Je wewe hu.....*

**READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Walk/ <i>Hutemebea</i>
<input type="checkbox"/>	2. Use a piki piki /Tuk Tuk/ motorcycle / <i>Hutumia pikipiki/Tuk tuk</i>
<input type="checkbox"/>	3. Use a matatu/ <i>Hutumia matatu</i>
<input type="checkbox"/>	4. Have to take a train/ <i>Inanibidi nitumie gari la moshi</i>
<input type="checkbox"/>	5. The agent comes to me/ <i>Ajenti huja kwangu</i>
<input type="checkbox"/>	6. Ride a bicycle/ <i>Huendesha baiskeli</i>
<input type="checkbox"/>	7. Ride in my own car/ <i>Huendesha gari langu</i>
<input type="checkbox"/>	8. Other (Specify)/ <i>Nyingine(Taja)</i>

MM24.8.Other (Specify)

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MM25. How long does it take you to get to the agent? / *Je, huwa inakuchukua muda gani kufika kwa ajenti?*

**READ OUT. SINGLE ANSWER. SHOWCARD**

<input type="checkbox"/>	1. 15 minutes or less/ <i>Dakika kumi na tano au chini</i>
<input type="checkbox"/>	2. More than 15 to 30 minutes/ <i>Zaidi ya dakika kumi na tano hadi thelathini</i>
<input type="checkbox"/>	3. More than 30 minutes to an hour/ <i>Zaidi ya dakika thelathini hadi saa moja</i>
<input type="checkbox"/>	4. More than an hour to 2 hours/ <i>Zaidi ya saa moja hadi masaa mawili</i>
<input type="checkbox"/>	5. More than 2 hours to 4 hours/ <i>Zaidi ya masaa mawili hadi masaa manne</i>
<input type="checkbox"/>	6. More than 4 hours/ <i>Zaidi ya masaa manne</i>

MM28. What is the main reason you are using this agent regularly? / Je sababu yako kuu ya kutumia ajenti huyu mara kwa mara ni gani?

**DO NOT READ. CODE TO FIT. SINGLE ANSWER**

<input type="checkbox"/>	1. Out of courtesy/ <i>Kutokana na heshima</i>
<input type="checkbox"/>	2. The agent is fast/ <i>Huduma ya wakala/ajenti ni ya haraka</i>
<input type="checkbox"/>	3. I trust this agent/ <i>Namuamini ajenti huyu</i>
<input type="checkbox"/>	4. Reliability: the agent is always present during work hours/ <i>Utegemevu:ajenti hupatikana wakati wote wa masaa ya kufanya kazi</i>
<input type="checkbox"/>	5. Reliability: the agent always has e-float and/or cash to help with my transaction/ <i>Utegemevu:wakala/ ajenti huwa na pesa kwa mtambo wa simu /au pesa tasilimu kusaikia shughuli zangu za pesa</i>
<input type="checkbox"/>	6. Proximity to where I live/ <i>Ni karibu na ninapoishi</i>
<input type="checkbox"/>	7. Agent is knowledgeable/helpful/ <i>Wakala/ ajenti ana ujuzi/ana usaidizi</i>
<input type="checkbox"/>	8. Agent is friendly and engaged/ <i>Wakala/ ajenti ana urafiki na ana shughulika na wateja</i>
<input type="checkbox"/>	9. This agent is my personal friend, family member or a relative/ <i>Wakala/ ajenti huyu ni rafiki wa kibinafsi,jamaa wa kifamilia au jamaa</i>
<input type="checkbox"/>	10. My family members, friends or workmates use this agent/ <i>Jamaa wa familia,ama rafiki au wafanyikazi wenza hutumia ajenti huyu</i>
<input type="checkbox"/>	11. Out of habit/ <i>Kutokana na mazoea</i>
<input type="checkbox"/>	12. Other (Specify)/ <i>Nyingine (Taja)</i>
<input type="checkbox"/>	13. No particular reason/ <i>Hakuna sababu haswa</i>

MM28.12.Other (Specify)

MM29. Have you ever experienced any of the following issues with any agent? /Je, umewahi kushuhudia mojawapo ya mambo yafuatayo na ajenti yeyote?

**READ OUT**

	1.Yes/ Ndio	2.No/ La
1. Agent was absent/ <i>Wakala/ ajenti hakuwa</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. Agent was rude/ <i>Wakala/ ajenti alikuwa mjeuri</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. Agent did not have enough cash and could not perform the transaction/ <i>Wakala/ajenti hakuwa na pesa taslimu za kutosha na hangefanya shughuli hii ya pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. Agent did not have enough float and could not perform the transaction/ <i>Wakala/ ajenti hakuwa na pesa za kutosha kwenye mtambo na hangefanya shughuli hii ya pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. Agent refused to perform transaction for no reason/ <i>Wakala/ ajenti alikataa kufanya shughuli hii ya pesa bila sababu</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. Agent did not know how to perform the transaction/ <i>Ajenti hakufahamu jinsi ya kufanya shughuli hii</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. Agent overcharged for the transaction or asked to pay a deposit/ <i>Wakala/ ajenti alinilipisha malipo ya juu kwa shughuli ya pesa au kuniagiz a nitoe pesa kwanza</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. Agent did not give all the cash that was owed/ <i>Wakala/ ajenti hakupeana pesa zote zilizodaiwa</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. GSM or mobile network was down/ <i>Mtandao wa mtambo wa GSM au simu ya mkononi ulikuwa mbaya</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. Agent system was down/ <i>Mtambo wa Wakala/ ajenti ulikuwa mbaya</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. It was very time consuming/ <i>Ilikuwa ikichukua muda sana</i>	<input type="checkbox"/>	<input type="checkbox"/>
12. I did not get a receipt/ <i>Sikupata stakabadhi/ risiti</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. Other (Specify)/ <i>Nyingine(Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>

MM.2913.Other (Specify)



MM30. ASK ONLY FOR ALL CASES WHERE MM29=YES. IF NO ISSUE MARKED "YES" IN MM29 SKIP TO MM32.  
How many times in the past 6 months have you experienced this issue? /Je, ni mara ngapi katika muda wa miezi sita iliyopita umeshuhudia jambo hili?

READ OUT OPTIONS MARKED IN MM29

	1. Less than 3 times/Chini ya mara tatu	2. 3-6 times/Mara tatu hadi sita	3. 7-12 times/Mara saba hadi kumi na mawili	4. More than 12 times/Zaidi ya mara kumi na mawili
1. Agent was absent/ <i>Wakala/ajenti hakuwa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Agent was rude/ <i>Wakala/ ajenti alikuwa mjeuri</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Agent did not have enough cash and could not perform the transaction/ <i>Wakala/ajenti hakuwa na pesa taslimu za kutosha na hangefanya shughuli hii ya pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Agent did not have enough float and could not perform the transaction/ <i>Wakala/ ajenti hakuwa na pesa za kutosha kwenye mtambo na hangefanya shughuli hii ya pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Agent refused to perform transaction for no reason/ <i>Wakala/ ajenti alikataa kufanya shughuli hii ya pesa bila sababu</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Agent did not know how to perform the transaction/ <i>Ajenti hakufahamu jinsi ya kufanya shughuli hii</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Agent overcharged for the transaction or asked to pay a deposit/ <i>Wakala/ ajenti alinilipisha malipo ya juu kwa shughuli ya pesa au kuniagiza nitoe pesa kwanza</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Agent did not give all the cash that was owed/ <i>Wakala/ ajenti hakupeana pesa zote zilizodaiwa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. GSM or mobile network was down/ <i>Mtandao wa mtambo wa GSM au simu ya mkononi ulikuwa mbaya</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Agent system was down/ <i>Mtambo wa Wakala/ ajenti ulikuwa mbaya</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. It was very time consuming/ <i>Ilikuwa ikichukua muda sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I did not get a receipt/ <i>Sikupata stakabadhi/ risiti</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Other (Specify)/ <i>Nyingine(Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MM30.13.Other (Specify)

MM32-MM38. Please, tell me about your three (3) most recent transaction with this agent, either withdrawal or deposit, in the past 6 months. Start with the most recent one. / Tafadhali niambie kuhusu shughuli tatu za hivi karibuni zako na ajenti huyu za kuweka au kutoa pesa katika miezi sita iliyopita. Anza na ile ya karibuni zaidi.

