

# Digital Credit Survey

## FSDK & CGAP

### Questionnaire for FA Sample

#### Introduction

Hello, I am [Name] and I am calling from Ipsos. Is this [respondent's name from FinAccess survey]? *If not*, can I please speak with him/her? *If not available*, when is the convenient time to call back?

You participated in a FinAccess Survey in 2015 on your use of financial services, and you agreed that we could contact you for additional questions. We had contacted you earlier about your participation in this study and would like to ask you some follow up questions to understand some additional experiences you may have had. The survey will only take about 10-15 minutes of your time, and your answers are completely confidential. Your answers are very important for helping service providers improve the services they offer. May I proceed?

Yes	1	
No	2	Thank and close

What language do you prefer for completing the survey?

English	1.
Kiswahili	2.
Kalenjin	3.
Kamba	4.
Kikuyu	5.
Kisii	6.
Luo	7.
Meru	8.
Somali	9.
Other ( <i>Specify</i> )	10.

*Respondent background information – pre-filled from FinAccess survey (Name, Age, Gender and Highest Level of Education to be re-confirmed from the respondent)*

Respondent survey ID number (sno in the database)	
Name of respondent	
Age	
Gender	
County	
Urban/rural	
Main livelihood source	

Highest level of education attained	
FinAccess 2016 Unique identifier (sbjnum in the database)	

1. What age are you?

Insert Age	_____
Refused to answer	

2. What is your highest level of education attained?

None	1
Some primary	2
Primary completed	3
Some secondary	4
Secondary completed	5
Technical training after secondary	6
Diploma completed	7
University degree	8
Other (specify)	9

### Section A: screener questions

A0. In 2015 we interviewed you in *[insert county of interview]*. Do you live in the same county, or have you changed? [Spontaneous mention, code to fit]

I live in the same county	1
I've changed house, but live in the same county	2
I've moved to a new county	3

*Routing\_0. If question A0 is recorded as [1] or [2] go to A0\_1 and auto-populate from the pre-filled information where the respondent lives, otherwise go to A1*

A0\_1. Is the respondent classified as living in an urban or rural setting?

Urban	1
Rural	2

*Routing\_1. If question A0 is recorded as [3] go on A1, otherwise skip to A3*

A1. In which county do you live now? *[Select County from the list below]*

No.	County
1.	Baringo
2.	Bomet
3.	Bungoma
4.	Busia
5.	Elgeyo Marakwet
6.	Embu

7.	Garissa
8.	Homa Bay
9.	Isiolo
10.	Kajiado
11.	Kakamega
12.	Kericho
13.	Kiambu
14.	Kilifi
15.	Kirinyaga
16.	Kisii
17.	Kisumu
18.	Kitui
19.	Kwale
20.	Laikipia
21.	Lamu
22.	Machakos
23.	Makueni
24.	Mandera
25.	Marsabit
26.	Meru
27.	Migori
28.	Mombasa
29.	Murang'a
30.	Nairobi
31.	Nakuru
32.	Nandi
33.	Narok
34.	Nyamira
35.	Nyandarua
36.	Nyeri
37.	Samburu
38.	Siaya
39.	Taita Taveta
40.	Tana River
41.	Tharaka Nithi
42.	Trans Nzoia
43.	Turkana
44.	Uasin Gishu
45.	Vihiga
46.	Wajir
47.	West Pokot

A2. Is the place you now live a large city, like Nairobi, a town like Embu or Nyeri town or a rural area such as a farming area?

Large city	1	
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Town	2	
Rural area	3	

A3. Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months? (Read out, multiple response)

A4. . Which of the income sources you just named brought you the most money in the past 12 months? (Spontaneous response, Single response)

	A3 1=yes 2=no	A4
Farming (crops or keeping livestock)		1
Employed		2
Casual worker		3
Self-employed/running own business		4
Pension		5
Money or support from family/friends/spouse		6
Sub-letting of land		7
Sub-letting of house/rooms		8
Aid agency/NGO/Govt assistance		9
Other (specify)		10

### Section B: Use of digital credit

Now, I'm going to ask some questions about loans you may have taken using your mobile phone.

