

# CGAP Smallholder Household Survey in Tanzania/ Utafiti wa kaya ndogondogo Tanzania

## Questionnaire for Individual Household Member/ Dodoso la Mwanakaya binafsi

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. This household member will be randomly selected from the list of eligible household members identified in the household questionnaire./ Dodoso hili litafanyika kwa mwanakaya **MMOJA TU** ambaye anachangia kipato cha kaya, yaani, mkuu wa kaya, mke / mume wake au mtu mwingine wa kaya mwenye umri wa miaka 15 na zaidi ambao wanachangia kipato cha kaya. Mwanakaya huyu atachaguliwa kwa bahati nasibu kutoka orodha ya wanakaya wanaotambuliwa katika dodoso la kaya.

This questionnaire is administered to **ONLY ONE** household members who contributes to the household income that is, the head of household, his/her spouse or another household members aged 15 and over who contributes to the household income. This household member is randomly selected among all eligible household members identified in the household questionnaire./ Dodoso hili litafanyika kwa mwanakaya **MMOJA TU** ambaye anachangia kipato cha kaya, yaani, mkuu wa kaya, mke / mume wake au mtu mwingine wa kaya mwenye umri wa miaka 15 na zaidi ambao wanachangia kipato cha kaya. Mwanakaya huyu atachaguliwa kwa bahati nasibu kutoka orodha ya wanakaya wanaotambuliwa katika dodoso la kaya.

Individual questionnaire/ Dodoso binafsi	
<b>I1.</b> CGAP cluster number / Namba ya mkusanyiko wa CGAP: _____	<b>I2.</b> Household number / Namba ya kaya: _____
<b>I3.</b> Household member's name / Jina ya wanakaya: Name/ Jina _____	<b>I4.</b> Household member's line number / Namba ya simu ya mwanakaya: _____
<b>I5.</b> Interviewer's name and number/ Jina la Mhoji: Name/ Jina _____	<b>I6.</b> Supervisor's name and number/ Jina na namba ya msimamizi : Name/Jina _____
<b>I7.</b> Day / Month / Year of interview/ Siku/ mwezi/ mwaka wa mahojiano: _____ / _____ / 2016	<b>I8.</b> Region/Mkoa Name/ Jina _____
<b>I9.</b> District/ Wilaya Name/Jina _____	

Repeat greeting if not already read to this household member/ Rudia salamu kama bado hujamsomea mwanakaya huyu :

We are from **Ipsos**. We are conducting a survey about smallholder households. I would like to talk to you about their household activities and financial behaviors. The interview will take about 45 minutes. All the information we obtain will remain strictly confidential and anonymous. May I start now?/ Tumetokea Ipsos na tunafanya utafiti kuhusu kaya ndogondogo. Ningependa kuzungumza nawe kuhusu shughuli za kaya yenu na tabia yenu kifiedha. Mahojiano haya yatatumia takriban dakika 45 na taarifa zote tunazozipata zitakuwa na usiri mkubwa sana na jina lako halitatajwa popote pale. Naweza kuanaza?

☐ Yes, permission is given/ Ndiyo, umepewa ruhusa ⇒ Go to A99 to begin the interview/ Nenda A99 kuanza mahojiano.

☐ No, permission is not given / Hapana, Hujapewa ruhusa ⇒ Circle 03 in I10. Discuss this result with your supervisor/ Zungushia 03 kwenye I10. Jadili matokeo na msimamizi wako.

**I10. Result of household member 's interview/ Matokeo ya Mahojiano ya Mwanakaya:**

Completed/ Amemaliza .....	01
Not at home at time/ Hakuwepo nyumbani wakati huo .....	02
Refused/ Amekataa .....	03
Partly completed/ yamekamilika kwa kiasi fulani .....	04
Incapacitated/ Hana uwezo.....	05
Other ( <i>specify</i> )/ Nyingine (elezea).....	96

# **MODULE ON AGRICULTURAL PRACTICES /SEHEMU YA**

## **DESTURI ZA KILIMO**

A99. MATCH TO D11. Do you participate in the household's agricultural activities? / LINGANISHA NA D11.

Je, unashiriki katika shughuli za kilimo za kaya?

SINGLE ANSWER/ JIBU MOJA.		
No/ Hapana	2	SKIP TO H16/ RUKA HADI H16
Yes/ Ndiyo	1	

I would like to ask you some questions about your agricultural practices/ Ningependa nikuulize maswali machache kuhusi desturi zako za kilimo.

A38. How many years have you been farming/ Umeshughulika na Kilimo kwa miaka mingapi?

READ OUT. SINGLE ANSWER/ MSOMEE. JIBU MOJA	
Less than 2 years/ Chini ya miaka 2	1
2 to 5 years/ Miaka 2 hadi 5	2
6 to 10 years/ miaka 6 hadi 10	3
More than 10 years/ Zaidi ya miaka 10	4
Don't know/ Sijui	98

A39. Do you intend to keep working in agriculture?/ Je unakusudia kuendelea na shughuli za kilimo?

SINGLE ANSWER/ JIBU MOJA.		
No/ Hapana	2	
Yes/ Ndiyo	1	SKIP TO A41/ RUKA HADI A41
Don't know/ Sijui	98	SKIP TO A41/ RUKA HADI A41

A40. What would make you less likely to stay in agriculture?/ Kitu gani kitakacho kufanya uwe na uwezekano mdogo wa kukaa kwenye kilimo?

SINGLE ANSWER/ JIBU MOJA. \_\_\_\_\_ (98 for Don't know/ 98 kwa sijui)

A41. Do you agree or disagree with the following statements/ Je unakubaliana au Hukubaliani na kauli zifuatazo?

READ OUT. SINGLE ANSWER/ MSOMEE. JIBU MOJA.	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
I enjoy agriculture/ Nafurahia Kilimo	
I would not want to do any other kind of work/ Nisingependelea kufanya kazi nyingine ya aina yeyote	
I want to expand my agricultural activities by looking at new products and/or markets/ Nataka kukuza shughuli zangu za kilimo kwa kuangalia bidhaa mpya na/au masoko	
I would take full time employment if I were offered a job/ Nitachukua kazi ya muda wote endapo nitapewa	
I am satisfied with what my agricultural activities have achieved/ Nimeridhika na nilichotimiza na shughuli za kilimo	
I regard my agricultural activities as the legacy I want to leave for my family / Na husisha shughuli zangu za kilimo na urithi Nataka kuacha kwa familia yangu	
I just work to make ends meet/ Nafanya kazi kukidhi haja	
I want my children to continue in agriculture/ Nataka wanangu waendeleo kwenye kilimo	

A42. Are you a member of any of the following groups or associations/ Je, we ni Mwanachama wa makundi au taasisi yeyote kati ya zifuatazo?

READ OUT. MULTIPLE ANSWERS/ MSOMEE. MAJIBU MENGI.		
A planting, weeding, and harvesting group/ Kundi la Kupanda, Kupalilia, na Kuvuna	1	IF NO TO ALL OR REFUSED, SKIP TO A44/ KAMA ZOTE NI HAPANA AU KAKATAA, RUKA HADI A44
An exporting group or association/ Taasisi au Kundi la kuuza nje	2	
Trade union/ Chama cha wafanya biashara	3	
Merry go round / Informal savings network/ Vikoba/ Mtandao wa Akiba usiyo rasmi	4	
Women's group or association/ Taasisi za vikundi vya wanawake	5	
Processors group/ Kundi la Wasindikaji	6	
Cooperative/Producers' group/ Shirika/ Kundi la Wazalishaji	7	
Farm implement group/ Kundi la vifaa vya Kilimo	8	
SACCO/ SACCOS	9	
Other (specify)/ Nyingine (elezea) _____	10	

A43. What types of services do you get from these groups or associations/ Ni aina gani ya huduma unapata kutoka kwenye haya makundi au Taasisi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ SOMA KWA SAUTI. KUBALI MAJIBU MENGI.	
Business advice/ Ushauri wa kibiashara	1
Farming advice/ Ushauri wa kilimo	2
The group markets our products/ Kundi linatafta masoko ya bidhaa zetu	3
Access to farm implements/ Upatikanaji wa vifaa vya kilimo	4
Buying products and services on credit/ Kuuza bidhaa na huduma kwa mkopo	5
Start-up livestock, seeds, etc./ mifugo ya kuanzia, mbegu, n.k	6
Financial advice/ ushauri wa kifedha	7
Access to inputs, fertilizer, seeds, labor, fuel, etc./ upatikanaji wa pembejeo, mbolea,mbegu, kazi, mafuta, n.k	8
Storage facilities/ Vifaa vya Kuhifadhia	9
Access to loans/ Upatikanaji wa Mikopo	10
Share in the profit/ Mgawanyo wa faida	11
Savings account/ Akaunti ya Akiba	12
Insurance/ Bima	13
Other (specify)/ Nyingine (elezea) _____	14
None/Hakuna	15
Don't know/ Sijui	98

