

# Smallholder Household Survey in Mozambique

## Questionnaire for Individual Household Member

This questionnaire will be administered to **ONLY ONE** household member who contributes to the household income that is the head of household, his/her spouse or another household member aged 15 and over who contributes to the household income OR participates in the household's agricultural activities. This household member will be randomly selected from the list of eligible household members identified in the household questionnaire.



# MODULE ON AGRICULTURAL PRACTICES

A99. Do you participate in the household's agricultural activities?

SINGLE ANSWER.		
No	2	SKIP TO H16
Yes	1	

I would like to ask you some questions about your agricultural practices.

A38. How many years have you been farming?

READ OUT. SINGLE ANSWER.	
Less than 2 years	1
2 to 5 years	2
6 to 10 years	3
More than 10 years	4
Don't know	98

A39. Do you intend to keep working in agriculture?

SINGLE ANSWER.		
No	2	
Yes	1	SKIP TO A41
Don't know	98	SKIP TO A41

A40. What would make you less likely to stay in agriculture?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

A41. Do you agree or disagree with the following statements?

READ OUT. SINGLE ANSWER.	1=Agree 2=Disagree 98=Don't know
I enjoy agriculture	
I would not want to do any other kind of work	
I want to expand my agricultural activities by looking at new products and/or markets	
I would take full time employment if I were offered a job	
I am satisfied with what my agricultural activities have achieved	
I regard my agricultural activities as the legacy I want to leave for my family	
I just work to make ends meet	
I want my children to continue in agriculture	

A42. Are you a member of any of the following groups or associations?

READ OUT. MULTIPLE ANSWERS.		
A planting, weeding, and harvesting group	1	IF NO TO ALL OR REFUSED, SKIP TO A44
An exporting group or association	2	
Trade union	5	
Saving and credit group	6	
Women's group or association	7	
Processors group	8	
Cooperative/Producers' group	9	
Farm implement group	10	
Caixa	12	
Other (specify) _____	13	

A43. What types of services do you get from these groups or associations?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Business advice	1
Farming advice	2
The group markets our products	3
Access to farm implements	5
Buying products and services on credit	6
Start-up livestock, seeds, etc.	7
Financial advice	8
Access to inputs, fertilizer, seeds, labor, fuel, etc.	11
Storage facilities	12
Access to loans	13
Share in the profit	16
Savings account	17
Other (specify) _____	18
None	19
Don't know	98

A44. How often do you use each of the following sources of information for agricultural activities?

READ OUT. SINGLE ANSWER PER ROW.	1=Daily 2=Weekly 3=Monthly 4=More than monthly 5=Never 98=Don't know
Cell phone / SMS	
Radio	
Television	
Internet	
Newspapers / magazines	
Friends or family members	
Religious leaders	
Community members	
Rural development agents / NGOs	
School teachers	
Government officials	
Input (such as seeds, fertilizer, or pesticides) suppliers	
Merchants	
Government extension workers	
Intermediaries / Middlemen	
Other (specify) _____	

A47. How important is it to keep money aside for the following agricultural needs – very, somewhat, or not important?

A48. Do you currently keep money aside for any of the following agricultural needs? ASK ONLY IF A47 IS 1 OR 2

A49. Do you want to keep money aside for any of the following agricultural needs?

READ OUT.	A47. <i>Importance</i>	A48. <i>Currently keep</i>	A49. <i>Want</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes >> NEXT ITEM 2=No 98=Don't know	1=Yes 2=No 98=Don't know
Fertilizer			
Seeds			
Pesticides			
Equipment			
Fuel			
Hiring staff / workers			
Security			
For future investment opportunities			
Crop storage after harvest			
Irrigation			
Other (specify) _____			

A52. Do you currently store any of your crops after the harvest?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO A57

A53. Which crops do you normally store? USE ONLY CROPS LISTED IN A5

READ OUT. ACCEPT MULTIPLE ANSWERS.	
Maize	1
Beans	2
Sweet potatoes	3
Sorghum	4
Rice	5
Groundnuts	6
Cowpea	7
Millet	8
Cassava	9
Irish potatoes	10
Pigeon pea	11
Bananas	12
Coconut	13
Cotton	14
Sesame	15
Mango	16
Cashew	17
Sugar cane	18
Tobacco	19
Tea	20
Avocado	21
Cocoa	22
Sisal	23
Cloves	24
Coffee	25
Sunflower	26
Other (specify) _____	27

A55. Where do you store your crops?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

A56. Why do you store your crops?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS.		SKIP TO A58
I am waiting for the price to get better	1	
Storage is good way to minimize hazards or risks	2	
So my family can have extra money after harvest season	3	
I store so I can pay for school fees	4	
I store for another major expense	5	
I store it so we can consume it later	6	
Other (specify) _____	7	
Don't know	98	

A57. Why do you not currently store any of your crops?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS.	
There is no available storage place nearby	1
Storage is too expensive	2
There are no leftover crops to store	3
It is not a good idea to store crops	4
I need to use the money after the harvest	5
Other (specify) _____	7
Don't know	98

A58. Have you ever purchased livestock as an investment?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO A60

A59. Do you currently have livestock that are investments?