B1\_1. – B1\_8. For each of the following services, please tell me which of the following applies:

1. Currently have a loan from this service
2. Had a loan in the past but not currently
3. Have heard of this service but never taken a loan
4. Have never heard of this service

(Enumerator: read each service name, and mark the answer that applies)

		1=Currently have loan 2=Had a loan in the past but not currently 3=Have heard of this service but never had a loan 4=Have never heard of this service
B1_1	M-Shwari	
B1_2	KCB M-pesa	
B1_3	Equity Eazzy Loan	
B1_4	M-Co-op cash	
B1_5	Tala / M-Kopa Rahisi	
B1_6	Branch International	
B1_7	Saida	
B1_8	M-Kopa	

B2. Have you ever taken a loan through your phone from a different lender or service that I haven't mentioned?

Yes	1
No	2

*Routing\_2. If question B2 is [1] ask B3, otherwise skip to B4*

B3. Who did you take a loan from and do you currently have a loan from them, or did you only have a loan in the past? Probe: Are there any other loans you have taken from your phone? (Spontaneous response. Mark not mentioned for all options not mentioned by respondent)

		1=Currently have loan 2=Had a loan in the past but not currently 3=Not mentioned
B3_1	Get Bucks	
B3_2	Inuka Pap	
B3_3	Kener Lending	
B3_4	Kopa Chapaa	
B3_5	Zidisha	
B3_6	Mjajiri	
B3_7	M-Pawa Sacco	
B3_8	Mwezi-Kona	
B3_9	Pesa na pesa	
B3_10	Okoa Stima	
B3_11	Micromobile	
B3_12	Crowdpesa	
B3_13	Pesa Zetu	
B3_14	Faulu	
B3_15	Musoni	
B3_16	Pesa Pata	
B3_17	Kopa Leo	
B3_18	Kopa Cash	
B3_19	Jumo	
B3_20	Any other that has not been named (specify) _____	

*Routing\_3. If at least one loan provider is selected with answer [1] or [3] at B1 or B3, mark yes at B4 otherwise mark no.*

B4. Is the survey respondent a digital credit user – **to be completed automatically.**

Yes	1
No	2

*Routing\_4. If B4 is [2] ask B5, otherwise skip to B6.*

B5. Why have you never taken a loan from any of these sources? (Do not read, code to fit. Multiple answers)

1.	I do not have a mobile phone	1.
2.	I do not have a smartphone	2.
3.	I fear taking loans	3.
4.	I lack awareness of the loans existing	4.
5.	I do not have a mobile money account or other account needed	5.
6.	I do not have internet access	6.
7.	I do not need a loan	7.
8.	I have too many other loans – I do not want another	8.
9.	I do not/did not qualify	9.
10.	I do not trust the providers	10.
11.	The loans they offer are too expensive	11.
12.	The loans they offer are too small	12.
13.	The repayment periods are too short	13.
14.	I know people who have had bad experiences	14.
15.	I tried but could not figure out the menu	15.
16.	Other (specify) _____	16.

*Routing\_5. If B4 is [1] ask B6, otherwise skip to Section E.*

B6. When was the last time you took out a NEW loan from any of these providers on your phone?

Yesterday	1
In the last 7 days	2
In the last 30 days	3
In the last 90 days	4
In the last 6 months/ 180 days	5
More than 6 months ago	6

*Routing\_6. If answer [1] or [2] at two or more options in B1 and B3 (in other words, if respondent has used at least two digital lenders either currently or in the past), ask B7 and B8. Otherwise skip to Section C.*

B7. Of the digital lenders, you have borrowed from, which do you prefer most for borrowing from your phone? (single answer)

[Insert all providers with codes [1] or [2] at B1	1
[Insert <u>all providers</u> with codes [1] or [2] in B3	2

B8. Why do you prefer this lender over the others that you have used? (Spontaneous response, multiple answers allowed)

1	Fees	1.

2	interest rate	2.
3	Speed of loan	3.
4	Convenience	4.
5	Trust in provider	5.
6	Size of loan	6.
7	Privacy of loans	7.
8	Collections practices	8.
9	Loan term	9.
10	Other (specify) _____	10.