A44. How often do you use each of the following sources of information for agricultural activities/ Ni mara ngapi unatumia vyanzo vya habari vya kilimo kati ya zifuatavyo ?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Daily/ Kilasiku 2=Weekly/ kwa wiki 3=Monthly/ kwa mwezi 4=More than monthly/ Zaidi ya Mwezi 5=Never/ Kamwe 98=Don't know/ Sijui
Cell phone / SMS/ Simu ya Mkononi/ Ujumbe fupi	
Radio/ Redio	
Television/ Runinga	
Internet or social media/ Mtandao au Mtandao wa kijamii	
Newspapers / magazines/ Gazeti	
Friends or family members/ marafiki au wana familia	
Religious leaders/ Viongozi wa Dini	
Community members/ Wanajamii	
Rural development agents / NGOs/ Wakala wa Maendeleo ya Vijijini	
School teachers/ Walimu wa Shule	
Government officials / Agricultural extension officer/ Viongozi wa serikali/ afisa wa upanuzi/ukuuji wa kilimo	
Input (such as seeds, fertilizer, or pesticides) suppliers/ pembejeo (kama mbegu, mbolea, au kiua wadudu)	
Merchants/ mfanya biashara	
Government extension workers/ mfanyakazi wa ukuzaji wa serikari wa	
Intermediaries / Middlemen/ watu / mtu wa kati	
Other (specify)/ Nyingine (elezea)	

A47. How important is it to keep money aside for the following agricultural needs – very, somewhat, or not important/ Je, kuna umuhimu gani kuweka fedha kwa mahitaji ya kilimo cha baadae – sana, kidogo, au sio muhimu ?

A48. Do you currently keep money aside for any of the following agricultural needs? ASK ONLY IF A47 IS 1 OR 2/ Je, wewe kwasasa huwa unahifadhi fedha pembeni kwa kati ya mahitaji ya kilimo ya fuatayo? ULIZA ENDAPO A47 NI 1 AU 2

A49. Do you want to keep money aside for any of the following agricultural needs?/ Je, Unataka kuhifadhi fedha kwa mahitaji ya kilimo yoyote yafuatayo?

READ OUT/ MSOMEA.	A47. Importance/Muhimu	A48. Currently keep/ Naweka kwa sasa	A49. Want/ Nataka
SINGLE ANSWER/ JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ Muhimu kidogo 3=Not important/ Sio Muhimu 98=Don't know/ Sijui	1=Yes/NDIYO>> NEXT ITEM/ kitu kingine 2=No/ Hapana 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Fertilizer/ Mbolea			
Seeds/ Mbegu			
Pesticides/ Dawa zakuuwa wadudu			
Equipment/ Vifaa			
Fuel/ Mafuta/nishati			
Hiring staff / workers/ Kuajiri wafanyakazi			
Security/ Ulinzi			
For future investment opportunities/ kwa fursa za uwekezaji wa baadae			
Crop storage after harvest/ Uhifadhi wa Mazao baada ya kuvuna			
Irrigation/ Umwagiliaji			
Transportation/ Usafirishaji			
Agriculture machinery (e.g. tractor, thresher, etc.)/ Mashine za kilimo (m.f trecta, fyekeo n.k)			
Other (specify) Nyengine (elezea)_____			

A52. Do you currently store any of your crops after the harvest?/ Je, Kwasasa unahifadhi mazao yako yoyote baada ya kuvuna?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO A57/ RUKA HADI A57



A53. Which crops do you normally store? USE ONLY CROPS LISTED IN A5/ Je, ni bidhaa gani mara nyingi huwa una hifadhi? TUMIA BIDHAA ZILIZO ORODHESHA KWENYE A5 TU

READ OUT. ACCEPT MULTIPLE ANSWERS./ MSOMEE.KUBALI MAJIBU MENGI	
Maize/ Mahindi	1
Paddy/ Mpunga	2
Sorghum/ Mtama	3
Bulrush millet/ Ulezi	4
Finger millet/Ulezi	5
Cassava/ Mihogo	6
Sweet potatoes/ Vizi Vitamu	7
Irish potatoes/ Vizi Ulaya	8
Beans/ Maharage	9
Cowpeas/ Njegere	10
Pigeon peas/ Njegere	11
Sunflower/ Alizeti	12
Simsim	13
Groundnuts	14
Tomatoes/ Nyanya	15
Cabbage/ kabichi	16
Onions/ Vitunguu	17
Amaranth/ Mchicha	18
Cashew nut/ Korosho	19
Banana/ Ndizi	20
Cotton/ Pamba	21
Tobacco/ Tumbaku	22
Pyrethrum/ Pareto	23
Coffee/ Kahawa	24
Coconut/ Nazi	25
Orange/ Chungwa	26
Sugar cane/ Muwa	27
Palm oil/ Mchikichi	28
Other 1 (specify)/ Nyingine 1 (elezea)	29
_____	
Other 2 (specify) Nyingine 2 (elezea)	30
_____	
Other 3 (specify) Nyingine 3 (elezea)	31
_____	
None/ Hakuna	32

A55. Where do you store your crops?/ Wapi unapo hifadhi mazao yako?  
SINGLE ANSWER/ JIBU MOJA . \_\_\_\_\_ (98 for Don't know/ 98 kwa Sijui)

A56. Why do you store your crops?/ Kwanini una hifadhi mazao yako?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS/ USISOME KWA SAUTI. WEKA ALAMA KATIKA MAKUNDI YA CHINI. KUBALI MAJIBU MENGI.		SKIP TO A58/ RUKA HADI A58
I am waiting for the price to get better/ nasubiri bei iongezeke	1	
Storage is good way to minimize hazards or risks/ kuhifadhi ni njia nzuri ya kupunguza matatizo au hatari	2	
So my family can have extra money after harvest season/ Ili familia yangu ipate fedha ya ziada baada ya msimu wa uvunaji	3	
I store so I can pay for school fees/ Nahifadhi ili niweze kulipia ada ya shule	4	
I store for another major expense/ Nahifadhi kwa matumizi mengine makubwa	5	
I store it so we can consume it later/ Nahifadhi ili baadae tuweze kutumia	6	
Other (specify) / Nyingine (elezea) _____	7	
Don't know/ Sijui	98	

A57. Why do you not currently store any of your crops?/ Je, Kwanini kwasasa huifadhi mazao yako yeyote?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. ALLOW FOR MULTIPLE ANSWERS/ USISOME KWA SAUTI. WEKA ALAMA KATIKA MAKUNDI YA CHINI. KUBALI MAJIBU MENGI.	
There is no available storage place nearby/ Hakuna bohari(Ghala) maeneo ya karibu	1
Storage is too expensive/ Uhifadhi ni ghali	2
There are no leftover crops to store/ Hakuna mabaki ya mazao ya kuhifadhi	3
It is not a good idea to store crops/ Kuhifadhi mazao Sio wazo zuri	4
I need to use the money after the harvest/ Naitaji kutumia fedha baada ya uvunaji	5
Other (specify) Nyingine (elezea) _____	6
Don't know/ Sijui	98

A58. Have you ever purchased livestock as an investment?/ Je, ushawai kununua mifugo kama uwekezaji?