SINGLE ANSWER.	
Yes	1
No	2

A60. Which of the following factors pose the most significant risk to your agricultural activities?

READ OUT. SINGLE ANSWER.	
Weather (flood, drought, early/late rains etc.)	1
Power failure/shortage	2
Market prices	4
Input (such as seeds, fertilizer, or pesticides) prices	5
Pests/diseases	6
Contracts not being honored	7
Crops or livestock not being sold	8
Perils and accidents (fire, theft, equipment failure/breakage, etc.)	9
Health (your own , your family's, or your workers')	10
Land being taken away from them, due to informal ownership	11
Other (specify) _____	12
Don't know	98

A61. Have your agricultural activities been seriously affected by any of the following events in the past three years?

READ OUT. MULTIPLE ANSWERS		
Weather-related event (drought, floods, late rains)	1	
Pests / diseases	2	
Accident (e.g. fire) or theft	3	
Unexpected price fluctuation in the market	4	
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)	5	
Contracts not honored	6	
Market downturn / crops or livestock not able to be sold	7	
Breakdown of equipment	8	
Health-related event	9	
Don't know	98	SKIP TO H16

A62. How did you mainly cope when this happened?

READ OUT ANSWERS FROM A61. SINGLE ANSWER PER ROW.	1=Temporary job 2=Took a loan 3=Borrowed 4=Sold livestock 5=Sold asset 6=Used savings 7=Was covered by insurance 8=Did not need to do anything special 9=Did not do anything 98=Don't know
Weather-related event (drought, floods, late rains)	
Pests / diseases	
Accident (e.g. fire) or theft	
Unexpected price fluctuation in the market	
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)	
Contracts not honored	
Market downturn / crops or livestock not able to be sold	
Breakdown of equipment	
Health-related event	

# MODULE ON HOUSEHOLD ECONOMICS

Now I would like to ask you some questions about how you manage money.

H16. When it comes to financial or income-related advice, who do you regularly talk to?

READ OUT. PROBE FOR MULTIPLE ANSWERS.			
Chief	1	Xitique or Savings and credit group	12
Lead farmer	3	Other community group	13
Other community leader	4	Friends and family	14
Farmers' association or co-op	5	Don't know who to go to	15
Extension agents	6	Don't have anyone to go to	16
Financial institution like a bank or microfinance	7	Don't ask for advice	17
Middle men	10		

H17. In your opinion, how important is it for your household to save for each of the following?

H18. Which of the following do you feel your household needs to save for **the most**?

READ OUT. SINGLE ANSWER.	H17. <i>Save for</i>	H18. <i>Do the most</i>
	1=Very important 2=Somewhat important 3=Not important 98=Don't know	
Save money for a future purchase		1
Save money for an unexpected event		2
Save money for regular purchases		3
Save money for school fees		4
Don't know		98

H19. In your opinion, how important is it for your household to save at each of the following?

READ OUT. SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know
Save money at a financial institution	
Save money with an informal group	
Save money at home	
Save money on a mobile phone	
Don't know	

H21. In your opinion, how important is it for your household to invest in each of the following?

H22. Which of the following do you feel your household needs to do **the most**?

READ OUT. SINGLE ANSWER.	H21. <i>Invest in</i>	H22. <i>Do the most</i>
	1=Very important 2=Somewhat important 3=Not important 98=Don't know	
Invest money in a farm		1
Invest money in a home/home improvement		2
Invest money in a future educational opportunity		3
Don't know		98

H23. In the past 12 months, have you saved money with any of the following groups?

READ OUT. SINGLE ANSWER.	1=Yes 2=No 98=Don't know
Bank	
Microfinance institution	
Credit union	
Xitique or savings and credit group	
Friends and family	
Other (specify) _____	

H24. What would make you **most likely** to save money with a bank?

READ OUT. SINGLE ANSWER.	
Having a bank account that you could access through your mobile phone	1
Having a bank that was close to your home	2
Having a bank account that met your needs	3
Knowing more about how to get a bank account	4
If fees or minimum deposit requirements were not an issue	5
Knowing that others in your community also used the bank	6
Knowing that people at the bank would be there to help you	7
Another reason (specify) _____	8
I do not want to save with a bank	9
Don't know	98

H25. Now I would like to ask you a few questions about how you manage your money.

READ OUT. SINGLE ANSWER.	1=Yes 2=No 98=Don't know
In the event of an emergency, could you get extra money through relatives sending money or by selling assets?	
In the past 4 weeks, has anyone in your household skipped a meal to save money?	
In the past 4 weeks, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?	
In the past 12 months, has the household head missed any work because he was too sick to work?	
Does your family receive income (upkeep money or regular support) from a person outside your community or city?	