**(READ HORIZONTALLY AND ASK FOR ALL INFORMATION ON EACH FINANCIAL ACTIVITY IN TURN) IF NOT TRANSACTIONS DONE IN THE PAST SIX MONTHS, SKIP TO MM40**

	MM32. What was the date of the financial activity? / <i>Je, tarehe ya shughuli ilikuwa lini?</i>  DD/MM/YYYY	MM33. How long did it take you to get to the agent? / <i>Je, ilikuchukua muda gani kufika kwa ajenti?</i>  _____minutes	MM34. How much, if anything, did you have to pay in transportation costs? / <i>Je, ni pesa ngapi ilikubidi ulipe kama gharama za usafiri?</i>  _____KSHS
Transactions			
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. None	<input type="checkbox"/>		

	MM35. What was the amount you were depositing/withdrawing? / <i>Je, ilikuwa pesa kiasi gani ulizokuwa ukiweka /kutoa?</i>  _____KSHS	MM36. How long did the transaction take, including standing in the queue? / <i>Je, shughuli hiyo ilikuchukua muda gani, ukijumlisha kusimama kwenye foleni?</i>  _____minutes	MM37. How much did you have to pay for the transaction? / <i>Je, ilikubidi kulipia shughuli hii ya kifedha</i>  _____KSHS	MM38. Were you able to complete the transaction? / <i>Je uliweza kukamilisha shughuli hii ya pesa?</i>	
Transactions				Yes	No
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> GO TO MM40	<input type="checkbox"/> ASK MM39
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> GO TO MM40	<input type="checkbox"/> ASK MM39
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> GO TO MM40	<input type="checkbox"/> ASK MM39
4. None					

MM39. **ASK ONLY IF MM38=NO. OTHERS SKIP TO MM40.** Why were you unable to complete the financial activity? /  
*Je, ni kwa nini haukuweza kukamilisha shughuli hiyo ya kifedha?*

**DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. Technical problems with the network/ <i>Hitilafu za kimitambo kwenye mtandao?</i>
<input type="checkbox"/>	2. The agent closed for a lunch-break/for the day/ <i>Wakala/ agentii alifunga kwenda kupata chakula cha mchana/kwa siku</i>
<input type="checkbox"/>	3. I did not have a proper ID/ <i>Sikuwa na kitambulisho sahihi</i>
<input type="checkbox"/>	4. There was not enough cash / <i>Hakukuwa na pesa taslimu za kutosha</i>
<input type="checkbox"/>	5. There was not enough e-float / <i>Hakukuwa na pesa za kutosha kwenye mtambo wa simu</i>
<input type="checkbox"/>	6. I did not have enough money to pay the fee/ <i>Sikuwa na pesa za kutosha kulipia ada</i>
<input type="checkbox"/>	7. I did not have enough time to wait/ <i>Sikuwa na muda wa kutosha kungoja</i>
<input type="checkbox"/>	8. Other (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	9. DK/Refused/ <i>Sijui/Alikataa</i>

MM39.8.Other (Specify)

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MM40. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of mobile money products available to you through your mobile money account. / *Kwa mizani ya sufuri (ikiwa mbaya zaidi) hadi kumi (ikiwa nzuri zaidi), ipe/ zipe kipimo aina ya bidhaa/huduma za kifedha zinazopatikana kupitia kwa akaunti yako ya pesa kwenye simu ya mkononi.*

**SHOWCARD**

0=Extremely bad/ <i>Mbaya zaidi</i>	1	2	3	4	5	6	7	8	9	10= Extremely good/ <i>Nzuri zaidi</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Subsection V: Satisfaction with financial service providers and products**

**ASK ONLY IF FFI1=YES OR FFI3=YES (I.E. THOSE WHO HAVE ACCESS TO A BANK ACCOUNT). OTHERS SKIP TO INSTRUCTIONS BEFORE SFC3.**

SFC1. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you before you had access to a bank account. /

*Kwa mizani ya sufuri (ikiwa mbaya zaidi) hadi kumi (ikiwa nzuri zaidi), ipe / zipe kipimo njia za kifedha zilizopatikana kwako kabla ya kupata/ kuwa na akaunti ya benki.*

**SHOWCARD**

0=Extremely bad/ Mbaya zaidi	1	2	3	4	5	6	7	8	9	10= Extremely good/ Nzuri zaidi
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SFC2. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that is available to you now after you gained access to a bank account./

*Kwa mizani ya sufuri (ikiwa mbaya zaidi) hadi kumi (ikiwa nzuri zaidi), ipe/ zipe kipimo njia za kifedha zinazopatikana kwako sasa baada ya kupata akaunti ya benki.*

**SHOWCARD**

0=Extremely bad/ Mbaya zaidi	1	2	3	4	5	6	7	8	9	10= Extremely good/ Nzuri zaidi
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ASK ONLY IF MM6=YES (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS SKIP TO INSTRUCTIONS BEFORE IDA1.**

SFC3. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you before you started using a mobile money service/

*Kwa mizani ya sufuri (ikiwa mbaya zaidi) hadi kumi (ikiwa nzuri zaidi), ipe/ zipe kipimo njia za kifedha zilizopatikana kwako kabla ya kupata akaunti ya pesa kupitia kwenye simu ya mkononi*

**SHOWCARD**

0=Extremely bad/ Mbaya zaidi	1	2	3	4	5	6	7	8	9	10= Extremely good/ Nzuri zaidi
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SFC4. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that is available to you now after you started using a mobile money service. /

*Kwa mizani ya sufuri (ikiwa mbaya zaidi) hadi kumi (ikiwa nzuri zaidi), ipe/ zipe kipimo njia za kifedha zinazopatikana kwako sasa baada ya kuanza kutumia huduma ya pesa ya simu ya mkononi*

**SHOWCARD**

0=Extremely bad/ Mbaya zaidi	1	2	3	4	5	6	7	8	9	10= Extremely good/ Nzuri zaidi
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## SECTION IV: OPTIONAL MODULES

**ASK ONLY IF AT LEAST ONE PROVIDR IN MM6=YES. OTHERS SKIP TO INSTRUCTIONS BEFORE IO1.**

### Module 1: Influencers, Drivers of Adoption

IDA1. Did you start using m-money because somebody recommended you do it? / Je, ulianza kutumia huduma ya pesa kwa simu ya mkononi kwa sababu mtu fulani alikupendekezea kufanya hivyo?

**SINGLE ANSWER**

<input type="checkbox"/>	1.Yes/ Ndio	<b>GO TO IDA2</b>	<input type="checkbox"/>	2.No/ La	<b>SKIP TO OPTIONAL MODULE 2 (IO1)</b>
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IDA2. Whose recommendation convinced you to start using m-money? /Je, ni pendekezo la nani lililokushinikiza kuanza kutumia huduma ya pesa kwa simu ya mkononi?

**DO NOT READ, CODE TO FIT.SINGLE ANSWER**

<input type="checkbox"/>	1.A class-mate, a childhood friend, a friend of my family/ <i>Mwanafunzi mwenza, rafiki wa utotoni ,rafiki wa familia nyumbani</i>
<input type="checkbox"/>	2. A work-mate, a person working for the same company as I do/ <i>Mfanyikazi mwenza, mtu anayefanya kazi kwa kampuni moja nami</i>
<input type="checkbox"/>	3. A business partner or a co-owner of my business/ <i>Mshiriki wa kibiashara au mmiliki mwenza wa biashara yangu</i>
<input type="checkbox"/>	4. A supplier for my business/ <i>Saplaya wa biashara yangu</i>
<input type="checkbox"/>	5. A distributor for my business, a person at a retail store that I supply goods to/ <i>Mtu anayeniuzia bidhaa za biashara yangu, mtu aliye katika duka ya rejareja ninayopelekea bidhaa</i>
<input type="checkbox"/>	6. A family member in this household / <i>Jamaa wa familia ndani ya nyumba hii</i>
<input type="checkbox"/>	7. A family member in another household / <i>Jamaa wa familia wa kaya/ nyumba nyingine</i>
<input type="checkbox"/>	8. A teacher at school/university/ <i>Mwalimu shuleni/chuo kikuu</i>
<input type="checkbox"/>	9. A student at school/university/ <i>Mwanafunzi shuleni/chuo kikuu</i>
<input type="checkbox"/>	10. A individual customer of my business (e.g.a person who buys goods in my store)/ <i>Mteja wangu (kwa mfano mtu anayenunua bidhaa kutoka kwa duka au stoo langu)</i>
<input type="checkbox"/>	11. An m-money agent / <i>Wakala/ ajenti wa pesa kwenye simu ya mkononi</i>
<input type="checkbox"/>	12. A bank staff/ <i>Mfanyikazi wa benki</i>
<input type="checkbox"/>	13. An airtime salesperson/ <i>Muuzaji wa kadi za muda wa maongezi</i>
<input type="checkbox"/>	14. A DST team member/ <i>Mmoja wa timu ya uuzaji wa moja kwa moja</i>
<input type="checkbox"/>	15. A neighbor/ <i>Jirani</i>
<input type="checkbox"/>	16. An administrative worker/government authority/elected official/ <i>Mfanyikazi wa utawala/afisa wa serikali/kiongozi aliyechaguliwa</i>
<input type="checkbox"/>	17. A community leader, i.e. a person who is highly respected in the community/ <i>Kiongozi wa jamii yaani mtu anayeheshimika sana kwa jamii</i>
<input type="checkbox"/>	18. An elder in my community/ <i>Mzee wa mtaa katika jamii yangu</i>
<input type="checkbox"/>	19. A religious leader/ <i>Kiongozi wa kidini</i>
<input type="checkbox"/>	20. My employer/ <i>Mwajiri wangu</i>
<input type="checkbox"/>	21. Other (Specify _____)/ <i>Nyingine(Taja)</i>

IDA2.21.OTHERS SPECIFY

IDA3. ASK ONLY IF IDA2=6 or IDA2=7. OTHER SKIP TO IDA4. How is this person related to you? Is s/he a ...? /

Una uhusiano gani na mtu huyu? Je yeye ni.....?