SINGLE ANSWER/ JIBU MOJA.		
Yes/Ndiyo	1	
No/ Hapana	2	SKIP TO A60/ RUKA HADI A60

A59. Do you currently have livestock that are investments?/ Je, kwasasa una mifugo ambayo ni ya Uwekezaji?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ NDIYO	1
No/ Hapana	2

A60. Which of the following factors pose the most significant risk to your agricultural activities?/ Ni ipi kati ya sababu zifuatazo zinahatarisha sana shughuli zako za kilimo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Weather-related event (drought, floods, late rains)/ Matukio yanayohusiana na Hali ya hewa (ukame, mafuriko, mvua zilizo chelewa)	1
Power failure/shortage/ Kukatika / Upungufu wa Umeme	2
Market prices/ bei za Sokoni	3
Input (such as seeds, fertilizer, or pesticides) prices or availability/ bei au upatikanaji wa pembejeo (kama mbegu, mbolea, au dawa za kuuwa wadudu)	4
Pests / diseases/ wadudu/ magonjwa	5
Contracts not being honored/ Mikataba kutoheshimiwa	6
Crops or livestock not being sold/ kutokuuzika kwa mifugo au mazao	7
Perils and accidents (e.g. fire) or theft/ Vihatarishi na ajali (mfano.Moto) au Wizi	8
Health (your own, your family's, or your workers')/ Afya ya(kwako,familia yako, au wafanyakazi wako)	9
Land being taken away from them, due to informal ownership/ Kuchukuliwa Ardhi, kutokana na umiliki usiyo rasmi	10
Breakdown of equipment/ Kuharibika/ kuvunjika kwa Vifaa	11
Input quality/ ubora wa pembejeo	12
Fuel prices or availability/ bei au upatikanaji wa mafuta	13
Other (specify)/ Nyinginezo (elezea) _____	14
Don't know/ Sijui	98

A61. Have your agricultural activities been seriously affected by any of the following events in the past three years?/ Je, shughuli zako za kilimo zimeharibiwa na matukio yoyote kati ya haya yafuatayo ndani ya miaka mitatu iliyopita?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana	
Weather-related event (drought, floods, late rains)/ Matukio yanayo husiana na hali ya hewa(ukame,mafuriko, mvua zilizo chelewa)		
Pests / diseases/ wadudu/ magonjwa		
Accident (e.g. fire) or theft/ Ajali (mfano. moto) au Wizi		
Unexpected price fluctuation in the market/ kubadilikabadilika kusikotarajiwa kwa bei Masokoni		
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)/ kubadilikabadilika kwa bei za pembejeo kusikotarajiwa (kama mbegu, mbolea, au dawa za kuulia wadudu)		
Contracts not being honored/ Mikataba kutoheshimiwa		
Market downturn / crops or livestock not able to be sold/ kuzorota kwa soko /kutokuuzika kwa mazao au mifugo		
Breakdown of equipment/ Kuharibika/ kuvunjika kwa Vifaa		
Health (your own, your family's, or your workers')-related event/ Afya ya (kwako,familia yako, au wafanyakazi wako)- tukio linalo husiana		
Death in the family/ Kifo katika familia		
Political unrest or war/ Vurugu za kisiasa au Vita		

Don't know/ Sijui		SKIP TO H16/ RUKA HADI H16
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A62. How did you mainly cope when this happened?/ Umewezaje kuvumilia wakati hiki kinatokea?

READ OUT ANSWERS FROM A61. SINGLE ANSWER PER ROW/ SOMA MAJIBU KWA SAUTI KUTOKA A61. JIBU MOJA KWA SAFU.	1=Temporary job/ kazi ya muda mfupi 2=Took a loan/ Nilichukua mkopo 3=Borrowed/ Niliuzima 4=Sold livestock/crops/Niliuza Mifugo/mazao 5=Sold asset/ Niliuza mali 6=Used savings/ Nilitumia akiba 7=Was covered by insurance/ Nililipwa na Bima 8=Stopped farming/ Niliacha kulima 9=Did not need to do anything special/ Sikutakiwa kufanya kitu chochote cha pekee 10=Did not do anything/ sikufanya chochote 98=Don't know/ Sijui
Weather-related event (drought, floods, late rains)/ Matukio yanayo husiana na hali ya hewa(ukame,mafuriko, mvua zilizo chelewa)	
Pests / diseases/ Wadudu/ magonjwa	
Accident (e.g. fire) or theft / Ajali (mfano. moto) au Wizi	
Unexpected price fluctuation in the market / Kubadilikabadilika kusikotarajiwa kwa bei Masokoni	
Unexpected price fluctuation of inputs (such as seeds, fertilizer, or pesticides)/Kubadilikabadilika kusikotarajiwa kwa bei za pembejeo (kama mbegu, mbolea, au dawa za kuulia wadudu)	
Contracts not being honored Kuto kuheshimiwa kwa Mikataba	
Market downturn / crops or livestock not able to be sold/ Kuzorota kwa soko /kutokuuzika kwa mazao au mifugo	
Breakdown of equipment /Kuharibika/ kuvunjika kwa Vifaa	
Health (your own, your family's, or your workers')-related event/ Afya ya (kwako,familia yako, au wafanyakazi wako)- tukio linalo husiana	
Death in the family /Kifo katika familia	
Political unrest or war /Vurugu za kisiasa au Vita	

# MODULE ON HOUSEHOLD ECONOMICS/ SEHEMU YA

## UCHUMI WA KAYA

Now I would like to ask you some questions about how you manage money/ Sasa ningependa kukuuliza maswali baadhi kuhusu jinsi unavyo simamia fedha.

H16. When it comes to financial or income-related advice, who do you regularly talk to/ Inapokuja kwenye ushauri wa kiuchumi au maswala ya kipato, ni nani maranyingi unaongea nae?

READ OUT. PROBE FOR MULTIPLE ANSWERS/ MSOME. DADISI KWA MAJIBU MENGI.			
Chief or Village leader/ chifu au kiongozi wakijiji	1	Savings and credit group/ Kundi la Akiba na Mikopo	9
Local Councilor or LC/ Diwani	2	Other community group/ Makundi mengine ya kijamii	10
Lead farmer/ Kiongozi wa wakulima	3	Friends and family/ familia na marafiki	11
Other community leader/ Viongozi wengine wa kijamii	4	Spouse/ mume/mke	12
Farmers' association or co-op/ Taasisi za Wakulima au Shirika	5	Don't know who to go to/ Sijui nani wa kumfwata	13
Extension agents/ Mawakala wa Upanunuzi/Ukuzaji	6	Don't have anyone to go to/ Sina yeyote wa kumfwata	14
Financial institution like a bank or microfinance/ Taasisi za kifedha kama Benki au asasi ndogo za kifedha	7	Don't ask for advice/ Sitafuti ushauri	15
Middle men/ mtu wa kati	8		

H17. In your opinion, how important is it for your household to save for each of the following/ Kwa maoni yako, kuna umuhimu gani wa kaya yako kuhifadhi kwa kila moja kati ya zifuatazo ?

H18. Which of the following do you feel your household needs to save for **the most**/ Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	H17. <i>Save for/ Kuhifadhi kwa</i>	H18. <i>Do the most/Fanya kwa wingi</i>
	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	
Save money for a future purchase/ Kuhifadhi fedha kwa manunuzi ya baadae		1
Save money for an unexpected event/ kuhifadhi fedha kwa tukio lisilotarajiwa		2
Save money for regular purchases/ kuhifadhi fedha kwa manunuzi ya kawaida		3

Save money for school fees/ kuhifadhi fedha kwa ajili ya ada za shule		4
Save money for marriage ceremony/dowry/ kuhifadhi fedha kwa ajili ya sherehe za ndoa/ posa		5
Save money for health care/ kuhifadhi fedha kwa ajili ya matibabu ya Afya		6
Save money for death in the family/ kuhifadhi fedha kwa ajili ya kifo katika familia		7
Save money for future loss of income/ kuhifadhi fedha kwa ajili ya hasara ya mapato ya baadae		8
Don't know/Sijui		98

H19. In your opinion, how important is it for your household to save at each of the following/ Kwa maoni yako , je, kuna umuhimu gani wa kaya yako kuhifadhi katika zifuatavyo?

H20. Which of the following do you feel your household needs to save at **the most/** Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

	H19. <i>Save at/ Hifadhi kwenye</i>	H20. <i>Do the most/ fanya zaidi</i>
READ OUT. SINGLE ANSWER PER ROW/MSOME. JIBU MOJA KWA SAFU.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/sio muhimu 98=Don't know/ sijui	
Save money at a financial institution/ kuhifadhi fedha katika Taasisi za kifedha		1
Save money with an informal group like a merry go round/ Kuhifadhi fedha kwenye Makundi yasiyo rasmi kama Vikoba		2
Save money at home/ Kuhifadhi fedha nyumbani		3
Save money on a mobile phone/ Kuhifadhi fedha kwenye simu ya mkononi		4
Don't know/ Sijui		98

H21. In your opinion, how important is it for your household to invest in each of the following/ Kwa maoni yako, Je, kuna umuhimu gani kwa kaya yako kuwekeza katika zifuatazo?