H26. I am going to read you a few statements and for each, please tell me if you agree or disagree.

READ OUT. SINGLE ANSWER.	1=Agree 2=Disagree 98=Don't know
When my money is in an account, it is constantly working for me	
I like to store money somewhere for a specific purpose	
I like to save my money in case of an emergency	
I like to store my money somewhere I trust	
I like to save my money in an account because it is safer	
Storing my money somewhere is easier than saving in an account	
I need to be able to access my money immediately	

H27. Imagine that you have an emergency and you need to pay 1,000 meticals. How possible is it that you could come up with 1,000 meticals within the next month – very possible, somewhat possible, or not possible?

DO NOT READ OUT. SINGLE ANSWER.		
Very possible	1	
Somewhat possible	2	
Not possible	3	SKIP TO H30
Don't know	98	SKIP TO H30

H28. What would be the main source of money that you would use to come up with the 1,000 meticals within the next month?

READ OUT. SINGLE ANSWER.	
Savings	1
Family, relatives, or friends	2
Money from working	3
Loan from employer	4
Credit card	5
Borrowing from a formal financial institution such as a bank	6
Borrowing from a xitique or savings and credit group	7
Borrowing from an informal money lender	8
Other source (specify) _____	9
Don't know	98

H30. I will read several statements. Please, tell me how often does the following apply to you?

READ OUT. SINGLE ANSWER.	1=Always or most of the time 2=Sometimes 3=Rarely 4=Never 98=Don't know
I spend less money than I make each month	
I have an emergency fund to cover for unplanned expenses	
I pay my bills on time	
My savings are larger than my debts	

H31. Do you have any of the following?

READ OUT. MULTIPLE ANSWERS.		
An insurance plan	1	
A living will; I know what will happen to my money if I die unexpectedly	2	SKIP TO H33
A retirement plan (employer provided or personal) that will help me live comfortably after I stop working	3	
A savings plan	4	
An investment	5	

H32. Which of the following types of insurance do you have?

READ OUT. MULTIPLE ANSWERS.	
Medical	1
Life	2
Car	3
Agriculture	4
House/property	5
Unemployment/income protection	6
Other (specify) _____	7
None	8
Don't know	98

H33. Which of the following types of insurance do you feel your household needs the most?

READ OUT. MULTIPLE ANSWERS.	
Medical	1
Life	2
Car	3
Agriculture	4
House/property	5
Unemployment/income protection	6
Other (specify) _____	7
Don't know	98

H34. Does your family have a plan to manage the unexpected expenses, which might result from the following?

READ OUT. SINGLE ANSWER.	1=Yes 2=No 98=Don't know
Loss of a house due to fire, flood or another natural disaster	
Major medical emergency, including illness, injury and childbirth	
Bankruptcy/loss of a job or a business	
Loss of harvest or livestock due to weather conditions or a disease	
Loss of property due to theft or burglary	
Death in the family	
An extended period of time without your own food supply	

H35. In the past 12 months, have you experienced any of the following events?

READ OUT. ACCEPT MULTIPLE ANSWERS.			
Medical emergencies	1	Wedding or marriage	6
Death of a family member	2	Housing repair or construction	7
Income lost due to theft	3	Relocation	8
Loss of job	4	None	11
Loss of wage labor	5	Don't know	98

H37. Do you agree or disagree with the following statements?

READ OUT EACH STATEMENT. SINGLE ANSWER.	1=Agree 2=Disagree 98=Don't know
My life is determined by my own actions.	
I can mostly determine what will happen in my life.	
I only focus on the short-term.	
I live more for the present day than for tomorrow.	
The future will take care of itself.	
When I get what I want, it is usually because I worked hard for it.	
My experience in my life has been that what is going to happen will happen.	
I feel like what happens in my life is mostly determined by powerful peoples.	

H38. Do you agree or disagree with the following statements?

READ OUT EACH STATEMENT. SINGLE ANSWER.	1=Agree 2=Disagree 98=Don't know
I always work hard to be among the best at what I do.	
I do things after giving them much thought.	
It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune.	
I am impulsive.	
I say things before I think them through.	
I always look for opportunities for improving my situation.	
I have many aspirations.	

H39. Now, I would like to ask you just a few questions about your financial habits and preferences. In the past 30 days (1 month), how many times did you do the following...?

H40. Now, how many times did you do the following activities in the past 90 days (3 months)?

READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER.	H39. <i>In the past 30 days</i>	H40. <i>In the past 90 days</i>
Deposit money		
Withdraw money		
Buy airtime top-ups		
Pay a school fee		
Pay utility bills (electricity, solar lantern, water, TV, cable)		
Send money to family members or friends		
Receive money from family members or friends		
Other (specify) _____		

H41. ASK NEXT QUESTION ONLY FOR ACTIVITIES THAT THE RESPONDENT CODED IN H40. IF NO ACTIVITIES REPORTED, THEN SKIP TO M1 IN NEXT SECTION. Which of those delivery methods did you use most frequently for this activity (READ THE ACTIVITY MARKED IN H40, THEN READ OUT THE LIST OF METHODS)?