INTERVIEWER: DO NOT READ, CODE TO FIT. SINGLE ANSWER

<input type="checkbox"/>	1.Parent/guardian/ Mzazi
<input type="checkbox"/>	2. Spouse/Mke/Mume
<input type="checkbox"/>	3. Sibling (brother or sister)/Ndugu (kaka au dada)
<input type="checkbox"/>	4.Child or grandchild/Mwana/mjukuu
<input type="checkbox"/>	5.Nephew/niece/ Mtoto wa kike/kiume wa dada/ ndugu yangu
<input type="checkbox"/>	6. Cousin/Binamu
<input type="checkbox"/>	7. Son or daughter-in-law/Mwana mkwe
<input type="checkbox"/>	8.Brother or sister-in-law/ Kaka au dada mkwe
<input type="checkbox"/>	9. Father or mother-in –law/ Baba au mama mkwe
<input type="checkbox"/>	10.Fiancé/fiancée or date/love-interest/ Mchumba/mpenzi
<input type="checkbox"/>	11. Uncle/aunt/ Mjomba/shangazi
<input type="checkbox"/>	12.Member of the same tribe/ Jamaa wa kabila moja
<input type="checkbox"/>	13.Other (Specify/ Nyingine(Taja)
<input type="checkbox"/>	14.DK/Refused/ Sijui/ Alikataa

IDA3.13. OTHERS SPECIFY

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IDA4. How old was this person at the time s/he recommended m-money to you? \_\_\_\_ years old /

Wakati huyu mtu alipokupendekezea huduma ya pesa kupitia kwa simu ya mkononi alikuwa umri gani?\_\_\_miaka

(999 FOR DK/Refused)

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IDA5. Is this person a male or a female? /Je, mtu huyu ni mwanamume au mwanamke?

SINGLE ANSWER

<input type="checkbox"/>	1.Male/ Mwanamume
<input type="checkbox"/>	2.Female/ Mwanamke

IDA6. What was this person's primary occupation? / Je kazi msingi ya mtu huyu ilikuwa ni gani?

(PROBE. CHOOSE CODE FROM THE LIST BELOW) SHOWCARD

<input type="checkbox"/>	1.Farmer/ <i>Mkulima</i>
<input type="checkbox"/>	2.Farm worker/ <i>Mfanyikazi shambani</i>
<input type="checkbox"/>	3.Public or health service worker / <i>Mfanyikazi wa afya ya umma au mhadumu wa afya(asiye mtalaaamu)(non-professional)</i>
<input type="checkbox"/>	4.Professional, i.e., doctor, teacher, nurse (specify)/ <i>Mtaalamu,kama vile daktari,mwalimu,muuguzi (taja)</i>
<input type="checkbox"/>	5. Clerk / <i>Karani</i>
<input type="checkbox"/>	6.Carpenter/mason / <i>Seremala/fundi wa mawe</i>
<input type="checkbox"/>	7.Mechanic / <i>Mekanika</i>
<input type="checkbox"/>	8.Electrician/ <i>Fundi wa umeme</i>
<input type="checkbox"/>	9.Cleaner/house help / <i>Msafishaji/kijakazi</i>
<input type="checkbox"/>	10.Waiter/cook/ <i>Weita/mpishi</i>
<input type="checkbox"/>	11.Driver/ <i>Dereva</i>
<input type="checkbox"/>	12.Tailor/ <i>Fundi wanguo</i>
<input type="checkbox"/>	13.Secretary/ <i>Katibu</i>
<input type="checkbox"/>	14.Manager/ <i>Meneja</i>
<input type="checkbox"/>	15.Watchman/ <i>Bawabu</i>
<input type="checkbox"/>	16.Messenger/ <i>Mjumbe</i>
<input type="checkbox"/>	17. Policeman/ <i>Mwana polisi</i>
<input type="checkbox"/>	18.Conductor/ <i>Kondakta</i>
<input type="checkbox"/>	19. Factory employee / <i>Mwajiriwa wa kiwanda</i>
<input type="checkbox"/>	20. Shop owner/ <i>Mwenye duka</i>
<input type="checkbox"/>	21. Salesperson in a store/ <i>Muuzaji kwenye stoo</i>
<input type="checkbox"/>	22. Street vendor/hawker/ <i>Mchuuzi</i>
<input type="checkbox"/>	23. Business owner (specify) / <i>Mwana biashara (Taja)</i>
<input type="checkbox"/>	24. Salonist / <i>Msuka nywele</i>
<input type="checkbox"/>	25. Money lender/ <i>Mkopeshaji pesa</i>
<input type="checkbox"/>	26. Landlord/Landlady/ <i>Mwenye nyumba</i>
<input type="checkbox"/>	27. Retired/ <i>Mstaafu</i>
<input type="checkbox"/>	28. Student/ <i>Mwanafunzi</i>
<input type="checkbox"/>	29. Housewife/ <i>Mke nyumbani</i>
<input type="checkbox"/>	30. M-money agent/ <i>Ajenti wa simu kwenye simu ya mkononi</i>
<input type="checkbox"/>	31. Bank/MFI staff/ <i>Mfanyikazi wa benki/shirika ndogo la kifedha</i>
<input type="checkbox"/>	32. Airtime salesperson/ <i>Muuzaji wa muda wa maongezi</i>
<input type="checkbox"/>	33. Mobile service/money operator's staff/ <i>Mfanyikazi wa huduma ya simu ya mkono/mwendeshaji wa huduma ya pesa kwa simu ya mkononi</i>
<input type="checkbox"/>	34. Religious leader/ <i>Kiongozi wa kidini</i>
<input type="checkbox"/>	35. Unemployed / <i>Sijajiliwa</i>
<input type="checkbox"/>	36. Other (specify) <i>Nyingine(Taja)</i>
<input type="checkbox"/>	37. None above

IDA6.4. Other (specify)	
IDA6.23. Other (specify)	
IDA6.36. Other (specify)	

IDA7. Please, name three main reasons why you followed this person's recommendation? Is it because this person was...?  
 /Tafadhali taja sababu tatu kuu ambazo zilifanya kufuata pendekezo la mtu huyu? Je, ni kwa sababu mtu huyu alikuwa.....?

READ OUT. ONLY ONE ANSWER PER COLUMN

	Reason1	Reason2	Reason3
1.Better educated than you/ <i>Amesoma kukuliko</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.Better informed than you/ <i>Ana maarifa kukuliko</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.Better off financially than you/ <i>Ako bora kifedha kukuliko</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.Property owner/ <i>Anamiliki mali</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.Business owner/ <i>Anamiliki biashara</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.Older than you/ <i>Ana umri mkuu kuliko wako</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.Younger than you/ <i>Ana umri mdogo kukuliko</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Urban resident/ <i>Ni mkaazi wa mjini</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Official authority, appointed or elected leader/ <i>Ni Afisa mteule au kiongozi aliyechaguliwa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.A self-selected leader head of the neighborhood/ <i>Ni kiongozi wa kujichagua anayeongoza eneo tunakoishi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Officially elected head of the neighborhood/ <i>Kiongozi wa kuchaguliwa anayeongoza eneo tunakoishi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Someone I respect / <i>Ni mtu ninayemheshimu</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Someone I trust / <i>Ni mtu ninayemwamini</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.Someone who works for a mobile money company/ <i>Ni mtu anayefanya kazi na kampuni inayotoa huduma ya pesa kwa simu ya mkononi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.Other (Specify)/ <i>Nyingine(Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.None of the above/ <i>Hakuna mojawapo ya haya</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IDA7.15.OTHERS SPECIFY



IDA8. Which of the following financial activities do you engage in with the person who first recommended you to start using mobile money? / Je ni gani kati ya huduma zifuatazo za kifedha wewe hujihusisha nazo na yule mtu aliyekupendekezea kuanza kutumia huduma kwenye simu ya mkononi?

**READ OUT. ACCEPT MULTIPLE ANSWERS.**

<input type="checkbox"/>	1. I send them money for regular support, emergency or for business reasons/ Mimi huwatumia pesa kwa usaidizi wa kila mara, dharura au kwa sababu za kibiashara	<b>Go to question IDA9</b>
<input type="checkbox"/>	2. I receive money from them for regular support, emergency or for business reasons/ Mimi hupokea pesa kutoka kwao kwa usaidizi wa kila mara, dharura au kwa sababu za kibiashara	
<input type="checkbox"/>	3. I lend them money/ Mimi huwakopesha pesa	
<input type="checkbox"/>	4. I borrow money from them/ Mimi hukopa pesa kutoka kwao	
<input type="checkbox"/>	5. They save/store my money/ Wao huweka akiba/hunihifadhia pesa zangu	
<input type="checkbox"/>	6. I save/store their money/ Mimi huwawekeka akiba pesa/huwahifadhia pesa zao	
<input type="checkbox"/>	7. Other? (Specify _____)/Nyingine(Taja)	
<input type="checkbox"/>	8. None of the above/Hakuna mojawapo ya hizi	<b>Go to question IDA10</b>
<input type="checkbox"/>	9. DK/Refused/Sijui/Alikataa	

**IDA8.7.OTHERS SPECIFY**

**IDA9. ASK ONLY IF IDA8 DOES NOT EQUAL "NONE" OR "DK/ REFUSED"**, Which of the following methods do you use to transfer money between you and this person? /

Je, ni gani kati ya njia zifuatazo wewe hutumia kutuma/ kuhamisha pesa kati yako na mtu huyu?