H22. Which of the following do you feel your household needs to do **the most**/ Ni kipi unadhani kaya yako inaweza kuhifadhi **kwa wingi** kati ya zifuatazo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	H21. <i>Invest in/ kuwekeza kwenye</i>	H22. <i>Do the most/kufanya zaidi</i>
	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	
Invest money in a farm or buying land/ Kuwekeza fedha kwenye shamba au kununua ardhi		1
Invest money in a home/home improvement/ kuwekeza fedha kwenye nyumba/ ukuzazaji wa nyumba		2
Invest money in a future educational opportunity/ kuwekeza fedha fedha ya fursa za kielimu baadae		3
Invest money in a business (non-farm)/ kuwekeza fedha kwenye biashara		4
Invest money in health care/ Kuwekeza kwenye Utunzaji wa Afya		5
Don't know/ Sijui		98

H23. In the past 12 months, have you saved money with any of the following/ Katika kipindi cha mienzi 12, je umewai kuhifadhi fedha kwenye zifuatazo?

READ OUT. SINGLE ANSWER PER ROW/MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Bank or other formal financial institution/ Benki au taasisi nyingine za kifedha zilizo rasmi	
Microfinance institution / Taasisi ndogondogo za kifedha	
SACCO	
Cooperative/ Mashirika	
Merry go round / informal savings network/ Vikoba/ mtandao wa akiba usiyo rasmi	
VSLAs	
Friends and family/ familia na marafiki	
At home/ Nyumbani	
On a mobile phone/ kwenye simu ya mkononi	
Other (specify)/ Nyingine (elezea) _____	

H24. What would make you **most likely** to save money with a bank or formal financial institution/ Kipikitakacho kufanya uweze kuhifadhi fedha kwenye benki au taasisi ya kifedha iliyo rasmi?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Having a bank account that you could access through your mobile phone/ Kuwa na akaunti ya benki ambayo utaipata kwa simu ya mkononi	1
Having a bank that was close to your home/ Kuwa na benki ambayo ipo karibu na nyumbani kwako	2
Having a bank account that met your needs/ Kuwa na akaunti ya benki inayokidhi mahitaji yako	3
Having a bank agent that was close to your home/ Kuwa na wakala wa benki karibu na nyumbani kwako	4
Knowing more about how to get a bank account/ Kujua zaidi jinsi ya kupata akaunti ya benki	5
If fees or minimum deposit requirements were not an issue/ Kama Ada ama matakwa ya kuweka fedha sio tatizo	6
Knowing that others in your community also used the bank/ Kujua wanajamii wenzio pia wanatumia benki	7
Knowing that people at the bank would be there to help you/ kujua kwamba utapata msaada na watu wa benk	8
Having bank staff that had a positive attitude / made you feel welcome/ Kuwa na wafanyakazi wa kibenk wenye tabia nzuri/ wanaokufanya ujiskie umekaribishwa	9
Another reason (specify)/ Sababu nyingine (elezea)	10
I do not want to save with a bank/ Sitaki kuhifadhi kwenye benki	11
Don't know/ Sijui	98

H25. Now I would like to ask you a few questions about how you manage your money/ Sasa ningependa nikuulize maswali machache kuhusu kwa jinsi gani una simamia fedha zako.

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/Hapana 98=Don't know/ Sijui
A. In the event of an emergency, could you get extra money through relatives sending money or by selling assets?/ Katika matukio ya dharura,Je, unaweza kupata fedha za ziada kutoka kwa ndugu au kuuza mali?	
B. In the past 4 weeks, has anyone in your household skipped a meal to save money?/ Katika wiki 4 zilizopita, Je kuna yeyeote katika kaya ameacha kula ili a hifadhi fedha	
C. In the past 4 weeks, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?/ katika wiki 4 zilizopita. Je nyumba yako hauwaki umeme usiku kwasababu ya hukuweza kununua mkaa/mafuta ya taa/n.k wa kuwashia?	
D. In the past 12 months, has the household head missed any work because he/she was too sick to work?/ Katika mienzi 12 iliyopita, Je, mkuu wa kaya kakosa kwenda kazini kwasababu anaumwa?	
E. Does your family receive income (upkeep money or regular support) from a person outside your community or city?/ Je, Familia yako ina pokea kipato (gharama za kifedha au msaada wa kawaida)kutoka kwenye mtu nje ya jamii au mji wako?	



H26. I am going to read you a few statements and for each, please tell me if you agree or disagree/ Naenda kuku somea kauli chache zifuatazo na kwa kila moja , tafadhali niambie kama una kubaliana ama hukubaliani.

READ OUT. SINGLE ANSWER PER ROW./ MSOME.EJIBUMOJA KWA SAFU	1=Agree/Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
When my money is in an account, it is constantly working for me/ pale fedha yangu inapokuwa kwenye benki ni sawa na kama inanifanyia kazi	
I like to store money somewhere for a specific purpose/ napenda kuhifadhi fedha sehemu kwa dhumuni maalum	
I like to save my money in case of an emergency/ napenda kuhifadhi fedha kwa ajili ya dharura	
I like to store my money somewhere I trust/ Napenda kuhifadhi fedha pale ninapo ninapo pa amini	
I like to save my money in an account because it is safer/ Napenda kuhifadhi fedha zangu kwenye akaunti kwasbabu ni salama	
Storing my money somewhere is easier than saving in an account/ kuhifadhi fedha zangu sehemu ni rahisi kuliko kuhifadhi kwenye akaunti	
I need to be able to access my money immediately/ naitaji niweze kupata fedha zangu kwa uharaka	

H27. Imagine that you have an emergency and you need to pay 100,000 shillings. How possible is it that you could come up with 100,000 shillings within the next month – very possible, somewhat possible, or not possible?/ Fikiria kwamba una dharura na unahitaji kulipa shilingi 100,000. Je utawezaje kupata shilingi 100,000 ndani ya mwezi unaofuata – inawezekana sana, inawezekana kidogo, au haiwezekani?

DO NOT READ OUT. SINGLE ANSWER/ USISOME KWA SAUTI.JIBU MOJA.		
Very possible/ Inawezekana sana	1	
Somewhat possible/ Inawezekana kidogo	2	
Not possible/ Saiwezekani	3	SKIP TO H30/ RUKA HADI H30
Don't know/ Sijui	98	SKIP TO H30/ RUKA HADI H30

H28. What would be the main source of money that you would use to come up with the 100,000 shillings within the next month?/ Ni kipi kinaweza kuwa ni chanzo chako kikuu cha fedha ambacho ungeweza kukitumia kupata shilingi 100,000ndani ya mwezi?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Savings/ Akiba	1
Family, relatives, or friends/ Familia, ndugu, au marafiki	2
Money from working/ Fedha zitokanazo na kufanya kazi	3
Loan from employer/ Mkopo kutoka kwa muajiri	4
Credit card/ kadi ya mkopo	5
Borrowing from a financial institution/ Kukopa kutoka kwenye taasisi za kifedha	6
Borrowing from a savings and credit group/ Kukopa kutoka kwenye makundi ya Akiba au mkopo	7
Borrowing from an informal money lender/ Kukopa kutoka kwenye wakopeshaji wasio rasmi	8
Borrowing from mobile credit/ Kukopa kutoka mkopo wa kwenye simu	9
Other source (specify) / Vyanzo vingine (elezea) _____	10
Don't know/ Sijui	98

H30. I will read several statements. Please, tell me how often does the following apply to you?/ Nitasoma kauli baadhi. Tafadhali, niambie Ni mara ngapi zifuatazo zinahusiana nawe?

READ OUT. SINGLE ANSWER PER ROW./ SOMA KW SAUTI. JIBU MOJA KWA SAFU	1=Always or most of the time/ Kila siku au mda mwingi 2=Sometimes/ Mara chache 3=Rarely/ Marachache 4=Never/ Kamwe 98=Don't know/ Sijui
I spend less money than I make each month/ Natumia fedha kidogo kuliko ninazo tengeneza kwa kila mwezi	
I have an emergency fund to cover for unplanned expenses/ Nina hazina ya dharura ya kufanya matumizi yasiyo pangwa	
I pay my bills on time/ Nalipa bili zangu kwa muda muafaka	
My savings are larger than my debts/ Akiba yangu ni kubwa kuliko madeni yangu	

H31. Do you have any of the following?/ Je, una chochote kati ya zifuatazo?