READ OUT THE LIST OF ACTIVITIES. SINGLE ANSWER.	H41. 1=Direct deposit to a bank 2=Personal delivery by self 3=Courier delivery 4=Post office transfer 5=Bank and other Informal Services 6=Own m-money 7=Agent's m-money account 8=Other person's m-money account 9=Digital card 10=Western Union/ Money Gram 11=Door-to-door agents 12=Delivery through friend/relative 13=Other, specify
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

# MODULE ON MOBILE PHONES

Now I would like to ask you some questions about mobile phones.

M1. Have you ever used a mobile phone?

SINGLE ANSWER.		
Yes	1	SKIP TO M3
No	2	

M2. How interested would you be in using a mobile phone – very, somewhat, or not interested?

READ OUT. SINGLE ANSWER.		
Very interested	1	SKIP TO M19
Somewhat interested	2	
Not interested	3	
Don't know	98	

M3. What type of phone have you used?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Basic phone (no internet capability)	1
Feature phone (basic phone with internet capability)	2
Smartphone (touch screen)	3
Don't know	98

M4. Do you currently own a personal mobile phone?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO M7

M5. How many mobile phones do you own?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

M6. What type of phone(s) do you own?

READ OUT. SINGLE ANSWER PER ROW.	First phone	Second phone	Third phone	
Basic phone (no internet capability)	1	1	1	SKIP TO M10
Feature phone (basic phone with internet capability)	2	2	2	
Smartphone (touch screen)	3	3	3	
Don't know	98	98	98	

M7. You said you don't own a personal mobile phone. Do you borrow or pay to use a mobile phone elsewhere?

SINGLE ANSWER.	
Yes	1
No	2

M8. What is the main reason you do not have a mobile phone?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER.	
I am not allowed to use a phone by my spouse or family	3
Using a phone is against my culture/religion	6
I don't have money to buy phone	7
I don't have money to pay for airtime	8
There is no network where I live/work	9
I worry about what people in my community would think	10
I don't have a need to use a phone	11
There is no place to charge a phone	12
No specific reason	13
Other (specify) _____	14
Don't know	98

M9. How likely are you to purchase a mobile phone in the next twelve months – very likely, somewhat likely, or not likely?

SINGLE ANSWER.	
Very likely	1
Somewhat likely	2
Not likely	3
Don't know	98

M10. Do you personally have an active/working SIM card?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO M12

M11. How many active / working SIM cards do you have with the following providers?

READ OUT. ACCEPT MULTIPLE ANSWERS.		
MCel		SKIP TO M14
Vodacom		
Movitel		
Other (specify) _____		

M12. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else?

SINGLE ANSWER.	
Yes	1
No	2

M13. How likely are you to purchase your own SIM card in the twelve months?

SINGLE ANSWER.	
Very likely	1
Somewhat likely	2
Not likely	3
Don't know	98

M14. What are the benefits to having your own mobile phone or SIM card?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. MULTIPLE RESPONSES.	
Talking to friends and family	1
Running your business	2
Conducting financial transactions	3
Downloading / Watching / Listening to music, games, videos, ringtones	4
Browsing social media (Facebook, Twitter, Instagram, WhatsApp)	5
Other (specify)	6
Don't know	98

M15. Is having a mobile phone important to you?

SINGLE ANSWER.	
Yes	1
No	2
Don't know	98

M16. Apart from today, when was the last time you performed the following activities on the mobile phone you use?

READ OUT. SINGLE ANSWER.	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Never 98= Don't know
Made/received calls	
Sent/received text messages or photos	
Used/browsed the internet	
Downloaded music, video, games, or mobile phone application	
Made a financial transaction such as send/receive money, pay debt, or banking transaction	
Used "Call Tunes" or other audio/video on-demand-from operator services	
Used Facebook, WhatsApp, Twitter, Instagram or another social networking site	
Took a color picture	

M19. How important is each of the following abilities to your household’s agricultural activities – very important, somewhat important, or not important?

M20. Do you currently have any of the following abilities for your agricultural activities?

M21. ASK NEXT QUESTION ONLY FOR PRODUCTS THAT THE RESPONDENT DOES NOT HAVE IN M20. IF THE RESPONDENT HAS ALL ABILITIES CODED IN M20, THEN GO TO NEXT QUESTION. Do you want to have any of the following abilities for your agricultural activities?

READ OUT.	M19. <i>Importance</i>	M20. <i>Currently have</i>	M21. <i>Want</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don’t know	1=Yes 2=No >> NEXT QUESTION	1=Yes 2=No 98=Don’t know
Ability to access weather information on a mobile phone			
Ability to access market pricing information on a mobile phone			
Ability to access farming information on a mobile phone			
Ability to track shipments of inputs and crops on a mobile phone			
Ability to buy and sell on a mobile phone			
Ability to charge my phone at a central location			
Other (specify) _____			

# MODULE ON FINANCIAL SERVICES

I would like to ask you some questions about financial services.