**READ OUT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1. Personal delivery by self/ Kujipelekea mimi binafsi
<input type="checkbox"/>	2. Personal delivery by my friend, relative or other acquaintance/ Kupeleka kwa kibinafsi na rafiki yangu, jamaa yangu au rafiki mwingine kunipelekea
<input type="checkbox"/>	3. Via my own m-money account/ Kupitia kwa akaunti yangu ya pesa kwenye simu ya mkononi
<input type="checkbox"/>	4. Via an agent's m-money account/ Kupitia kwa akaunti ya simu ya ajenti
<input type="checkbox"/>	5. Via an m-money account of a friend, relative or other acquaintance/ Kupitia kwa akaunti kwenye simu ya rafiki, jamaa au rafiki mwingine
<input type="checkbox"/>	6. Online using an internet wallet or another internet payment system/ Kupitia kwa mtandao wa intaneti ukitumia mfuko wa pesa kwenye intaneti au njia nyinginre ya malipo kupitia kwa mtandao wa intaneti
<input type="checkbox"/>	7. Direct deposit to a bank/ Kuweka moja kwa moja kwenye benki
<input type="checkbox"/>	8. MoneyGram, Western Union or a similar service/ Kupitia huduma ya MoneyGram, Western Union au huduma nyingine kama hiyo
<input type="checkbox"/>	9. Via a courier/ Kupitia kwa kampuni ya kutumia mizigo
<input type="checkbox"/>	10. Personal pick-up by a friend, relative or other acquaintance of the recipient/ Kuchukuliwa kibinafsi na rafiki, jamaa, au rafiki mwingine
<input type="checkbox"/>	11. Other (Specify) /Nyingine(Taja)
<input type="checkbox"/>	12. DK/Refused/Sijui/Alikataa

**DA9.11.OTHERS SPECIFY**

IDA10

IDA10. When that person recommended m-money to you, which feature of m-money was most appealing to you? /  
 Wakati mtu huyo alipokupendekezea huduma ya pesa kwenye simu ya mkononi, ni kipengele gani katika huduma hii iliyokupendeza zaidi?

**DO NOT READ, CODE TO FIT. SINGLE ANSWER**

<input type="checkbox"/>	1. It is technologically easier to pay for goods than with other financial services you use/ <i>Ni rahisi kiteknolojia kulipia bidhaa kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	2. It is technologically easier to keep savings on an m-money account than on other financial services you use/ <i>Ni rahisi kiteknolojia kuweka akiba kwenye akaunti ya pesa ya simu ya mkononi kuliko kwenye huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	3. It is technologically easier to pay for utilities than with other financial services you use/ <i>Ni rahisi kiteknolojia kulipia huduma ya matumizi kuliko kutumia aina zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	4. It is technologically easier to send/receive money to/from other people than with other financial services you use/ <i>Ni rahisi kutuma au kupokea pesa kutoka kwa watu wengine kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	5. It is more convenient to pay for goods than with other financial services you use/ <i>Ni rahisi kulipia bidhaa kuliko huduma zingine za kifedha unazozitumia kuwatumia</i>
<input type="checkbox"/>	6. It is more convenient to keep savings on an m-money account than on other financial services you use/ <i>Ni rahisi kuweka akiba kwenye akaunti ya pesa ya simu ya mkononi kuliko kwenye huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	7. It is more convenient to pay for utilities than with other financial services you use/ <i>Ni rahisi kulipia huduma za matumizi kuliko kutumia aina zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	8. It is more convenient to send/receive money to/from other people than with other financial services you use/ <i>Ni rahisi kuwatumia au kupokea pesa kwa /kutoka kwa watu wengine kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	9. It is cheaper to pay for goods than with other financial services you use/ <i>Ni ya bei ya chini kulipia bidhaa kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	10. It is cheaper to keep savings on an m-money account than on other financial services you use/ <i>Ni ya bei ya chini kuweka akiba kwenye akaunti ya pesa ya simu ya mkononi kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	11. It is cheaper to pay for utilities than with other financial services you use/ <i>Ni ya bei ya chini kulipia huduma za matumizi kuliko aina zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	12. It is cheaper to send/receive money to/from other people than with other financial services you use/ <i>Ni ya bei ya chini kuwatumia au kupokea pesa kwa /kutoka kwa watu wengine kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	13. It is faster to pay for goods than with other financial services you use/ <i>Ni haraka kulipia bidhaa kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	14. It is faster to keep savings on an m-money account than on other financial services you use/ <i>Ni haraka kuweka akiba kwenye akaunti ya pesa ya simu ya mkononi kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	15. It is faster to pay for utilities than with other financial services you use/ <i>Ni haraka kulipia huduma za matumizi kuliko kutumia aina zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	16. It is faster to send/receive money to/from other people than with other financial services you use/ <i>Ni haraka kuwatumia au kupokea pesa kutoka kwa watu wengine kuliko huduma zingine za kifedha unazozitumia</i>
<input type="checkbox"/>	17. It is easier to access money than with other financial services/ <i>Ni rahisi kupata pesa zako kuliko huduma zingine za kifedha</i>
<input type="checkbox"/>	18. M-money service is more technologically advanced than other financial services/ <i>Huduma hii ya pesa kwenye simu ya mkononi ni ya teknolojia ya juu zaidi kuliko huduma zingine za kifedha</i>
<input type="checkbox"/>	20. M-money service is more popular among my family/friends/relatives than other financial services/ <i>Huduma ya pesa kwenye simu ya mkononi ina sifa zaidi miongoni mwa familia/marafiki/jamaa kuliko huduma zingine za kifedha</i>
<input type="checkbox"/>	21. I don't remember/ <i>Siwezi kumbuka</i>
<input type="checkbox"/>	22. Other? (Specify)/ <i>Nyingine(Taja)</i>
<input type="checkbox"/>	23. DK/Refused/ <i>Alikataa/Sijui</i>

IDA10.22. OTHERS SPECIFY

IDA11. Did that person demonstrate to you how to use m-money services before you started using m-money on your own? / Je, huyu mtu alikuonyesha jinsi ya kutumia huduma ya pesa ya simu ya mkononi kabla wewe kuanza kutumia huduma hii peke yako?

**SINGLE ANSWER**

<input type="checkbox"/>	1.Yes/ Ndio
<input type="checkbox"/>	2.No/ La

IDA12. What specific information did the person tell you about m-money services? /

Je, ni habari gani haswa huyu mtu alikupa kuhusu huduma ya pesa ya simu ya mkononi?

**DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS.**

<input type="checkbox"/>	1. Tariffs for sending and receiving money/Mipango ya kutuma na kupokea pesa
<input type="checkbox"/>	2. How to avoid paying the sending fee/ Jinsi ya kuzuia/ kuepuka kulipia ada ya kutuma pesa
<input type="checkbox"/>	3. About the tax on sending fees/ Kuhusu ushuru wa kutuma pesa
<input type="checkbox"/>	4. How to use the m-money menu on my phone/ Jinsi ya kutumia maelezo ya huduma ya pesa ya simu ya mkononi kwenye simu yangu
<input type="checkbox"/>	5. Where to find an agent/Mahala pa kupata ajenti
<input type="checkbox"/>	6. About the process of registering an account/ Kuhusu shughuli ya kusajili akaunti
<input type="checkbox"/>	7. About making a transaction with an agent, i.e. bring ID, sign the logbook/ Kuhusu kufanya shughuli ya kifedha na ajenti kwa mfano kuleta kadi ya kitambulisho,kupiga sahihi kitabu
<input type="checkbox"/>	8. About making a transaction on my own/ Jinsi ya kufanya shughuli ya kifedha pekee yangu
<input type="checkbox"/>	9. About how to get funds from an agent if it's not my network/ Jinsi ya kupata fedha kutoka kwa ajenti kama sio wa mtandao wangu
<input type="checkbox"/>	10. About good and bad agents in the area/ Kuhusu maajenti wazuri na wabaya katika eneo hili
<input type="checkbox"/>	11. About many different uses of m-money services/ Kuhusu matumizi tofauti ya huduma ya pesa kwenye simu ya mkononi
<input type="checkbox"/>	12. About PIN/Kuhusu namba ya siri
<input type="checkbox"/>	13. About safety issues with m-money services and/or agents/ Kuhusu mambo ya usalama na huduma ya pesa kwenye simu ya mkononi na/au maajenti
<input type="checkbox"/>	14. Other (Specify)/ Nyingine(Taja)
<input type="checkbox"/>	15. They did not tell me any information/ Hawakuniambia habari yoyote
<input type="checkbox"/>	16. DK/Refused/ Sijui/Alikataa

IDA12.14.OTHERS SPECIFY

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## Module 2: Interoperability

### ASK ONLY IF AT LEAST ONE PROVIDER IN MM6=YES. OTHERS SKIP TO INSTRUCTIONS BEFORE NP1.

IO1. In the past 90 days, how many times did you need to do the following...? / Je, katika siku tisini zilizopita, ni mara ngapi ulihitaji kufanya yafuatayo?