READ OUT. ALLOW FOR MULTIPLE RESPONSES/ MSOME, KUBALI MAJIBU MENGI		
An insurance plan/ Mpango wa Bima	1	
A living will; I know what will happen to my money if I die unexpectedly/ Usia: Najua kitakachofanyika kwenye fedha zangu kama nikifa kwa ghafla	2	SKIP TO H33/ RUKA HADI H33
A retirement plan (employer provided or personal) that will help me live comfortably after I stop working/ Mpango wa kustaafu (ilotolewa na muajiri au binafsi) ambao utanisaidia ku ishi kwa starehe	3	
A savings plan/ mpango wa akiba	4	
An investment/ Uwekezaji	5	

H32. Which of the following types of insurance do you have?/ Je, ni aina gani ya Bima uliyo nayo?

READ OUT. MULTIPLE ANSWERS./ MSOME. MAJIBU MENGI	
Medical/ Matibabu	1
Life/ Maisha	2
Car/ Gari	3
Agriculture/ Kilimo	4
House/property/ Nyumba/ Mali	5
Unemployment/income protection/ Haja ajiriwa / ulinzi wa mapato	6
Livestock/ Mifugo	7
Funeral/ Msiba	8
Other (specify)/ Nyingine (elezea)	9
_____	
None/ Hakuna	10
Don't know/ Sijui	98

H33. Which of the following types of insurance do you feel your household needs the most?/ Je, ni aina ipi ya Bima zifuatazo ambayo unadhani kaya yako inaitaka zaidi?

READ OUT. SINGLE ANSWER./ MSOME. JIBU MOJA	
Medical/ Matibabu	1
Life/ Maisha	2
Car/ Gari	3
Agriculture/ Kilimo	4
House/property/ Nyumba/ Mali	5
Unemployment/income protection/ Haja ajiriwa / Ulinzi wa mapato	6
Livestock/ Mifugo	7
Funeral/ Msiba	8
Other (specify) / Nyingine (elezea)	9
_____	
Don't know/ Sijui	98

H43. Do you have access to credit?/ Una uwezo wa kupata mkopo?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2

H34. Does your family have a plan to manage the unexpected expenses, which might result from the following?/  
Je, familia yako ina mpango wa kusimamia matumizi ya ghafla, ambayo yanaweza kutokana na vifuatavyo

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
Loss of a house due to fire, flood or another natural disaster/ Upotevu wa nyumba kutokana na kuungua kwa moto au Maafa mengine ya kawaida	
Major medical emergency, including illness, injury and childbirth/ Matibabu makubwa ya dharura, pamoja na Ugonjwa, Jeraha na uzazi wa utotoni	
Bankruptcy/loss of a job or a business/ Kufilisika/ Upotevu wa kazi au biashara	
Loss of harvest or livestock due to weather conditions or a disease/ kupotea kwa mazao au mifugo kutokana na hali ya hewa au magonjwa	
Loss of property due to theft or burglary/ upotevu wa mali kutokana na wizi au ujambazi	
Death in the family/ Kifo katika familia	
An extended period of time without your own food supply/ Mda wa ziada bila ya akiba yako binafsi	
Crop failure/ kushuka kwa mazao	

H35. In the past 12 months, have you experienced any of the following events?/ Katika Mienzi 12 iliyopita, usha waitokewa na tukio kati ya yafuatayo?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.				
Medical emergencies/ Matibabu ya dharura	1		Housing repair or construction/ Kutengeneze au kujenga nyumba	7
Death of a family member/ Kifo cha mtu wa familia	2		Relocation/ Kuhama	8
Income lost due to theft/ Kupotea kwa kipato kutokana na Wizi	3		Birth of a family member/ Kuzaliw kwa Mwanafamilia	9
Loss of job/ Upotevu wa kazi	4		Crop failure/ Kushuka kwa mazao	10
Loss of wage labor/ upotevu wa Vibarua	5		None/ Hakuna	11
Wedding or marriage/ Harusi au Ndoa	6		Don't know/ Sijui	98

H37. Do you agree or disagree with the following statements?/ Unakubaliana au hukubaliani na Kauli zifuatazo?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW. / MSOME KILA KAULI. JIBU MOJA KWA KILA SAFU	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
My life is determined by my own actions./ Maisha yangu yanatokana na vitendo vyangu mwenyewe	
I can mostly determine what will happen in my life./ naweza kubainisha kipi kitakacho tokea kwenye maisha yangu	
I only focus on the short-term./ Nalenga mpango wa mda mfupi tu	
I live more for the present day than for tomorrow./ Naishi hasa kwa wakati wasasa kuliko wa kesho	
The future will take care of itself./ Siku za baadae zitaji angaliawenyewe	
When I get what I want, it is usually because I worked hard for it/ Maranyingi kutokana na kufanya kazi kwangu kwa bidii ndipo Napata ninacho taka.	
My experience in my life has been that what is going to happen will happen/ Uzoefu wangu wa kimaisha ni kwamba kitakacho taka kufanyika kita fanyika.	
I feel like what happens in my life is mostly determined by powerful peoples/ Nafikiri kinachotokea kwenye maisha yangu maranyingi ni kutokana na watu wenye nguvu .	

H38. Do you agree or disagree with the following statements?/ Je, unakubaliana au kutokubaliana na kauli zifuatazo?

READ OUT EACH STATEMENT. SINGLE ANSWER PER ROW./ MSOME KILA KAULI. JIBU MOJA KWA SAFU	1=Agree/ Nakubaliana 2=Disagree/ Sikubaliani 98=Don't know/ Sijui
I always work hard to be among the best at what I do./ Huwa nafanya kazi kwa bidii siku zote ili niwe mzuri kwenye kile ninachofanya	
I do things after giving them much thought./ Nafanya vitu baada ya kuvifikiria sana	
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./ sio busara kwangu kupanga mambo mbele zaidi kwasababu mambo mengi yanatokea kuwa bahati njema au mbaya	
I am impulsive/ Nina maamuzi ya Ghafla.	
I say things before I think them through/ Naongea vitu kabla sija vifikiria.	
I always look for opportunities for improving my situation./ huwa na tafta fursa za kukuza hali yangu	
I have many aspirations./ nina malengo mengi	

H42. When it comes to household expenses, which statement best matches the role that you play?/ Inapokuja kwenye matumizi ya kaya, ni kauli ipi inafanana na nafasi uliyonayo?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
I do not take any decisions regarding daily expenses (decisions are all made by someone else in my household)/ sichukui uamuzi wowote kuhusu matumizi ya kila siku (maamuzi yanachukuliwa na mtu mwingine ndani ya kaya)	1
I make decisions regarding daily expenses together with someone else in my household/ Nafanya maamuzi kuhusu matumizi ya kila siku pamoja na mtu mwingine ndani ya kaya	2
I make decisions regarding daily expenses on my own (without any help from anyone else in my household)/ nafanya maamuzi mwenyewe kuhusu matumizi ya kila siku (bila ya msaada wowote kutoka kwa mtu mwingine katika kaya)	3
Don't know/ Sijui	98

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...?/ Sasa napenda kukuuliza maswali machache kuhusu tabia yako ya kifedha na upenzi. Ndani ya siku 30 zilizopita (Mwezi 1) ni mara ngapi umefanya yafuatayo...?

H40. Now, how many times did you do the following activities in the past 90 days (3 months)?/ Sasa, ni mara ngapi umefanya shughuli zifuatazo ndani ya siku 90 (mienzi 3) zilizopita?

READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER. SINGLE ANSWER PER ROW/ SOMA ORODHA YA SHUGHULI. ANDIKA IDADI. JIBU MOJA KWA SAFU.	H39. <i>In the past 30 days/ Ndani ya siku 30 zilizopita</i>	H40. <i>In the past 90 days/ Ndani ya siku 90 zilizopita</i>
Deposit money/ Kuweka fedha		
Withdraw money/ Kutoa fedha		
Buy airtime top-ups/ Kununua muda wa maongezi		
Pay a school fee/ kulipa Ada ya Shule		
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za mahitaji (umeme, kandili ya nishati ya jua, maji, runinga)		
Send money to family members or friends/ kutuma fedha kwa wanafamilia au marafiki		
Receive money from family members or friends/ kupokea fedha kutoka kwa wanafamilia au marafiki		
Take a loan/ kuchukua mkopo		
Other (specify)/ Nyingine (elezea) _____		

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 delivery method did you use most frequently for this activity (READ THE ACTIVITY MARKED IN H40, THEN READ OUT THE LIST OF METHODS)?/ ULIZA SWALI JINGINE KWA SHUGHULI AMBAZO MHOJIWA AMEWEKA ALAMA KWENYE H40.KAMA HAKUNA SHUGHULI ILIYO RIPOTIWA, RUKA HADI M1 KWENYE KIPENGELE KINACHOFUATA. Ni aina gani ya uwasilishaji ulitumia mara nyingi kwa shughuli hii (SOMA SHUGHULI ILIYO WEKWA ALAMA KWENYE H40, KISHA SOMA ORODHA YA UTARATIBU)

READ OUT THE LIST OF ACTIVITIES. SINGLE ANSWER PER ROW./ SOMA ORODHA YA SHUGHULI. JIBU MOJA KWA SAFU	H41. 1=Direct deposit to a bank/ uwekaji wa moja kwa moja ndani ya benki 2=Personal delivery by self/ uwasilishwaji binafsi 3=Courier delivery/ uwasilishaji kwa mjumbe 4=Post office transfer/ kutuma kwa ofisi ya posta 5=Bank and other Informal Services/ benki na huduma nyingine zisizo rasmi 6=Own m-money account/ akaunti binafsi ya s-pesa 7=Agent's m-money account/ akaunti ya m-pesa ya wakala 8=Other person's m-money account/ akaunti za s-pesa za watu wengine 9=Digital card/ kadi ya kidijitali 10=Western Union/ Money Gram 11=Door-to-door agents/ wakala wa nyumba kwa nyumba 12=Delivery through friend/relative/kuwasilisha kupitia marafiki/ndugu 13=Other, specify/ Nyingine, elezea
Deposit money/ kuweka fedha	
Withdraw money/ kutoa fedha	
Buy airtime top-ups/ kununua muda wa maongezi	
Pay a school fee/ kulipia ada ya shule	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za maitaji (umeme, kandili ya nishati ya jua, Maji, Runinga, Waya mnene)	
Send money to family members or friends/ kutuma fedha kwa wanafamilia au marafiki	
Receive money from family members or friends/ Kupokea fedha kutoka kwa wanafamili au marafiki	
Take a loan/ chukua mkopo	
Other (specify)/ Nyingine (elezea) _____	

# MODULE ON MOBILE PHONES/ SEHEMU YA SIMU ZA

## MKONONI

Now I would like to ask you some questions about mobile phones/ Sasa ningependa kukuuliza maswali baadhi kuhusu simu za mkononi.

M1. Have you ever used a mobile phone?/ Je, ushawai kutumia simu ya mkononi

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	SKIP TO M3/ RUKA HADI M3
No/ Hapana	2	

M2. How interested would you be in using a mobile phone – very, somewhat, or not interested?/Utakuwa na shauku la kiasi gani ukitumia simu ya mkononi- sana, kidogo, au sitokuwa na shauku?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.		
Very interested/ Shauku kubwa	1	SKIP TO M19/ RUKA HADI M19
Somewhat interested/ Shauku kidogo	2	
Not interested/ Sitokuwa na shauku	3	
Don't know/ Sijui	98	

M3. What type of phone have you used?/ Je ni aina gani ya simu ushawahi kutumia?

READ OUT. ALLOW FOR MULTIPLE ANSWERS./ MSOME. KUBALI MAJIBU MENGI	
Basic phone (no internet capability)/ Simu za kawaida (zisizo na uwezo wa mtandao)	1
Feature phone (basic phone with internet capability)/ Simu maarufu (simu za kawaida zenye uwezo wa mtandao)	2
Smartphone (touch screen)/ Simu za kisasa (kioo cha kugusa)	3
Don't know(Sijui)	98

M4. Do you currently own a personal mobile phone?/ Je kwasasa unamiliki simu ya mkononi yako binafsi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/Hapana	2	SKIP TO M7/ RUKA HADI M7

M5. How many mobile phones do you own?/ Je una simu za mkononi ngapi?

SINGLE ANSWER. \_\_\_\_\_ (98 for Don't know, IF NONE, SKIP TO M7)/ JIBU MOJA. \_\_\_\_\_ (98 kwa Sijui, KAMA HAKUNA, RUKA HADI M7)



M6. What type of phone(s) do you own?/ Je, unamiliki simu ya(za) aina gani?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	<i>First phone/ Simu ya kwanza</i>	<i>Second phone/ Simu ya pili</i>	<i>Third phone/ Simu ya tatu</i>	
Basic phone (no internet capability)/ simu za kawaida (zisizo na mtandao)	1	1	1	SKIP TO M10/ RUKA HADI M10
Feature phone (basic phone with internet capability)/ Simu maarufu (simu za kawaida zenye mtandao)	2	2	2	
Smartphone (touch screen)/ Simu za kisasa (kioo cha gugusa)	3	3	3	
Don't know/ Sijui	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?/ Umesema haumiliki simu yako binafsi ya mkononi. Je huwa una azima au kulipia ili kutumia simu kwengine kokote?

SINGLE ANSWER./ JIBU MOJA	
Yes/Ndiyo	1
No/ Hapana	2

M8. What is the main reason you do not have a mobile phone?/ Je ni ipi sababu kuu ya kukufanya usiwe na simu ya mkononi?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. SINGLE ANSWER./ USI MSOME. WEKA ALAMA KATIKA MAKUNDI HAPO CHINI. JIBU MOJA	
I am not allowed to use a phone by my spouse or family/ Siruhusiwi kutumia simu na Mume/mke wangu	1
Using a phone is against my culture/religion/ Kutumia simu ni kinyume na tamaduni/ dini yangu	2
I don't have money to buy phone/ Sina fedha ya kununua simu	3
I don't have money to pay for airtime/ Sina Fedha ya kununulia muda wa maongezi	4
There is no network where I live/work/ Ninapoishi/ kufanyakazi hakuna mtandao	5
I worry about what people in my community would think/ Nina wasiwasi juu ya jinsi wanajamii watakavo nifikiria	6
I don't have a need to use a phone/ Sina haja ya kutumia Simu ya kisasa	7
There is no place to charge a phone/ Hakuna pahala pa kuchajia simu	8
I don't know how to use a phone/ Sijui jinsi ya kutumia simu	9
I worry that the phone will get stolen/ Naogopa simu itabibiwa	10
No specific reason/ Sina sababu maalum	11
Other (specify) / Nyingine (elezea) _____	12
Don't know/ Sijui	98

M9. How likely are you to purchase a mobile phone in the next twelve months – very likely, somewhat likely, or not likely?/ Kuna uwezekano gani wa wewe kununua simu ya mkononi ndani ya mienzi kumi na mbili – Uwezekano mkubwa,uwezekano mdogo,au hakuna uwezekano?

SINGLE ANSWER/ JIBU MOJA.	
Very likely/Uwezekano mkubwa	1
Somewhat likely/ uwezekano mdogo	2
Not likely/ Hakuna uwezekano	3
Don't know/ Sijui	98

M10. Do you personally have an active/working SIM card registered in your name?/ Je binafsi una kadi ya simu inayofanyakazi na kusajiliwa kwa jina lako?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO M12/ RUKA HADI M12

M11. How many active / working SIM cards do you have with the following providers?/ Je una kadi za simu ngapi zilizo sajiliwa kutoka kwa watoaji huduma wafuatao?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOMEE. KUBALI MAJIBU MENGI.		
Vodacom		SKIP TO M14/ RUKA HADI M14
Airtel		
Tigo		
ZANTEL		
TTCL		
Smart		
Benson Infomatics		
Sasatel		
Other (specify) / Nyingine (elezea) _____		

M12. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else?/ Umesema haumiliki kadi ya simu yako binafsi. Je huwa unatumia kadi ya simu ya mtu mwingine?