F1. How important is it to your agricultural activities to have the following – very important, somewhat important, or not important?

READ OUT. SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know
Bank account (non-savings)	
Mobile phone	
Mobile money account	
Insurance	
Savings account	
Credit or a loan	

For the next few questions, I am going to ask you about banks, which are formal financial institutions, such as Banco Tchuma, Banco Terra, Barclays, Ecobank, Millennium, Standard Bank, etc.

F2. Have you ever been inside a bank?

SINGLE ANSWER.	
Yes	1
No	2

F3. What are the benefits to having a bank account?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
Avoid lengthy wait times for bill payments	1
Ability to save money	2
Saving money in a secure location	3
Ability to do more business	4
Ability to send or receive money to/from family members or friends	5
Ability to send or receive payments	6
Other (specify) _____	7
Don't know	98

F4. Do you personally have a bank account that is registered in your name?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F5

F80. At which bank(s) do you have a bank account?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS. RECORD ANSWER AND SKIP TO F8			
AC MicroBanco	1	Capital Bank	16
African Banking Corporation (Moçambique), SA.	2	Ecobank	17
Banco Comercial e de Investimentos, SA.	3	FNB Moçambique, SA.	18
Banco Internacional de Moçambique, SA.	4	Letshego Financial Services Mozambique (Mcb), SA.	19
Banco Mais	5	Microbanco NGR, SA	20
Banco Mercantil e de Investimentos, SA.	6	Moza Banco, SA.	21
Banco Nacional de Investimento, SA.	7	Socrema Banco de Microfinanças, SA.	22
Banco Oportunidade de Moçambique, SA.	8	Standard Bank, SA.	23
Banco Tchuma, SARL.	9	The First Microbank, SA.	24
Banco Terra, SA.	10	The Mauritius Commercial Bank Moçambique, SA.	25
Banco Único, SA.	11	United Bank for Africa Moçambique, SA.	26
Barclays Bank Moçambique, SA.	12	Yingwe Microbanco, SA.	27
Caixa de Poupança Postal de Moçambique, SA.	13	Other (specify) _____	28
Caixa Financeira de Caia, SA.	14	Don't know	98
Caixa Financeira de Catandica, SA.	15		

F5. What is the main reason you do not have a bank account?

DO NOT READ OUT. SINGLE ANSWER.	
I do not know what it is	1
I do not know how to open one	2
I never thought about using a bank	3
There are no banks close to where I live	4
I do not have money/ I do not have enough money to make any transactions with such account	5
I do not need one, I do not make any transactions	6
Registration fee is too high/ Fees for using a bank account are too high	8
Banks do not offer the services I need	9

F6. Do you use a bank account that belongs to somebody else if you need to?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F17

F7. Whose bank account are you most likely to use if you need to?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER.	
Spouse	1
Parent	2
Child	3
Other relative (specify) _____	4
Not related	5
Don't know	98

F8. Who else has access to your bank account or the bank account you use that belongs to someone else?

READ OUT. CODE INTO THE FOLLOWING CATEGORIES. MULTIPLE ANSWERS.	
Spouse	1
Parent	2
Child	3
Other relative (specify) _____	4
Not related	5
Don't know	98

F9. Which of the following services does the bank you use offer? It does not matter if you don't use those services, I just want to know if they are available to you.

READ OUT. SINGLE ANSWER.		
At least one of the following – savings, money transfers, insurance, investments	1	
Only loans	2	SKIP TO F17
None of the above	3	SKIP TO F17
Don't know	98	SKIP TO F17

F11. Apart from today, when was the last time you made a deposit or withdrawal using a bank account or used a bank account for any other financial activity?

READ OUT. SINGLE ANSWER.		
Yesterday	1	
In the past 7 days	2	
In the past 30 days	3	
In the past 90 days	4	
More than 90 days ago	5	
Never	6	SKIP TO F17
Don't know	98	SKIP TO F17

F12. When you use a bank account for any financial activity, do you use any of the following?

READ OUT. MULTIPLE ANSWERS.		
Over the counter in a branch of the bank	1	
ATM	2	
Over the counter at a retail store	3	
Bank's website	4	
Mobile app	5	
A door-to-door agent or another person who is associated with this bank	6	
Through a mobile wallet by transferring money from my bank account to my phone	7	
Other (specify) _____	8	
Don't know	98	SKIP TO F14

F13. Of the different ways you use a bank for financial activities, which is your preferred way?