**READ OUT. PUT "0" IF THE ACTIVITY DID NOT HAPPEN IN THE PAST90 DAYS. IF ANY ANSWERS>0, GO TO QUESTION IO2. IF NO ANSWERS>0, SKIP TO IO4**

	Times
1. Send money from your m-money account to an account of another person who used a different m-money provider / Kutuma pesa kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwa mtu mwingine aliyetumia mtandao mwingine	[ ] [ ] [ ] [ ]
2. Receive money to your m-money account from an account of another person who used a different m-money provider / Kupokea pesa kwenye akaunti yako ya pesa ya simu ya mkononi kutoka kwa akaunti ya mtu mwingine aliyetumia mtandao mwingine	[ ] [ ] [ ] [ ]
3. Transfer money between your m-money account and your bank account/ Kuhamisha/ kutuma pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya benki.	[ ] [ ] [ ] [ ]
4. Transfer money between your m-money account and your SACCO account/ Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya sacco	[ ] [ ] [ ] [ ]
5. Transfer money between your m-money account and your chama account/ Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya chama	[ ] [ ] [ ] [ ]
6. Transfer money between your m-money account and your post office account/ Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya ofisi ya posta	[ ] [ ] [ ] [ ]
7. Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider/ Kulipa bili au ada kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwenye akaunti ya pesa ya simu ya mkononi ya shirika lililotumia mtandao tofauti	[ ] [ ] [ ] [ ]

**IO2. ASK ONLY IF IN IO1 AT LEAST ONE ANSWER>0, OTHERS SKIP TO IO4. IF NO ANSWERS>0, SKIP TO QUESTION IO4.**

In the past 90 days, were you at least once unable to perform the activity you mentioned above using your m-money account because...? / Je kwa siku tisini zilizopita, uliwahi kushindwa hata kwa wakati mmoja kufanya shughuli uliyotaja hapo awali ukitumia akaunti yako ya pesa ya simu ya mkononi kwa sababu.

**READ OUT. ACCEPT MULTIPLE ANSWERS.**

<input type="checkbox"/>	1. Using your m-money account was too expensive/ Kutumia huduma ya pesa kwenye simu ya mkononi ilikuwa ghali sana
<input type="checkbox"/>	2. The technical aspect of using your m-money account was too complex/difficult / Mambo ya kitaalamu ya kutumia huduma ya pesa kwenye simu ya mkononi ilikuwa ya kutatanisha sana ama ngumu
<input type="checkbox"/>	3. Making this transaction from your m-money account required an involvement of a third person, e.g., an agent/ Kufanya shughuli ya pesa kutoka kwa akaunti ya pesa kwenye simu ya mkononi ilihitaji kumhusisha mtu wa tatu kama ajenti
<input type="checkbox"/>	4. This service was not available from your m-money provider /Huduma haikupatikana kwa mtoa huduma ya pesa kwenye simu ya mkononi wangu
<input type="checkbox"/>	5. None

IO3. **ASK ONLY IF AT LEAST ONE PROBLEM MARKED IN IO2. OTHERS GO TO IO6.** What effect, if any, did the inability to make this transaction via your m-money account have on you? / *Je, kutoweza kuifanya shughuli hii ya kifedha kupitia kwa akaunti yako ya pesa kwenye simu mkononi ilikuwa na athari gani kwako?*

**DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS**

<input type="checkbox"/>	1. Incurred fees for a missed or delayed payment/ <i>Iliniharimu ada zaidi kwa malipo yaliokoswa au kuchelewa</i>
<input type="checkbox"/>	2. Utilities/other services were turned off for some time/ <i>Vifaa/ huduma zilizimwa kwa muda</i>
<input type="checkbox"/>	3. Was unable to help my family members/friends/other acquaintances in time with an emergency/ <i>Sikuweza kuwasaidia jamaa wa familia /marafiki/na marafiki wengine waliohitaji unasaidizi wa dharura</i>
<input type="checkbox"/>	4. Other (Specify)/ <i>Nyingine (Taja)</i>
<input type="checkbox"/>	5. DK/Refused/ <i>Sijui/Alikataa</i>

IO3.4.OTHERS SPECIFY

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IO4. **ASK ONLY IF NO TRANSACTION IS MARKED IN IO1. OTHERS SKIP TO IO6.** You said you did not do any of the listed transactions in the past 90 days. Have you ever done any of the following transactions? / *Ulisema hukufanya yeyote ya shughuli zilizoorodheshwa hapa awali kwa siku tisini zilizopita. Je, umewahi kufanya yeyote kati ya shughuli zifuatazo?*

**READ OUT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1. Send money from your m-money account to an account of another person who used a different m-money provider / <i>Kutuma pesa kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwa mtu mwingine aliyetumia</i>
<input type="checkbox"/>	2. Receive money to your m-money account from an account of another person who used a different m-money provider / <i>Kupokea pesa kwenye akaunti yako ya pesaya simu ya mkononi kutoka kwa akaunti ya mtu mwingine aliyetumia</i>
<input type="checkbox"/>	3. Transfer money between your m-money account and your bank account/ <i>Kuhamisha/ kutuma pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya benki.</i>
<input type="checkbox"/>	4. Transfer money between your m-money account and your SACCO account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya sacco</i>
<input type="checkbox"/>	5. Transfer money between your m-money account and your chama account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya chama</i>
<input type="checkbox"/>	6. Transfer money between your m-money account and your post office account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya ofisi ya posta</i>
<input type="checkbox"/>	7. Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider/ <i>Kulipa bili au ada kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwenye akaunti ya pesa ya simu ya mkononi ya shirika lililotumia mtandao tofauti</i>
<input type="checkbox"/>	8. None

IO5. You said that you've never made any of the listed transactions. Which of those transactions you would like to be able to make in the future? / Ulisema ya kuwa hujawahi fanya yeyote ya shughuli hizi za kifedha, Je ni gani kati ya shughuli hizi zifuatazo ungetaka kuweza kufanya kwa siku za usoni?

**READ OUT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1. Send money from your m-money account to an account of another person who used a different m-money provider/ <i>Kutuma pesa kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwa mtu mwingine aliyetumia shirika lililotumia mtandao tofauti</i>
<input type="checkbox"/>	2. Receive money to your m-money account from an account of another person who used a different m-money provider / <i>Kupokea pesa kwenye akaunti yako ya pesa ya simu ya mkononi kutoka kwa akaunti ya mtu mwingine aliyetumia shirika lililotumia mtandao tofauti</i>
<input type="checkbox"/>	3. Transfer money between your m-money account and your bank account/ <i>Kuhamisha/ kutuma pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya benki</i>
<input type="checkbox"/>	4. Transfer money between your m-money account and your SACCO account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya sacco</i>
<input type="checkbox"/>	5. Transfer money between your m-money account and your chama account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya chama</i>
<input type="checkbox"/>	6. Transfer money between your m-money account and your post office account/ <i>Kuhamisha pesa kati ya akaunti yako ya pesa ya simu ya mkononi na akaunti yako ya ofisi ya posta</i>
<input type="checkbox"/>	7. Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider/ <i>Kulipa bili au ada kutoka kwa akaunti yako ya pesa ya simu ya mkononi hadi kwenye akaunti ya pesa ya simu ya mkononi ya shirika lililotumia mtandao tofauti</i>
<input type="checkbox"/>	8. None

IO6. Kenya has several m-money providers. As a m-money user would you like to see m-money providers work together with one another to provide m-money services? / Kenya ina watoa huduma za pesa kwenye simu ya mkononi kadhaa, je kama mtumizi wa huduma ya pesa kwenye simu ya mkononi ungetaka kuona watoa huduma hawa wakishirikiana?

**SINGLE ANSWER**

<input type="checkbox"/>	1. Yes/ <i>Ndio</i>
<input type="checkbox"/>	2. No/ <i>La</i>
<input type="checkbox"/>	3. It will make no difference to me/ <i>Haitafanya mabadiliko yoyote kwangu</i>

IO7. Would you like to see m-money providers work together with other financial institutions, such as banks, MFIs, SACCOs, post offices, etc? / Je, ungependa kuona watoa huduma ya pesa kwenye simu ya mkononi wakifanya kazi kwa pamoja na mashirika mengine ya kifedha kama vile mabanki, mashirika madogo ya kifedha, SACCO, ofisi za posta n.k?

**SINGLE ANSWER**

<input type="checkbox"/>	1. Yes/ <i>Ndio</i>
<input type="checkbox"/>	2. No/ <i>La</i>
<input type="checkbox"/>	3. It will make no difference to me/ <i>Haitafanya mabadiliko yoyote kwangu</i>

IO8. **ASK ONLY IF EITHER IO6=YES OR IO7=YES. OTHERS SKIP TO IO9.** What would you like to see as a result of such working together? / Je, ni nini ungependa kuona kutokana na kufanya kazi pamoja huko?