SINGLE ANSWER./ JIBU MOJA	
Yes/ Ndiyo	1
No/ Hapana	2

M13. How likely are you to purchase your own SIM card in the twelve months?/ Je kuna uwezekano gani wa wewe kununua kadi yako ya simu ndani ya mienzi kumi na mbili?

SINGLE ANSWER/ JIBU MOJA.	
Very likely/ Uwezekano mkubwa	1
Somewhat likely/ Uwezekano mdogo	2
Not likely/ Hamna uwezekano	3
Don't know/ Sijui	98

M14. What are the benefits to having your own mobile phone or SIM card?/ Je kuna faida gani za kuwa na simu yako au kadi yako ya simu binafsi?

DO NOT READ OUT. CODE INTO CATEGORIES BELOW. MULTIPLE RESPONSES/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI . MAJIBU MENGI.	
Talking to friends and family/ Kuongea na familia na marafiki	1
Running your business/ kuendesha biashara yako	2
Conducting financial transactions/ kufanya miamala ya kifedha	3
Downloading / Watching / Listening to music, games, videos, ringtones/Nyonya/kuangalia/ kusikiliza mziki, michezo, video, sauti za muto	4
Browsing social media (Facebook, Twitter, Instagram, WhatsApp)/ Kuperuzi mitandao ya kijamii (facebook, Twitter, Instagram, WhatsApp)	5
Getting information related to crop production and market price/ Kupata habari kuhusiana na uzalishaji wa mazao na bei za masokoni	6
Other (specify)/ Nyingine (elezea) _____	7
Don't know/ Sijui	98

M15. Is having a mobile phone important to you?/ Je kuwa na simu ya mkononi na muhimu kwako wewe?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2
Don't know/ Sijui	98

M16.DO NOT ASK IF 'NO' IN M7. Apart from today, when was the last time you performed the following activities on the mobile phone you use?/ USIULIZE KAMA`HAPANA` KWENYE M7. Ukiondoa leo, je ni siku gani nyingine ulishawaikufanya shughuli zifuatazo kaatika simu ya mkononi unayo tumia?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	1=Yesterday/ Jana 2=In the past 7 days/ Ndaniya siku 7 zilizopita 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita 6=Never/ Kamwe 98= Don't know/ Sijui
Made/received calls/ Piga /pokea simu	
Sent/received text messages or photos/ Pokea /tuma Ujumbe au picha	
Used/browsed the internet/ Tumia/ peruzi kwenye mtandao	
Downloaded music, video, games, or mobile phone application/ Kunyonya muziki,video,michezo, au applikeshen za simu	
Made a financial transaction such as send/receive money, pay debt, or banking transaction/ Kufanya miamala ya simu kama kutuma/kupokea frdha , kulipa madeni, au miamala ya kibenk	
Used "Call Tunes" or other audio/video on-demand-from operator services/ Kutumia "miito ya simu" au sauti / video nyingine zinazohitajika kwenye huduma za fundi mitambo	
Used Facebook, WhatsApp, Twitter, Instagram or another social networking site/ Kutumia Facebook, WhatsApp, Twitter, Instagram au mitandao mingine ya kijamii	
Took a color picture/ Kupiga picha ya rangi	
Retrieved information related to agricultural activities/ Kupata taarifa kuhusiana na shughuli za kilimo	

M19. How important is each of the following abilities to your household's agricultural activities – very important, somewhat important, or not important?/ Katika kila Uwezo ufuatao kuna umuhimu gani kwa shughuli za kilimo za kaya yako- Muhimu sana, muhimu kidogo , au sio muhimu?

M20. Do you currently have any of the following abilitiesfor your agricultural activities?/ Je unauwezo wowote wa shughuli zako za kilimo kati ya zifuatazo kwa sasa?

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?/ ULIZA SWALI LINALOFUATA KWA BIDHAA AMBAZO MHOJIWA HANA KWENYE M20. KAMA MHOJIWA ANA UWEZO WOTE ULIOWEKWA ALAMA KWENYE M20, KISHA NENDA KWENYE SWALI LINALOFUATA. Je ungependa kuwa na uwezo wowote kwa ajili ya shughuli zako za kilimo?

READ OUT/ MSOME.	M19. <i>Importance/ Muhimu</i>	M20. <i>Currently have/ Sasa nina</i>	M21. <i>Want/ Nataka</i>
SINGLE ANSWER/ JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No>>NEXT QUESTION/ Hapana>> SWALI JINGINE	1=Yes/ nDIYO 2=No/ Hapana 98=Don't know/ Sijui
Ability to access weather information on a mobile phone/ Uwezo wa kupata taarifa za hali ya hewa kwenye simu			
Ability to access market pricing information on a mobile phone/ Uwezo wa kupata taarifa za Bei za masokoni kwa simu			
Ability to access farming information on a mobile phone/ Uwezo wa kupata taarifa za kilimo kwenye simu			
Ability to track the transportation of inputs and crops on a mobile phone/ Uwezo wa kufuatilia usafirishaji wa pembejeo na mazao kwaenye simu			
Ability to buy and sell on a mobile phone/ Uwezo wa kununua na kuuza kwa simu			
Ability to charge my phone at a central location/ Uwezo wa ku chaji simu yangu eneo kuu			
Ability to access financial services on a mobile phone/ Uwezo wa kupata huduma za kifedha kwa simu			
Other (specify)/ Nyingine (elezea)_____			

M22. Have you heard of the following agricultural information services that are accessible on a mobile phone?/ Je ushawai kusikia taaarifa za huduma za kilimo zifuatazo ambazo zinapatikana kwenye Simu ya mkononi?

M23. ASK IF AT LEAST ONE SERVICE MARKED IN M22. IF “NO” FOR ALL IN M22, SKIP TO F1. Do you have access to any of the following agricultural information services?/ ULIZA IKIWA JAPO HUDUMA MOJA IMEWEKWA ALAMA KWENYE M22. KAMA “HAPANA” KWA ZOTE ZILIZO M22, RUKA HADI F1. Je unafursa ya upatikanaji wa taarifa zozote kati ya zifuatazo za huduma za kilimo?

READ OUT/ MSOMEE.	M22. <i>Heard/Sikia</i>	M23. <i>Have/Nina</i>
SINGLE ANSWER/ JIBU MOJA.	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana
Tigo Kilimo		
Voda mFarmer / Farmers Club		
Connected Farmer Alliance		

# MODULE ON FINANCIAL SERVICES/ SEHEMU YA

## HUDUMA ZA KIFEDHA

I would like to ask you some questions about financial services/ Ningependa kukuuliza maswali machache kuhusu huduma za kifedha.

F1. How important is it to your agricultural activities to have the following – very important, somewhat important, or not important?/ Je kuna umuhimu kiasi gani katika shughuli zako za kilimo kuwa na vifuatavyo – muhimu sana, muhimu kidogo, au sio muhimu?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	1=Very important/ Muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ Si muhimu 98=Don't know/ Si jui
Bank account (non-savings)/ Akaunti ya benki (Isiyo ya Akiba)	
Mobile phone/ Simu ya mkononi	
Mobile money account/ Akaunti ya huduma za kifedha kwa njia ya simu za mkononi	
Insurance/ Bima	
Savings account/ Akaunti ya akiba	
Loan/ Mkopo	
Credit/ Muamana/mkopo	

For the next few questions, I am going to ask you about banks and formal financial institutions, such as FBME Bank, CRDB Bank, National Bank of Commerce, Standard Chartered Bank, and National Microfinance Bank/ Kwa maswali machache yafuatayo, naenda kukuuliza benki na taasisi za kifedha zilizo rasmi, kama benki ya FBME, CRDB, National Bank of Commerce, Standard Chartered, na National Microfinance Bank.

F2. Have you ever been inside a bank?/ Je ushawai kuwa ndani ya benki?