READ OUT ANSWERS FROM F12. SINGLE ANSWER.	
Over the counter in a branch of the bank	1
ATM	2
Over the counter at a retail store	3
Bank's website	4
Mobile app	5
A door-to-door agent or another person who is associated with this bank	6
Through a mobile wallet by transferring money from my bank account to my phone	7
Other (specify) _____	8
Don't know	98

F14. Which of the following have you ever done using a bank account?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F15. Do you use a bank account for the following payments or purchases?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	
Pay employees		SKIP TO F17
Pay suppliers		
Receive payments from customers		
Receive payments from suppliers		
Make investment, e.g. buy new equipment or expand the office or business building		
Pay business associated expenses, including rent, taxes, utility and transportation bills		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)		
Other (specify) _____		
I do not use my bank account to make business transactions		

F16. You said you do not use a bank account for any payments or purchases. Please tell me why.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.	
I do not have a business	1
I will have to pay extra taxes	2
I will have to pay bribes to government officials to avoid taxation / licensing / paper work	3
My business is not registered, it is not formal	4
To pay account fees I will have to raise prices and people won't buy from me	5
My business is too small to need a bank account	6
I use other methods of payment	7
Other (specify) _____	8
Don't know	98

For the next few questions, I will ask you about microfinance institutions, cooperatives, and credit unions, which are financial service providers that are less formal than banks, such as AfricaWorks, Caixa Comunitaria De Microfinancas, Caixa Cooperativa de Crédito, Fundo de Desenvolvimento da Mulher, etc.

F17. Have you ever used any of the following?

READ OUT. SINGLE ANSWER.	1=Yes 2=No
Microfinance institution	
Cooperative	
Credit union	

F19. Do you have an account/membership in your name with any of the following?

F20. ASK ONLY FOR OPTIONS MARKED “YES” IN F19. OTHERS GO TO F24. Apart from today, when was the last time you used the account/membership in your name?

READ OUT.	F19. <i>Have account</i>	F20. <i>Last used</i>
SINGLE ANSWER.	1=Yes 2=No	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether 98=Don't know
Microfinance institution		
Cooperative		
Credit union		

F21. ASK ONLY IF ANSWERED ‘YES’ IN F17 OR F19, OTHERS SKIP TO F24 IN NEXT SECTION. Which of the following services does your <INSERT F19 INSTITUTION> offer? It does not matter if you use those services, I just want to know if they are available to you.

READ OUT. SINGLE ANSWER.	
At least one of the following – savings, money transfers, insurance, investments	1
Only loans	2
None of the above	3
Don't know	98

F81. At which microfinance institutions, cooperatives, or credit union(s) do you have an account?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know)

F22. ASK ONLY IF ANSWERED ‘YES’ IN F19, OTHERS SKIP TO F24 IN NEXT SECTION. Which of the following have you ever done using a <INSERT F19 INSTITUTION> account?

READ OUT. SINGLE ANSWER.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay utility bills (electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F23. ASK ONLY IF ANSWERED ‘YES’ IN F19, OTHERS SKIP TO F24 IN NEXT SECTION. Do you use a <INSERT F19 INSTITUTION> account for the following payments or purchases?

READ OUT. SINGLE ANSWER.	1=Yes 2=No
Pay employees	
Pay suppliers	
Receive payments from customers	
Receive payments from suppliers	
Make investment, e.g. buy new equipment or expand the office or business building	

Pay business associated expenses, including rent, taxes, utility and transportation bills	
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)	
Other (specify) _____	
I do not use my account to make these transactions	

F24. The next few questions are about mobile money. Have you ever heard of something called mobile money?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F46

F25. Are there benefits to having a mobile money account?

SINGLE ANSWER.		
Yes	1	
No	2	SKIP TO F27

F26. What are the benefits to having a mobile money account?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.		
Avoid lengthy wait times for bill payments	1	
Ability to save money	2	
Saving money in a secure location	3	
Ability to do more business	4	
Ability to send or receive money to/from family members or friends	5	
Ability to send or receive payments	6	
Other (specify) _____	7	
Don't know	98	

F27. To the best of your knowledge, for what types of financial activities can you use mobile money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Deposit and/or withdrawal	1
Person-to-person money transfers	2
Bill pay	3
Save or store money for a long term purpose	4
Make business transactions	5
Buy airtime	6
Other (specify) _____	7
Don't know	98

F28. Please tell me the names of any mobile money providers that you are aware of?

F29. ASK ONLY ABOUT PROVIDERS NOT MENTIONED IN F28. Have you ever heard about the following mobile money providers?

F30. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 or F29. IF "NO" FOR ALL IN F29, SKIP TO F46 IN NEXT SECTION. From which source of information did you first learn about this mobile money provider?

	<i>Unaided recall</i>	<i>Prompted recall</i>	<i>Information source</i>
	F28. DO NOT READ OUT. SINGLE ANSWER.	F29. READ OUT. SINGLE ANSWER.	F30. READ OUT. SINGLE ANSWER.
	1=Yes 2=No	1=Yes 2=No	1=Radio 2=TV 3=Billboards/posters 4=Newspapers / Magazines 5=Relatives 6= Non-relatives 7=Other (specify) _____
MCell			
Vodacom			
Other (specify)			

F31. ASK IF AT LEAST ONE PROVIDER MARKED IN F29. OTHERS SKIP TO F46 IN NEXT SECTION. Have you ever used this mobile money provider for any financial activity?