**DO NOT READ, CODE TO FIT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1. I will have access to my money whenever and wherever I need it/ Nitaweza kupata pesa zangu wakati wowote na mahala popote nikihitaji
<input type="checkbox"/>	2. Using my m-money account for cross-network or cross-institution transactions will be faster/ Kutumia akaunti yangu ya pesa kwenye simu ya mkononi kufanya shughuli za kifedha kati ya mitandao tofauti au kati ya mashirika tofauti itakua ya haraka zaidi
<input type="checkbox"/>	3. Using my m-money account for cross-network or cross-institution transactions will be cheaper/ Kutumia akaunti yangu ya pesa kwenye simu ya mkononi kufanya shughuli za kifedha kati ya mitandao tofauti au kati ya mashirika tofauti itakua ya ya bei ya chini zaidi
<input type="checkbox"/>	4. Using my m-money account for cross-network or cross-institution transactions will be less complicated technology-wise/ Kutumia akaunti yangu ya pesa kwenye simu ya mkononi kufanya shughuli za kifedha kati ya mitandao tofauti au kati ya mashirika tofauti haitakuwa na teknolojia ngumu kutumia
<input type="checkbox"/>	5. I will not have to carry cash – my money and I will be safer/ Haitanibidi kubeba pesa taasilimu-mimi na pesa zangu tutakuwa salama
<input type="checkbox"/>	6. Other (Specify)/Nyingine(Taja)
<input type="checkbox"/>	7. DK/Refused/Sijui/Alikataa

IO8.6.OTHERS SPECIFY

IO9. Which financial organizations would you like to see engaging with one another to encourage you to use m-money more frequently? / Je, ni mashirika gani yaa kifedha ungependa kuona yakishirikiana ili kukushawishi kutumia akaunti yako ya pesa ya simu ya mkononi mara nyingi zaidi?

**READ OUT. MARK ALL THAT APPLY**

<input type="checkbox"/>	1. M-money providers alone/ Watoa huduma ya pesa kwenye simu ya mkononi pekee
<input type="checkbox"/>	2. M-money providers and financial organizations: banks, MFIs, SACCOs, post offices/ Watoa huduma ya pesa kwenye simu ya mkononi na mashirika ya kifedha kama vile benki,mashirika ya kifedha madogo ,sacco,na ofisi za posta
<input type="checkbox"/>	3. All m-money providers and all financial organizations work together/ Watoa huduma ya pesa kwenye simu ya mkononi wote na mashirika ya kifedha wafanye kazi pamoja
<input type="checkbox"/>	4. DK/Refused/ Sijui/Alikataa
<input type="checkbox"/>	5. None

IO10. Which financial organizations would you like to see engaging with one another to encourage you to transfer larger amounts of money via your m-money account? / Je, ni mashirika gani ya kifedha ungetaka kuona yakishirikiana ili kukushawishi kuhamisha idadi kubwa ya pesa kupitia kwa akaunti yako ya pesa kwenye simu ya mkononi?

**READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1.M-money providers alone/ Watoa huduma ya pesa kwenye simu ya mkononi pekee
<input type="checkbox"/>	2. M-money providers and financial organizations: banks, MFIs, SACCOs, post offices/ Watoa huduma ya pesa kwenye simu ya mkononi na mashirika ya kifedh kama vile benki,mashirika ya kifedha madogo ,sacco,na ofisi za posta
<input type="checkbox"/>	3. All m-money providers and all financial organizations work together/ Watoa huduma ya pesa kwenye simu ya mkononi wote na mashirika ya kifedha wafanye kazi pamoja
<input type="checkbox"/>	4.DK/Refused/ Sijui/ Alikataa

Now, I would like to ask you a couple of questions about your experience with m-money agents. / Sasa ningetaka kukuuliza maswali kadha kuhusu uzoefu wako na maajenti wa pesa kupitia kwa simu ya mkononi?

IO11. Which m-money providers are serviced by the agent you use most frequently? / Je, ni mtoa huduma yupi wa pesa kupitia kwa simu ya mkononi ambaye wewe hutumia agenti wake mara nyingi?

**READ OUT. ACCEPT MULTIPLE ANSWERS**

<input type="checkbox"/>	1.Safaricom Mpesa	<input type="checkbox"/>	2.Airtel Money	<input type="checkbox"/>	3.Orange Money	<input type="checkbox"/>	D4.K/Refused/Sijui/Alikataa
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IO12. Does your agent perform cross-network transactions, i.e., can he or she send/receive money for you to/from an m-money account registered with an m-money network different than yours? / *Je, wakala/ ajenti wako hufanya huduma ya shughuli za kifedha kati ya watoa huduma tofauti, yaani anaweza kutuma ama kupokea pesa kwa niaba yako kwenda/ kutoka kwa akaunti ya pesa kupitia kwa simu ya mkononi iliyosajiliwa na mtandao tofauti na yako?*

**READ OUT. SINGLE ANSWER**

<input type="checkbox"/>	1. Yes, they will do it for the same transfer charge/ <i>Ndio wataifanya kwa ada sawa ya kubadilishana fedha</i>
<input type="checkbox"/>	2. Yes, they will do it for an extra transfer charge/ <i>Ndio wataifanya kwa ada ya ziada</i>
<input type="checkbox"/>	3. No, they will not do it/ <i>La, hawatafanya</i>
<input type="checkbox"/>	4. DK/Refused/ <i>Sijui/ Alikataa</i>

**Module 3: New DFS Products**

**ASK ONLY IF AT LEAST ONE PROVIDER IN MM6=YES. OTHERS END INTERVIEW.**

**NP1. SPONTANEOUS RECALL.** Which m-money products have you heard about? / *Je, ni bidhaa gani za huduma ya pesa kwenye simu ya mkononi umeshawahi kusikia?*

**NP2. PROMPTED RECALL, ASK ONLY FOR THOSE NOT MENTIONED IN NP1.** Have you ever heard about the following m-money products? / *Je, umeshawahi kusikia kuhusu bidhaa zifuataza za huduma ya pesa kwenye simu ya mkononi?*

	NP1. SPONTANEOUS RECALL	NP2. PROMPTED RECALL
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza pesa	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>
13.Other(Specify)/ <i>Nyingine(taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>

NP1. 13.Others Specify

**NP3. ASK FOR THE PRODUCTS MARKED IN NP1 AND NP2. IF NO PRODUCTS MARKED IN NP1 AND NP2 END THE SURVEY. From where did you first learn about this m-money-based product? / Je, ni wapi ulikojifahamisha kuhusu bidhaa hii ya pesa kwenye simu ya mkononi kwa mara ya kwanza?**

**ASK ONLY FOR PRODFUCTS NAMES IN NP1 AND NP2.SINGLE ANSWER FOR EACH PRODUCT**

	1.Radio/ Redio	2.TV/Televisheni	3.Billboard/Bango	4.Newspapers or magazines/Magazeti au magazini	5.Family members in this household/Jamaa wa familia nyumbani humu	6.Family members in another household/Jamaa wa familia nyingine kwenye nyumba ingine	7.Other relatives, friends, neighbors/Jamaa mwingine,marafiki na majirani	8.Workmates or business partners/Wafanya kazi wenza au washirika wa kibiashara	9.Customers of your business/Wateja wa biashara yako	10.Elected/administrative officials/Maafisa wachaguliwa/wa kiutawala	11.Employees of a bank or MFI/Wafanya kazi wa benki au shirika la kifedha	12.Members of an informal financial group, including a village savings association, cooperative, merry-go-round, etc./Wanachama wa kikundi kisicho rasmi;ikijumlisha shirika la akiba la kijijini,ushirika,kikundi mzunguko	13.mobile money agents/ Maajenti wa huduma ya pesa kupitia simu ya mkononi	14.other (specify)/Nyingine(Taja)	15.DK
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Other (Specify)/Nyingine(taja)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NP3.13.Others Specify

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**NP4. ASK FOR THE PRODUCTS MARKED IN NP1 AND NP2.** Have you ever used any of these products? / *Je, umewahi kutumia yeyote ya bidhaa hizi?* ask for all products named in **NP1 and NP2)**

**IF NO FOR ALL, GO TO SECTION LN: LITERACY AND NUMERACY**

	1.Yes	2.No
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza Pesa	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>
13.Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>

NP4.13 Other Specify

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**NP5. ASK FOR ALL MARKED "YES" IN NP4. IF NO PRODUCT MARKED IN NP4 END THE INTERVIEW.** Apart from today, when was the last time you used this product? / *Mbali na leo, ni lini mara ya mwisho kwako kuitumia n bidhaa hii?*

	1.Yesterday/ <i>Jana</i>	2.In the past 7 days/ <i>Siku saba</i> <i>zilizopita</i>	3.In the past 30 days/ <i>Siku</i> <i>thelathini</i> <i>zilizopita</i>	4.In the past 90 days/ <i>Siku tisini</i> <i>zilizopita</i>	4.More than 90 days ago/ <i>Zaidi</i> <i>ya siku tisini</i> <i>zilizopita</i>
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NP5.13.Other Specify

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**NP6. FOR ALL MARKED "YES" IN NP4 ASK, How would you rate this product? / Je, waweza ,kuipa kipimo gani bidhaa hii?**

	1=Very poor/ <i>Mbaya sana</i>	2=Quite poor/ <i>Mbaya kaisi</i>	3=Neither poor nor good/ <i>Si nzuri wala sio mbaya</i>	4=Quite good/ <i>Nzuri kaisi</i>	5=Very good/ <i>Nzuri sana</i>
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NP6.13.OTHERS SPECIFY