**Section C: Experiences with digital credit**

Now I am going to ask you some questions about the loans you have taken from your phone including [enter list of providers mentioned in B1 (with [1] or [2]) and B3 (with [1] or [2])].

*Routing\_1. If answer [1] or [2] at two or more options in B1 and B3 (in other words, if respondent has used at least two digital lenders either currently or in the past), ask C0. Otherwise automatically code C0 with the only provider used and go to C1*

C0. From which provider, did you receive the most recent loan from your phone? (Spontaneous, single response)

Insert all loans marked as "1" or "2" in B1 and B3 as options	

C1. In what ways, did you use your MOST RECENT loan that you took out from your phone? (READ OUT, multiple responses allowed. Enumerators: after the read-out list probe – are there any other purposes for which you used the loan?)

		C1. 1=Yes 2=No
1	Just to try it out	
2	To purchase airtime	
3	For meeting day to day ordinary needs such as food, transportation	
4	For betting, including betting on your phone	
5	To pay a utility bill, such as rent electricity	
6		

7	For medical needs including medical emergency	
8	For other emergencies such as fire, flood	
9	For personal or household goods (clothes, TVetc)	
10		
11	For school or education costs	
12	For use in your business or farm	
13	To pay off another loan you took from your phone	
14	To pay off another loan you took somewhere other than your phone (microfinance, bank, SACCO, etc.)	
15	To lend to others (friends, family, etc.)	
16	To pay my contribution to my chama group (including loan repayment)	
17		
18		
19		
20		
21		
22	Other (specify) _____	

C2. What are the main advantages of loans from your phone compared to other providers?  
(Spontaneous response, multiple answers allowed)

1.	Fees	1
2.	interest rate	2
3.	Speed of loan	3
4.	Convenience	4
5.	Trust in provider	5
6.	Size of loan	6
7.	Privacy of loans	7
8.	Collections practices	8
9.	Other (specify) _____	9

C4. Have you experienced any of the following with a loan you've taken from your phone? (Read out, multiple answers) ***[Reassure the respondent their responses are completely confidential]***

		1=Yes 2=No
1.	You were charged fees that you didn't expect	
2.	You did not fully understand the costs or fees associated with the loan	
3.	The lender unexpectedly withdrew money from your savings account or mobile money wallet	
4.	You felt the repayment period on a loan was too short	
5.	You defaulted on your loan	
6.	You felt your information was not safe	
7.	You were reported to the credit bureau by the lender	

8.	You received a call or SMS from the lender to encourage repayment on your overdue balance	
9.	You needed to contact customer care but could not figure out how	
10.	You had difficulties navigating the menu	
11.	You felt that the cost of the loan was too high	
12.	You got a new SIM because you couldn't repay	
13.	Other (specify) _____	

#### Section D: Repaying loans

D1. Have you ever done any of the following in order to pay back a loan that you took from your phone? (Read out, Multiple responses)

		1=Yes 2=No
1	Borrowed money to repay the loan	
2	Used savings	
3	Sold assets or belongings	
4	Reduced food purchases	
5	Skipped paying school fees	
6	Forgo medical treatment	
7	Other (specify) _____	

*Routing\_7. If D1\_1 is recorded as "yes" ask D2. Otherwise skip to D3.*

D2. You said you have borrowed money to pay back a loan from your phone - Where did you borrow money from to do this? (Spontaneous response, Multiple answers allowed) Probe: Any others?

1.	Loan from a bank	1.
2.	Loan from a SACCO	2.
3.	Loan from a microfinance institution	3.
4.	Loan from a microfinance bank	4.
5.	Loan from your phone- such as borrowing money from KCB M-Pesa to pay a loan from Mshwari	5.
6.	Loan from your employer	6.
7.	Loan from your chama group (i.e. merry-go-round, savings group etc.).	7.
8.	Loan from a family member, friend, or neighbor	8.
9.	Loan from an informal moneylender/Shylock	9.
10.	Other loans (specify) _____	10.