F32. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F46 IN NEXT SECTION. Apart from today, when was the last time you conducted any financial activity with this mobile money provider?

F33. ASK IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46 IN NEXT SECTION. Do you have a registered account (account registered in your name) with this mobile money provider?

	F31. <i>Used</i>	F32. <i>When used</i>	F33. <i>Have account</i>
READ OUT. SINGLE ANSWER.	1=Yes 2=No	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago	1=Yes 2=No
MCel			
Vodacom			
Other (specify) _____			

F34. ASK IF AT LEAST ONE PROVIDER MARKED IN F33. IF NO PROVIDERS MARKED IN F33, SKIP TO F35. Do you usually make transactions with your mobile money account yourself or does somebody else do them on your behalf?

SINGLE ANSWER.	
I make the transactions myself	1
Somebody does them on my behalf	2
Don't know	98

F35. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. How do you usually access this mobile money provider?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	1=Over the counter or by using an agent's account 2=Account of a family member in this household 3=Account of a family member in another household, other relative, friend or a neighbor 4=Account of a workmate or a business partner 5=My own account 6=Other (specify) _____
MCel	
Vodacom	
Other (specify)	

F36. ASK ONLY IF “NO” FOR ALL IN F31. OTHERS SKIP TO F37. What is the main reason you have never used mobile money services?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER	
I do not know what it is	1
I do not know how to open one	2
I do not have a state ID or other required documents	3
There is no point-of-service/agent close to where I live	4
I do not need one, I do not make any transactions	5
Using such account is difficult	6
I never have money to make transactions with this service	7
I do not trust that my money is safe on a mobile money account	8
It is too expensive	9
Other (specify) _____	10

F37. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46 IN NEXT SECTION. What is the main reason you started using mobile money?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER	
I had to send money to another person	1
I had to receive money from another person	2
Somebody/a person requested I opened an account	3
I had to send money to an organization/government agency: e.g., had to pay a bill	4
I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits	5
An agent or sales person convinced me	7
I saw posters/billboards/radio/TV advertising that convinced me	8
A friend or family member recommended it	9
I saw other people using it and wanted to try by myself	10
I wanted to start saving money with an m-money account	11
I wanted a safe place to store my money	12
I got a discount on airtime	13
I got a promotional amount of money to spend if I start using m-money	14
Other (specify) _____	16

F38. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46 IN NEXT SECTION. Have you ever used a mobile money account to do the following...?

READ OUT. SINGLE ANSWER.	1=Yes 2=No
Deposit money	
Withdraw money	
Buy airtime top-ups	
Pay a school fee	
Pay utility bills(electricity, solar lantern, water, TV, cable)	
Send money to family members or friends	
Receive money from family members or friends	
Other (specify) _____	

F39. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46 IN NEXT SECTION. Do you use a mobile money account to make the following payments or purchases?

READ OUT. MULTIPLE ANSWERS.		
Pay employees	1	SKIP TO F41
Pay suppliers	2	
Receive payments from customers	3	
Receive payments from suppliers	4	
Make investment, e.g. buy new equipment or expand the office or business building	5	
Pay business associated expenses, including rent, taxes, utility and transportation bills	6	
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)	7	
Other (specify) _____	8	
I do not use my mobile money account to make these transactions	9	

F40. You said you do not use a mobile money account for any payments or purchases. Please tell me why.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS.		
I do not have a business	1	
I will have to pay extra taxes	2	
I will have to pay bribes to government officials to avoid taxation / licensing / paper work	3	
My business is not registered, it is not formal	4	
To pay account fees I will have to raise prices and people won't buy from me	5	
My business is too small to need a bank account	6	
I use other methods of payment	7	
Other (specify) _____	8	
Don't know	98	

F41. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46 IN NEXT SECTION. Which of the following mobile money agents are the closest to where you live, regardless of what service you use?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.		
MCel	1	
Vodacom	2	
Other (specify)	4	

F42. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46 IN NEXT SECTION. How do you usually get to a mobile money agent? Do you...?

READ OUT. SINGLE ANSWER.		
Walk	1	
Use a motorcycle taxi or a mini-bus taxi	2	
Use a regular bus	3	
Have to take a train	4	
The agent comes to me	5	
Ride a bicycle	6	
Ride in my own car or motorbike	7	
Get a car/motorbike ride for free with a friend, relative or neighbor	8	
Other (specify) _____	9	
Don't know	98	

F43. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46 IN NEXT SECTION. Do you usually go to a mobile money agent at or near the following places?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
Your home	1
Your work	2
Where you shop for food	3
Near your children’s school/childcare facility	4
Near a public transportation hub, for example, a bus stop or station	5
Near a shop where you go to charge your mobile phone	6
Near/at the shop where you buy airtime	7
Other (specify) _____	8
Don’t know	98

F46. The next few questions are about informal financial services and service providers. Have you ever used any of the following?