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**NP7. FOR ALL MARKED “YES” IN NP4 ASK,** For each product that you ever used, tell me what have you used it for? /  
*Kwa kila mojawapo ya bidhaa ya huduma ya pesa kwenye simu ya mkononi umeshwahi kutumia, niambie ni kwa njia ipi uliitumia.*

**FILL IN ONLY THE COLUMNS FOR PRODUCTS MARKED “YES” IN NP4.**

**DO NOT READ, CODE TO FIT. ACCEPT MULTIPLE ANSWERS FOR EACH PRODUCT.**

	1.M-Kopa	2.M-Shwari	3.M-Kesho	4.Lipa na M-Pesa	5.Lipa Karo na M-Pesa	6.Beba pay	7.M-Changa	8.Kopa Chapaa	9.Tangaza Pesa	1.Mobikash	11.Iko Pesa	12.Transfer Pays/Ezetop	13.Other (Specify)
1. Deposit money/ <i>Kuweka pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Withdraw money/ <i>Kutoa pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Domestic airtime top-ups/ <i>Kuongeza muda wa maongezi nchini</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. International airtime top-ups/ <i>Kuongeza muda wa maongezi kimataifa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Pay service bills (medical bills, utility bills, school fee, etc)/ <i>Kulipia bili za huduma(bili za matibabu,bili za huduma,karo ya shule)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Pay a government bill, including tax, fine or fee/ <i>Kulipia bili ya serikali inayojumlisha ushuru,faini au ada</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Send/receive money domestically to/from other people for regular support/ <i>Kutuma/kupokea pesa nchini kwa/kutoka watu wengine kwa usaidizi wa mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Send/receive money domestically to/from other people for emergencies/ <i>Kutuma/kupokea pesa nchini kwa/kutoka watu wengine kwa dharura</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Send/receive money internationally to/from other people for regular support/ <i>Kutuma/kupokea pesa kimataifa kwa/kutoka watu wengine kwa usaidizi wa mara kwa mara</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Send/receive money internationally to/from other people for emergencies/ <i>Kutuma/kupokea pesa kimataifa kwa/kutoka watu wengine kwa usaidizi wa mara kwa mara kwa mambo ya dharura</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Receive welfare or pension from the government / <i>Kupokea fedha za ustawi au malipo ya baada ya uzeeni kutoka kwa serikali</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	1. M-Kopa	2. M-Shwari	3. M-Kesho	4. Lipa na M-Pesa	5. Lipa Karo na M-Pesa	6. Beba pay	7. M-Changa	8. Kopa Chapaa	9. Tangaza Pesa	1. Mobikash	11. Iko Pesa	12. Transfert Pays/Ezetop	13. Other (Specify)
<b>CONTINUED</b>													
12. Receive other benefit payments from the government or government agency (Specify)/ <i>Kupokea malipo ya faida zingine kutoka kwa serikali au shirika la kiserikali(taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Receive wages for primary job/ <i>Kupokea ajira kutoka kwa kazi ya kimsingi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Receive wages for secondary job(s)/ <i>Kupokea ajira kutoka kwa kazi ya kando</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Pay for large acquisitions, including land, cattle, residence/ <i>Kulipia mali kuu, ikijumlisha ardhi, mifugo au makao</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Buy insurance and/or pay insurance premiums/ <i>Kununua bima na /au kulipia malipo ya bima</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Receive claims on insurance/ <i>Kupata madai ya malipo kutoka kwa bima</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Take a loan or make payments on a loan/ <i>Kuchukua mkopo au kulipia mkopo</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Give a loan or receive payments on a loan/ <i>Kupatiana mkopo au kuopokea malipo ya mkopo</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Save money for a future purchase or payment/ <i>Kuweka akiba ya pesa kwa ununuzi au malipo ya siku za usoni</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Set aside money for pension, paid pension contributions/ <i>Kuweka pesa kando kwa malipo ya uzeeni, au kulipa mchango ya malipo ya uzeeni</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Make an investment, including buy stock or shares/ <i>Kufanya uwekezaji, ikijumlisha kununua hisa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Pay for merchant purchases, such as grocery store purchases/ <i>Kulipia ununuzi wa bidhaa, kama vile ununuzi wa mboga za stoo</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24. Pay for business-related expenses, such as payments to suppliers/ <i>Kulipia malipo yanayohusiana na biashara, kama vile malipo kwa waenezaji</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Do fundraising/ <i>Kuchangisha pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Other (Specify)/ <i>Nyingine(Taja)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Do not remember/Refused <i>/Siwezi kumbuka/ Alikataa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NP7.12 OTHERS SPECIFY

NP7.26 OTHERS SPECIFY

NP8. FOR ALL MARKED "YES" IN NP4 ASK, Will you continue to use this product? / *Je, utaendelea kutumia bidhaa hii?*

	1. Yes/ <i>Ndio</i>	2. No/ <i>La</i>
1. M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>
2. M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>
3. M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>
4. Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
5. Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
6. Beba pay	<input type="checkbox"/>	<input type="checkbox"/>
7. M-Changa	<input type="checkbox"/>	<input type="checkbox"/>
8. Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>
9. Tangaza Pesa	<input type="checkbox"/>	<input type="checkbox"/>
10. Mobikash	<input type="checkbox"/>	<input type="checkbox"/>
11. Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>
12. Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>
13. Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>

NP8.13. OTHERS SPECIFY

NP9. FOR ALL MARKED "YES" IN NP4 ASK, Will you recommend this product to other people?/ Je, utapendekeza bidhaa hii kwa watu wengine?

(Ask for all products named YES in NP4)

	1.Yes/ <i>Ndio</i>	2.No/ <i>La</i>
1.M-Kopa	<input type="checkbox"/>	<input type="checkbox"/>
2.M-Shwari	<input type="checkbox"/>	<input type="checkbox"/>
3.M-Kesho	<input type="checkbox"/>	<input type="checkbox"/>
4.Lipa na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
5.Lipa Karo na M-Pesa	<input type="checkbox"/>	<input type="checkbox"/>
6.Beba pay	<input type="checkbox"/>	<input type="checkbox"/>
7.M-Changa	<input type="checkbox"/>	<input type="checkbox"/>
8.Kopa Chapaa	<input type="checkbox"/>	<input type="checkbox"/>
9.Tangaza Pesa	<input type="checkbox"/>	<input type="checkbox"/>
10.Mobikash	<input type="checkbox"/>	<input type="checkbox"/>
11.Iko Pesa	<input type="checkbox"/>	<input type="checkbox"/>
12.Transfert Pays/Ezetop	<input type="checkbox"/>	<input type="checkbox"/>
13.Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>

NP9.13.OTHERS SPECIFY

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## Literacy and Numeracy

I would now like to ask you to read a short text and answer a few short questions to help understand more about your day-to-day literacy and numeracy.

LN1. Can you read this text out loud for me, please? / *Je, waweza kunisomea maandishi haya, tafadhali?*

**ASK THE RESPONDENT TO READ THE PHOTOGRAPHY CONSENT FORM ON THE LAST PAGE BELOW AND MAKE A NOTE OF THEIR LEVEL OF READING AND UNDERSTANDING. THE RESPONDENT MAY SIGN THE FORM AT THIS STAGE IF THEY ARE HAPPY TO DO SO.**

### Reading

<input type="checkbox"/>	1. Respondent read the informed consent form fluently and without any help from the interviewer
<input type="checkbox"/>	2. Respondent read the informed consent form well but had a little help from the interviewer
<input type="checkbox"/>	3. Respondent struggled to read the informed consent form and had a lot of help from the interviewer
<input type="checkbox"/>	4. Respondent unable to read the consent form and requested the interviewer read it to them

### Understanding

<input type="checkbox"/>	1. The respondent fully understood the informed consent form without any help from the interviewer (confirm by asking)
<input type="checkbox"/>	2. Respondent understood the informed consent form well but asked for a little help from the interviewer
<input type="checkbox"/>	3. Respondent struggled to understand the informed consent form and asked for a lot of help from the interviewer
<input type="checkbox"/>	4. Respondent unable to understand the informed consent form and interviewer explained in full using simpler language

LN2. . If you went to the market with 500 KSH and you bought 5 kilograms of potatoes at 40 KSH per kilogram, how much money would you have in change? / *Je ikiwa ungeenda sokoni na shilingi mia tano na ukanunua kilo tano za viazi kwa shilingi arobaine kwa kilo, je ni pesa ngapi ungebaki nazo?*

### READ OUT. SINGLE ANSWER

<input type="checkbox"/>	1. Correct answer /Jibu sahihi <i>Mia tatu (300)</i>
<input type="checkbox"/>	2. Any incorrect answer/ <i>Jibu lolote lisilo sahihi</i>
<input type="checkbox"/>	3. DK/ Refused/ <i>sijui/ alikataa</i>

LN3. If you divide 100 sweets among 10 people evenly, how many would each person get? / *Je, ukigawanya peremende mia moja kati ya watu kumi kwa usawa, kila mtu atapata peremende ngapi?*