D3. Have you ever been late in repaying a loan that you took from your phone?

Yes	1
No	2

*Routing\_8. If Yes to D3, ask D4. Otherwise skip to D6*

D4. What is the MAIN reason for not repaying your loan, that you took through your phone, on time? (Spontaneous mention, single answer) (If respondent says “I didn’t have money,” probe about specific reason)

1	Did not plan well enough	1.
2	Poor business performance	2.
3	All of my money went to basic needs such as food or utility bills	3.
4	My money went to school fees or expenses instead	4.
5	Had to pay off other loans	5.
6	Lost my job/Source of income	6.
7	Payment was more than I expected	7.
8	Unexpected medical expense or medical emergency	8.
9	Unexpected non-medical expense or emergency	9.
10	Lent money to someone else and they hadn’t repaid me	10.
11	No particular reason, I just chose not to	11.
12	Other (specify) _____	12.

D5. What have you experienced as a result of repaying a loan that you took through your phone LATE? (Spontaneous, multiple answers) Probe – any other consequences?

1	An extra fee or a rollover fee	1.
2	Reduction in future loan limit after repaying	2.
3	Blacklisted at the credit bureau	3.
4	Denied access to future loan with same lender	4.
5	Denied access to future loan with a different lender	5.
6	Naming and shaming on lender’s website	6.
7	Legal prosecution	7.
8	Confiscation of property, fines, or other legal penalties	8.
9	Other (specify) _____	9.

D6. Have you ever contacted anyone, such as customer care, an agent, or police, with a question, concern, or complaint about a loan you took from your phone?

Yes	1
No	2

*Routing\_9. If D6 is [1] (yes) go on to D7. Otherwise skip to Section E*

D7. Whom have you contacted with a question, concern, or complaint about a loan you took from your phone? (If respondent answers “call center” or “customer care” probe to determine if it is associated

with loan provider or MNO- Mobile Network Operator) (Spontaneous response, Multiples responses allowed)

1	Call center of the loan provider	1.
2	Customer care location of the loan provider	2.
3	Call center of MNO	3.
4	Customer care location of MNO	4.
5	Mobile money agent	5.
6	Banking agent	6.
7	Police	7.
8	Government agency	8.
9	Other (specify) _____	9.

*Routing\_10. If D7\_1, D7\_2, D7\_3, or D7\_4 is marked [1] go on to D8. Otherwise skip to Section E*

D8. For what purposes have you ever contacted the call center or customer care regarding a loan you took from your phone? Probe: Any others? (Spontaneous mention, Multiple responses)

*Routing\_11. For each issue that is YES at D8, ask D9.*

D9. Was the issue resolved to your satisfaction?

		D8.	D9. 1=Yes 2=No
1	A question about the amount I qualify for	1.	
2	To request a higher loan limit	2.	
3	A question about the fee or interest rate	3.	
4	A question about repayment requirements	4.	
5	To request an extension of the due date	5.	
6	To report or complain about an unexpected charge or fee	6.	
7	To report a problem with the app/messaging platform	7.	
8	Because of difficulties with the menu	8.	
9	To complain about an issue with an agent	9.	
10	To complain about my information in the credit bureau	10.	
11	Other (Specify) _____	11.	

**Section E: Ask ALL. Other financial services**

I'd now like to ask some questions about other financial services that you may use.

E1\_1 – E1\_11. For each of the following financial services, please tell me which of the following applies:

1. Currently use this service
2. Have used in the past but not currently
3. Have never used this service

(Enumerator: read each service, and mark the answer that applies)

		1=Currently use this service 2= Have used in the past but not currently 3=Have never used this service
1.	SACCO account	
2.	Microfinance institution account (e.g. BIMAS, Micro Mobile Ltd, Jitegemee Trust, Youth Initiatives – Kenya (YIKE))	
3.	Microfinance bank account (e.g. Rafiki, KWFT, Faulu)	
4.	Chama groups like merry-go-round or savings group	
5.	Bank account	
6.	Savings you keep in a secret hiding place	
7.	Mobile money account (e.g. Airtel Money, M-Pesa, MobiKash, orange Money and Tangaza Pesa)	
8.	NHIF Insurance	
9.	Any insurance other than NHIF (car, house, crop, other medical etc.)	
10.	National Social Security Fund (NSSF)	
11.	Other pension	