F47. ASK ONLY FOR OPTIONS MARKED “YES” IN F46. OTHERS GO TO F51. Apart from today when was the last time you used these services or service providers for any financial activity?

READ OUT.	F46. <i>Used</i>	F47. <i>Last used</i>
SINGLE ANSWER.	1=Yes 2=No >> IF NO TO ALL, SKIP TO F51	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether 98=Don’t know
Xitique or saving and credit group		
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis		
Savings collectors		
A digital card, a recharge card that is not attached to a bank or MFI account		
Money lenders		
Other group (specify) _____		

F49. Which of the following services do your groups provide?

READ OUT. ACCEPT MULTIPLE ANSWERS.	
Give one member all the monies collected in one round (merry go round)	1
Lend money out to non-members who borrow and repay with interest added	2
Lend money out to members who borrow and repay with little or no interest added	3
Buy household goods, groceries, or food for members	4
Act as a guarantor or security for members	5
Invest the money in shares, company shares, or a business	6
Contribute money to purchase working tools	8
Purchase fixed assets like land or houses as a group or for members	9
Raise the money needed for funerals or emergencies (part or all)	11
Help members save money	14
Other (specify) _____	15
Don't know	98

F50. Which of these service providers or services is the most important to you?

READ OUT. SINGLE ANSWER.		
Xitique or savings and credit group	1	SKIP TO F52
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis	2	
Savings collectors	3	
A digital card, a recharge card that is not attached to a bank or MFI account	5	
Money lenders	6	
Other (specify) _____	7	

F51. Why do you not have a membership with any of these groups?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ACCEPT MULTIPLE ANSWERS.	
You have an account in a bank or other formal institution	1
You don't have any money	2
People steal your money	3
You don't know about them	4
You don't need any service from them	5
You don't trust them	6
Groups require too much time in meetings	7
Another reason (specify) _____	8

F52. On a scale from 1 to 5, where 1 means “fully distrust” and 5 means “fully trust,” how much do you trust each of the following as financial sources?

	1=Fully distrust 2=Somewhat distrust 3=Neither trust nor distrust 4=Somewhat trust 5=Fully trust 98=Don't know
Banks	
Bank agents	
Microfinance institutions	
Mobile money providers	
Mobile money agents	
Savings groups	
Credit union	
Friends, neighbors or relatives who borrow from / save money for me	

F53. What would be the main reasons for borrowing money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.	
To start a new business or expand my business	1
To improve the cash flow situation of my business	2
To buy inputs (such as seeds, fertilizer, or pesticides)	3
To make big purchases (not inputs) such as land or modern equipment	4
For other agricultural activities	5
For emergency expenses	7
To pay for school fees	8
To cover daily expenses	9
Other (specify) _____	10
Don't know	98

F54. For your agricultural activities, how important to you is it to borrow from each of the following – very important, somewhat important, or not important?

F55. In the past 12 months, have you attempted to borrow from any of the following?

F56. If the need arose, would you attempt to borrow from any of the following?

READ OUT.	<i>F54. Importance</i>	<i>F55. Attempted</i>	<i>F56. Would attempt</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes 2=No	1=Yes 2=No
Bank			
Microfinance institution			
Credit union			
Cooperative			
Xitique or savings and credit group			
Informal money lender			
Friends and family			
Other (specify) _____			

F57. What factors would you consider when you want to borrow money?

READ OUT. ALLOW FOR MULTIPLE ANSWERS.			
Quickest access to money	1	Best repayment terms	8
Most convenient to get to	2	Met minimum requirements	9
Best interest rates	3	Trust in a financial institution	10
Was desperate / no other options	4	Loan size	11
Recommended by a friend	5	Other (specify) _____	12
Easiest to use	6	Don't know	98
Have borrowed from them before	7		

F58. Do you currently have any loans?

SINGLE ANSWER.	
Yes	1
No	2

F59. How important is each of the following products to your agricultural activities – very important, somewhat important, or not important?

F60. Do you currently have any of the following products for your agricultural activities?

F61. ASK ONLY IF THE ANSWER TO F60 IS NO. Do you want to have any of the following products for your agricultural activities?

READ OUT.	F59. <i>Importance</i>	F60. <i>Currently have</i>	F61. <i>Want</i>
SINGLE ANSWER.	1=Very important 2=Somewhat important 3=Not important 98=Don't know	1=Yes 2=No	1=Yes 2=No 98=Don't know
A loan that came with a bank account			
A loan that came with a mobile money account			
A mobile money account that came with a smartphone			
A loan that came with an insurance plan			
A credit plan for school fees			
A layaway plan for school fees			
A savings plan for inputs, such as seeds, fertilizers, or pesticides			
A payment plan for inputs, such as seeds, fertilizers, or pesticides			
A pre-paid card to make payments			
A pre-paid card for receiving income			
Other (specify) _____			