### READ OUT. SINGLE ANSWER

<input type="checkbox"/>	1. Correct answer / <i>Jibu sahihi (10) Kumi</i>
<input type="checkbox"/>	2. Any incorrect answer/ <i>Jibu lolote lisilo sahihi</i>
<input type="checkbox"/>	3. DK/Refused/ <i>Sijui/Alikataa</i>

LN4. If a person is paid KES 21.50 per day, how much will they earn for 6 days? / *Je, ikiwa mtu analipwa shilingi ishirini na moja na centi hamsini kwa siku, je atapata pesa ngapi kwa siku sita?*

### READ OUT. SINGLE ANSWER

<input type="checkbox"/>	1. Correct answer / <i>Jibu sahihi KSHS 129.00 (Shilingi mia moja na ishirini na tisa)</i>
<input type="checkbox"/>	2. Any incorrect answer/ <i>Jibu lolote lisilo sahihi</i>
<input type="checkbox"/>	3. DK/Refused/ <i>Sijui/Alikataa</i>

**INT: ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO USE MOBILE BANKING CHECK MM6 ELSE SKIP TO LN1 AND ASK THE RESPONDENT TO SIGN THE PHOTOGRAPHY CONSENT FORM IF THEY HAVE NOT ALREADY DONE SO.**

## Informed Consent Form to Participate in a Separate Follow-up Study

### FINANCIAL INCLUSION INSIGHTS RESEARCH PROGRAM INFORMED CONSENT FORM

**Company:** Ipsos and InterMedia-Africa

**Purpose:** You are invited to participate in a Financial Inclusion Insights survey conducted by Ipsos Synovate in Kenya on behalf of InterMedia-Africa. The primary objective of the survey is to explore the uptake and usage of digital financial services (DFS) among Kenyan adults over the next two years and to introduce service improvements to benefit Kenyan households. *Umealikwa kushiriki katika utafitiwa Financial Inclusion Insights unaofanywa na kampuni ya utafiti ya IpsosSynovate kwa niaba ya kampuni ya InterMedia-Africa. Kiini msingi ya utafiti huu nikuchunguza usajili na matumizi ya huduma za kifedha kupitia kwa mitambo ya digito. Miongoni mwa watu wazima nchini Kenya kwa muda wa miaka miwili ijayo na kuleta uboreshaji wa huduma kufaidi nyumba za wakenya.*

**Potential Benefits:** By participating in this study, you directly contribute to research aimed at enhancing financial services (for example, services offered by banks, SACCOs or mobile money providers) so that households like yours can take advantage of improved financial products. As we mentioned earlier in the interview, we've selected only 3,000 people in Kenya for this study and the participation of each selected person is very important for the success of the study. *Kwa kushiriki katika utafiti huu, unachangia moja kwa moja kwa utafiti ulionuiwa kudhibiti huduma za kifedha (kwa mfano, huduma zinazo tolewa na benki, mashirika ya sacco au mitandao ya pesa ya simu) ili nyumba kama yako inaweza kuzoa faida ya bidhaa za kifedha zilizoboreshwa. Kama tulivyotaja hapo awali katika mahojiano, tumechagua watu elfu tatu pekee nchini Kenya kwa utafiti huu na kushiriki kwa kila mojawapo ya mtu aliyechaguliwa ni muhimu sana kwa kufaulu kwa utafiti huu.*

**Description of Procedures:** For the purpose of this study, we will track and analyze m-money account transactions and voice and airtime usage associated with SIM cards used by you personally.

To protect your privacy, we will remove all personal identifying information from your survey responses and mobile data including identifying information for senders and receivers of mobile money. *Kwa kusudi la utafiti huu, tutafuatilia na kuchambua shughuli za kifedha za akaunti ya pesa ya simu ya mkononi na sauti na utumizi wa mjazo wa muda wa maongezi uliohusiana na kadi ya simu inayo tumiwa na wewe binafsi.*

**Confidentiality:** InterMedia and Ipsos Synovate will not disclose any personal information gathered through this study with any third party or without your consent. All information will be treated with the strictest confidence. The consent forms with signatures, your survey responses and the data on your mobile phone activities collected from the Mobile Network Provider will be stored securely and separately from each other to prevent unauthorized access to information that might identify your household. *InterMedia na IpsosSynovate hawatatoa habari yoyote ya kibinafsi iliyokusanywa kupitia kwa utafiti huu na mhusika yeyote watatu au bila ya idhini yako. Habari yote itawekwa kwa siri madhubuti kabisa. Fomu za idhini zilizo na sahihi, majibu yako kwenye utafiti huu na habari kuhusu shughuli zako kwenye simu yako ya mkononi zilizochukuliwa kutoka kwa mtandao wa simu ya mkononi zitahifadhiwa kwa usalama na kando na zingine ilikuzuia kupatikana kwa njia isiyoidhinishwa kwa habari inayoweza kutambulisha nyumba yako.*

**Potential Risks:** There are minimal risks to participation in this study. You will be informed immediately in case of any breach of confidentiality. *Kuna nafasi ndogo kabisa ya madhara yatokanayo na kushiriki katika utafiti huu. Utafahamishwa mara moja ikiwa kutakuwa na uvunjaji wowote wa siri.*

**Voluntary Participation:** Your participation in this follow-up study is entirely voluntary. If you do not want to take part in this follow-up, there will be no penalty or loss of incentives to which you are entitled through your participation in the survey. It also will not affect your relationship with Ipsos Synovate or InterMedia.

You retain the right to stop participating at any point. If you choose to stop participating in the study, contact any of the personnel listed in the section "Contact Information" below and inform them of your decision.

*Kushiriki kwako katika utafiti huu wakufuatilia niwaihari kamili. Ikiwa hutaki kushiriki katika utafiti huu wakufuatilia, hakutakuwa na adhabu au kupoteza zawadi ambayo unastahili kufuatia kushiriki kwako katika utafiti huu. Pia haita dhuru uhusiano wako na IpsosSynovate au InterMedia.*

*Unabakia na haki ya kuacha kushiriki wakati wowote. Ikiwa utachagua kuacha kushiriki katika utafiti huu, wasilia na yeyote ya watu walio orodheshwa katika sekta ya "Habari ya Mawasiliano" iliyo kote hapa chini na uwajulishe kuhusu uamuzi wako.*

**Contact Information:** Before you decide to accept this invitation to take part in this study, you may ask any questions that you might have. If you have any questions at any time before, during or after your participation you can address them to the interviewer. If you are not satisfied with the answers, feel free to contact Project Manager in Kenya, John Murunga at 0726 716 653.

*. Kabla ya kuamua kukubali aliko la kushiriki katika utafiti huu, unaweza kuuliza maswali yeyote unayoweza kuwa nayo. Ikiwa una maswali yeyote kwa wakati wowote kabla au baada ya kushiriki kwako unaweza kuyaelekeza kwa muuliza maswali. Ikiwa hutaridhika na majibu, jihisi huru kuwasiliana na Meneja wa Utafiti wa Kenya, John Paul kupitia 0726 716 653.*

If you have questions beyond those answered by the research team, you may contact Dr. Anastasia Mirzoyants at +254 720 109 183.

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over./ <i>Kabla ya kutia sahihi kwenye fomu hii, tafadhali uliza maswali yoyote au jambo lolote kuhusu utafiti huu ambalo siowazi kwako.</i> <b>Refused Consent/aliekataa kutoa idhini</b>		Thank & Close/ <i>shukuru na ufunge</i>
<b>Granted Consent/Alipewaidhini</b>		Complete Signature Section Below

Name of Subject (please print)	Signature	Date
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Name of Person Obtaining Consent	Signature	Date
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**Photography Consent Form and Literacy Assessment Text**

**PHOTOGRAPHY CONSENT FORM – Please read carefully**

We would like to take some photographs of you and your household. We will include some of the photographs in our reports. We might also publish some of them online on our website.

If you agree to being photographed and to your photograph being published, please sign below

<b>Refused Consent</b>		Thank & Close
<b>Granted Consent</b>		Complete Signature Section Below

I, \_\_\_\_\_ consent to being photographed for the Financial Inclusion Insights study. I further authorize that the photographs may be published for any purpose and in any form.

Name of Subject (please print)	Signature	Date
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Name of Person Obtaining Consent <b>(Interviewer)</b>	Signature	Date
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**Respondent Information**

1. Respondent Name	
Please also record nickname or common name)	
2. Household physical location description (Please draw descriptive map on the back of this questionnaire)	
3. Mobile Number (1)	[                             ]
Mobile Number (2)	[                             ]
Mobile Number (3)	[                             ]
4. Email	

5. Would you consent to taking part in a follow up study with us? / Je, utakubali kushiriki katika utafiti wa kufuatilia nasi?

<input type="checkbox"/>	1=Yes/ Ndio
<input type="checkbox"/>	2=No/ La

<b>Quality Control Checks</b>		
<b>QUESTIONNAIRE ID:</b>	[           ]	
1	Accompanied by Supervisor	Date:
2	Reviewed by Supervisor after fieldwork	Date:
3	Back Checked by Supervisor (Physical Visit)	Date:
4	Back Checked by Supervisor (Phone Call)	Date:

Design.....	Signature.....
Dp.....	Signature.....
Project Manager.....	Signature.....
Field Executive.....	Signature.....