*Routing\_12. If E1\_1, E1\_2, E1\_3, E1\_5, E1a\_7 is [1] or [2], ask E2 otherwise skip to filter before E3*

E2. In the last 12 months, have you ever experienced any of the following in relation to your bank, MFI, MFB, SACCO, or mobile money account? (Read out, ask for each)

		1=Yes 2=No
1	Unexpected charges	
2	Lost money	

*Routing\_13. If E1\_4 is [1] or [2], ask E3 otherwise skip to E4a*

E3. In the last 12 months have you ever experienced any of the following in relation to your chama? (Read out, ask for each)

		1=Yes 2=No
1	Unexpected charges	

2	Lost money	
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E4a\_1 – E4a\_10. For each of the following loan sources, please tell me which of the following applies:

1. Currently have a loan from this source
2. Have had a loan from this source in the past but not currently
3. Have never had a loan from this source

(Enumerator: read each provider type, and mark the answer that applies)

*Routing\_19. For each service marked [1] in E4a, ask E4c.*

E4c\_1 - E4c\_22: What did you use your current loan from this provider for? (Spontaneous, multiple answers, choose from list E4C below)

	E4a 1=Currently have a loan from this source 2= Have had a loan from this source in the past but not currently 3=Have never had a loan from this source	E4c Purpose of the loan (choose from list below)
1.	Loan from a bank	
2.	Loan from a SACCO	
3.	Loan from a microfinance institution (e.g. BIMAS, Micro Mobile Ltd, Jitegemee Trust, Youth Initiatives – Kenya (YIKE))	
4.	Loan from a microfinance bank (e.g. Rafiki, KWFT, Faulu)	
5.	Loan from your employer including a salary advance	
6.	Loan from your chama group (i.e. merry-go-round, savings group etc).	
7.	Loan from a shopkeeper	
8.	Loan from a family member, friend, or neighbor	
9.	Loan from an informal moneylender/Shylock	
10.	Other loans (specify) _____	

E4c. LIST

1		1.
2	To purchase airtime	2.
3	For meeting day-to-day ordinary household needs such as food, transportation	3.

4	For betting, including betting on your phone	4.
5	To pay a bill or rent	5.
6		6.
7	For medical needs including medical emergency	7.
8	For other emergencies such as fire, flood	8.
9	For personal things such as clothes, shoes, travel	9.
10	To buy household goods (TV, refrigerator)	10.
11	To pay school or university fees or other school costs such as uniforms or books	11.
12	For business purposes, such as investment or payroll	12.
13		13.
14	To pay off another loan	14.
15	To lend to others (friends, family, etc.)	15.
16		16.
17	For agriculture improvements, implements, inputs or other agriculture related activities (including livestock)	17.
18	To buy land or a house	18.
19	To buy a car, motorbike or other vehicle	19.
20	For social reasons (wedding, bride price, etc.)	20.
21		21.
22	Other (specify) _____	22.

*Routing\_20. If B4 is [1] ask E7 otherwise skip to E8*

*Routing\_21. For E7, Ask for each of those loan services marked with [1] or [2] in E4a*

E7. Since you gained access to loans through your phone, have you stopped taking loans or taken loans less often from any of these sources?

		1=Yes, have stopped taking or now take less often 2= No, have not reduced use of this type of loan
1.	Loan from a bank	
2.	Loan from a SACCO	
3.	Loan from a microfinance institution	
4.	Loan from a microfinance bank	
5.	Loan from your employer, including a salary advance	
6.	Loan from your chama group (i.e. merry-go-round, savings group etc).	
7.	Loan from a family member, friend, or neighbor	
8.	Loan from the shopkeeper (both cash and/or in-kind)	

9.	Loan from an informal moneylender/Shylock	
10.	Other loans (specify) _____	

*Routing\_22. If the respondent has used any kind of credit, including if B4 is [1] or if E4a is [1] or [2] for any provider, go to E8; otherwise skip to E10.*

E8. Have you ever been in a situation when payments were due on multiple loans at the same time, and you could not make all payments?

Yes	1
No	2

*Routing\_23. If question E8 is [1], ask E9, otherwise go to E10*

E9. What factors have you used to decide which loan to pay off first? (Do not read out, code to fit Multiple answers)

1.	Pay according to the due date	1.
2.	Paid towards biggest loan	2.
3.	Paid towards smallest loan	3.
4.	Paid towards biggest payment due	4.
5.	Paid towards smallest payment due	5.
6.	Highest interest rate	6.
7.	Lowest interest rate	7.
8.	Highest fee	8.
9.	Lowest fee	9.
10.	In order to keep a loan a secret (to avoid embarrassment or keep other people- such as the spouse- from finding out they took a loan and they therefore pay it off quickly)	10.
11.	Pressure from lender	11.
12.	Pressure from family/friend	12.
13.	Loyalty to lender	13.
14.	Loyalty to family/friend	14.
15.	Maintain line of credit/keep credit in good standing	15.
16.	Wanted access to another loan and had to pay current loan off first	16.
17.	No particular reason	17.
18.	Other (specify) _____	18.

E10\_1 – E10\_4. For each of the following saving services, please tell me which of the following applies:

1. Currently save money with this service
2. Have saved with this service in the past but not currently
3. Have never saved with this service

(Enumerator: read each service, and mark the answer that applies)

		1=Currently save 2=saved in the past but not currently 3=never saved with this source
E10_1	M-Shwari	
E10_2	KCB M-pesa	
E10_3	Equity-Eazzy	
E10_4	MCo-op Cash (Cooperative Bank)	

*Routing\_24. If [1] or [2] for any options at E10, go on to E11, otherwise go to E15.*

E11. For what purposes have you saved money in any of the accounts you said you used in the previous question? (Spontaneous response, Multiple answers)

E12. Which of the reasons you just named is the MAIN reason you have saved money in any of these accounts (spontaneous response; must also be selected in E11)?

		E11.	E12.
1	In order to access a loan	1.	1
2	In order to increase the loan amount, you qualify for	2.	2
3	In order to earn interest on savings	3.	3
4	No specific reason	4.	4
5	To purchase airtime	5.	5
6	For meeting day-to-day ordinary household needs (e.g. food, transportation)	6.	6
7	To pay a utility bill, such as electricity or water	7.	7
8	To pay rent	8.	8
9	For medical needs, including medical emergency	9.	9
10	For other emergencies such as fire, flood	10.	10
11	For business purposes, such as investment or payroll	11.	11
12	For personal things (clothes, shoes, travel)	12.	12
13	To buy household goods (TV, refrigerator)	13.	13
14	To pay school or university fees or other school costs such as uniforms or books	14.	14
15	For a large purchase, such as a car, motorcycle, land or house	15.	15
16	Other (specify) _____	16.	16

*Routing\_25. If answers [1] or [2] at two or more options in E10 (in other words, if respondent has used at least two of the savings options listed), ask E13 and E14. Otherwise skip to E15.*

E13. Of the savings options you said you have used on your phone, which do you prefer most? (single answer)

[Insert <u>all services</u> with codes [1] or [2] at E10 ('Yes' responses for two or more services)]	1

E14. Why do you prefer this savings option over the others that you have used? (Spontaneous response, multiple answers allowed)

1	Interest rate	1.
2	Increased access to loans and/or bigger loans	2.
3	Convenience	3.
4	Trust in provider	4.
5	Privacy of savings	5.
6	Other (specify) _____	6.

E15. Have you ever tried any mobile betting services, such as SportPesa, Betin, Betway?

Yes	1
No	2

*Routing\_26. If E15 is [1] ask E16, otherwise go to Section F.*

E16. How often do you use a mobile betting service such as SportPesa, Betin, Betway? (Spontaneous response)

Daily	1
Weekly	2
Monthly	3
Once every 3 months	4
Once every 6 months	5
Once a year	6
Tried only once	7
Less often	8

### Section F: Concluding questions

To finish off, I'd like to ask some questions about life in general.

F1. First, I am going to read out some statements to you. Please tell me if you agree or disagree with each statement:

		1=Agree 2=Disagree
F1_1	You are currently setting money aside or saving money	
F1_2	In the last year, you have been regularly putting aside money for a particular purpose in future	

F1_3	In the last year, you have regularly kept money aside for emergencies or unexpected expenses	
F1_4	You often have trouble making your money last between the times when you get money	
F1_5	Over the last year you had to sell some assets in order to repay a loan	
F1_6	Over the last year you had to borrow another loan in order to repay a loan	

Routing\_27. \_f question F1\_1 is recorded as "1 – Agree", ask F2, otherwise proceed to F3

F2. Many people have different reasons why they keep money aside or save, for what reasons are you CURRENTLY saving? (Spontaneous mention, multiple answers allowed)

1	For meeting day to day ordinary household needs when you have little or no money	1.
2	For emergency (burial, medical)	2.
3	For social reasons (wedding, bride price)	3.
4	To purchase personal or household assets (such as clothes, shoes, own travel, refrigerator)	4.
5	For purchasing land OR building or improving a house	5.
6	For purchasing financial assets (shares/stocks/bonds)	6.
7	For purchasing agricultural/fishing tools, machinery or inputs	7.
8	For starting a new business or expanding an existing business	8.
9	For later in life/ old age or to leave something for your children	9.
10	For education for yourself, children or siblings or others	10.
11	To pay for farm labour	11.
12	To transport farm product to market	12.
13	Other (specify)	13.

F3. If you needed KShs 2,500 for rural (if answer in A2=3 or A0\_1=2) and 6,000 for urban (if answer in A2=1 or 2 or A0\_1=1) within three days in case of an emergency would you be able to get it?

Yes	1
No	2

F4. In the last 12 months, how often have (you) or your family [read out statement]: Is it often, sometimes, rarely, never?

		1=Often 2=Sometimes 3=Rarely 4=Never 5=Don't know
F3_1	Gone without enough food to eat	
F3_2	Gone without medicine or medical treatment that was needed	

F5. How much does it cost you to travel to the nearest financial service provider by public transport? *This can be a bank branch or mobile money agent, whether you use this provider or not (Spontaneous response, single answer)*

Close enough to walk – no need to spend money	1
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Less than KSh 50	2
About KSh 51-100	3
About KSh 101 - 200	4
About KSh 201 - 500	5
More than KSh 500	6
Don't know	7

F6. How do you intend to make ends meet in your old age? (spontaneous response, multiple answers allowed)

1.	Draw on savings	1.
2.	Pension/provident fund/retirement savings plan	2.
3.	Rely on children or other family	3.
4.	Run my own business	4.
5.	Sell your assets	5.
6.	Income from your investments (shares, rental)	6.
7.	Live off the farm	7.
8.	Government fund for the old	8.
9.	Other (specify) _____	9.
10.	Have no plans	10.
11.	Don't know	11.
12.	Refused to answer	12.

F7. What is your typical current MONTHLY income? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F7a. On average, how much would you say you spend on household and other expenses, including loan repayments and cash gifts to others in a month? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F7b After paying for these expenses, are you able to save any money in a month? (spontaneous response, single answer)

Yes	1
No	2

*Routing\_28. If F7b is [1] ask F7c.*

F7c. Approximately how much do you save in a month? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F8, F9 and F10 are skipped in questionnaire for FA respondents

F9b. Do you currently have a valid national ID? (Spontaneous response, single answer)

Yes	1
Know	2
Refuse to answer	3

F11. Would it be all right if we called you for a follow-up telephone interview in the future?

Yes	1
No	2

*Routing\_29. If F11 is recorded as "Yes" ask F12, otherwise conclude interview*

F12. Kindly share another phone number we can use to contact you in case this number doesn't work.

Phone number																				
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**Closing:**

Thank you for your participation in this survey. We appreciate your time. As I said at the beginning your answers will remain confidential.