SINGLE ANSWER/ JIBU MOJA.	
Yes/ Ndiyo	1
No/ Hapana	2

F3. What are the benefits to having an account at a formal financial institution?/ Je kuna faida gani ya kuwa na akaunti katika taasisi ya kifedha iliyo rasmi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USISOME. WEKA ALAMA KAKTIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
Avoid lengthy wait times for bill payments/ Kuepukana na kusubiri kulipia bili kwa mda mrefu	1
Ability to save money/ Uwezo wa kuhifadhi fedha	2
Saving money in a secure location/ Kuhifadhi fedha kwenye sehumu iliyo salama	3
Ability to do more business/ Uwezo wa kufanya biashara nyingi zaidi	4
Ability to send or receive money to/from family members or friends/ Uwezo wa kutuma au kupokea fedha kutoka /kwenda kwa familia au marafiki	5
Ability to send or receive payments/ uwezo wa kutuma au kupokea malipo	6
Ability to get a loan/ uwezo wa kupata mkopo	7
My employer / buyers / others require it/ Muajiri wangu/ mnunuzi/wengine wanaohitaji	8
Other (specify)Nyingine (elezea) _____	9
Don't know/ Sijui	98

F4. Do you personally have an account that is registered in your name?/ Je wewe binafsi una akaunti ambayo ime sajiliwa kwa jina lako?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F5/ RUKA HADI F5

F80. At which institution(s) do you have an account?/ Je ni kwenye Taasisi ipi umefungua akaunti yako?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.				
AccessBank Tanzania	1		First National Bank of Tanzania	19
Advans Bank Tanzania	2		FBME Bank	20
Akiba Commercial Bank	3		Habib African Bank	21
Amana Bank	4		I&M Bank	22
Azania Bank	5		International Commercial Bank	23
BancABC	6		Kenya Commercial Bank	24
Bank M	7		Mkombozi Commercial Bank	25
Bank of Africa	8		National Bank of Commerce	26
Bank of Baroda	9		National Microfinance Bank	27
Barclays Bank Tanzania	10		NIC Bank Tanzania	28
Citibank	11		People's Bank of Zanzibar	29
Commercial Bank of Africa	12		Stanbic Bank	30
CRDB Bank	13		Standard Chartered Bank	31
DCB Commercial Bank	14		United Bank for Africa	32
Diamond Trust Bank Tanzania	15		UBL Bank Tanzania Limited	33
Ecobank	16		Other (specify)/ Nyingine (elezea) _____	33
Equity Bank	17		Don't know/ Sijui	98
Exim Bank	18			

SKIP TO  
F8/RUKA  
HADI F8



F5. What is the main reason you do not have an account?/ Je ni ipi sababu yako kubwa unayokufanya usiwe na akaunti?

DO NOT READ OUT. SINGLE ANSWER/ USIMSOME. JIBU MOJA.	
I do not know what it is/ Sijui ni kwanini	1
I do not know how to open one/ Sijui jinsi ya kuifungua	2
I never thought about using one/ Sikuwai kufikiria kutumia	3
There are none close to where I live/ Katika maeneo ya karibu hakuna hata moja	4
I do not have money/ I do not have enough money to make any transactions with such account/ Sina fedha/ Sina fedha za kutosha za kufanya miamala na akaunti ya aina iyo	5
I do not need one, I do not make any transactions/ Siihitaji	6
Registration fee is too high/ Fees for using an account are too high/ Ada za kujisajili na kubwa/ Ada za kutumia akaunti nikubwa	7
They do not offer the services I need/ Hazitoa huduma ninazo zitaka	8
I am not allowed to do so by my spouse or other family member/ Sijaruhusiwa na mke/mume wangu au wanafamilia wengine	9
I had one before, but I closed it/ Nilikuwa nayo mwanzoni ,lakini nimeifunga	10
I do not have the proper ID or paperwork/ Sina Kitambulisho au makaratasi cha kufaa	11
I do not feel comfortable in a bank/ Sijiskii faraja nikiwa kwenye benki	12
I prefer to use other types of institutions/ Napendelea kutumia taasisi nyingine	13

F6. Do you use an account that belongs to somebody else if you need to?/ Je, unatumia akaunti ya mtu mwengine pale unapo hitaji?

SINGLE ANSWER/ JIBU MOJA.		
Yes/Ndiyo	1	
No/ Hapana	2	SKIP TO F17/ RUKA HADI F17

F7. Whose account are you most likely to use if you need to?/ Ni akaunti ya nani unayopendelea kuitumia unapo itaji?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. JIBU MOJA.	
Spouse/ Mke/ Mume	1
Parent/ Mzazi	2
Child/ Mtoto	3
Other relative (specify)/ Ndugu wengine (elezea) _____	4
Not related /Wasio na Udugu	5
Don't know/ Sijui	98

F8. Who else has access to your account or the account you use that belongs to someone else?/ Nani mwengine ana uwezo wa kutumia akaunti yako au akaunti ya mtu mwingine unayo itumia wewe?

READ OUT. CODE INTO THE FOLLOWING CATEGORIES. MULTIPLE ANSWERS/ MSOMEE. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. MAJIBU MENGI.	
Spouse/ Mke/ Mume	1
Parent/ Mzaza	2
Child/ Mtoto	3
Other relative (specify)/ Ndugu wengine (elezea) _____	4
Not related/ Wasio na Udugu	5
None/ Hakuna	6
Don't know? Sijui	98

F9. Which of the following services does the institution 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./ Je ni huduma gani inatolewa na taasisi unayao tumia? Haijalishi kama unatumia izo huduma, Mi nataka kujua kama zipo.

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOMEE. KUBALI MAJIBU MENGI.		
At least one of the following – savings, money transfers, insurance, investments/ Japo moja kati ya zifuatazo – Akiba, kutuma fedha, Bima, uwekezaji	1	
Only loans/ Ni mikopo tu	2	SKIP TO F17/ RUKA HADI F17
None of the above/ Sio yoyote kati ya zilizo juu	3	SKIP TO F17RUKA HADI F17
Don't know/ Sijui	98	SKIP TO F17/ RUKA HADI F17

F11. Apart from today, when was the last time you made a deposit or withdrawal using an account or used an account for any other financial activity?/ Tukiondoa leo, nisiku gani nyingine ambayo umeweka au kutoa fedha kwa kutumia akaunti au kutumia akaunti kwa matumizi mengine yoyote ya kifedha?

READ OUT. SINGLE ANSWER/ MSOMEE. JIBU MOJA.		
Yesterday/ Jana	1	
In the past 7 days/ Ndani ya Siku 7 zilizopita	2	
In the past 30 days/ Ndani ya Siku 30 zilizopita	3	
In the past 90 days/ Ndani ya siku 90 zilizopiata	4	
More than 90 days ago/ Zaidi ya siku 90 zilizopita	5	
Never/Kamwe	6	SKIP TO F17/ RUKA HADI F17
Don't know/ Sijui	98	SKIP TO F17/RUKA HADI F17

F12. When you use an account for any financial activity, do you use any of the following?/ Je una tumia akaunti kwa shughuli zozote za kifedha, huwa unatumia huduma yoyote kati ya zifuatazo

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.		
Over the counter in a branch of the institution / Kwenye kaunta katika tawi la taasisi	1	
ATM	2	
Over the counter at a retail store / agent/ Kwenye kauta kwa wakala/ duka la rejareja	3	
Institution's website/ Tuvuti za taasisi	4	
Mobile app from the bank/ aplikeshen za simu kutoka kwenye benki	5	
A door-to-door agent or another person who is associated with this institution/ Wakala wa nyumba kwa nyumba au mtu mwingine yeyote anaehusika na taasisi hii	6	
Through a mobile wallet by transferring money from my account to my phone / Kupitia mobile wallet kwa kutuma fedha kutoka akaunti yangu kwenda kwenye simu	7	
Other (specify)/ Nyingine (elezea) _____	8	SKIP TO F14/ RUKA HADI F14
Don't know/ Sijui	98	

F13. Of the different ways you use a bank for financial activities, which is your preferred way?/ Katika njia tofauti unazoitumia kwa shughuli za kifedha kwenye benki, je ni njia ipi unayo ipendelea?

READ OUT ANSWERS FROM F12. SINGLE ANSWER/ MSOME MAJIBU KUTOKA F12. JIBU MOJA.	
Over the counter in a branch of the institution / Kwenye kaunta kwenye tawi la taasisi	1
ATM	2
Over the counter at a retail store / agent/ Kwenye kaunta kwa wakala/ duka la rejareja	3
Institution's website / Tuvuti za taasisi	4
Mobile app from the bank/ aplikesheni za simu kutoka kwenye bank	5
A door-to-door agent or another person who is associated with this institution/ Wakala wa nyumba kwa nyumba au mtu mwingine yeyote anaehusika na taasisi hii	6
Through a mobile wallet by transferring money from my account to my phone/ Kupitia mobile wallet kwa kutuma fedha kutoka akaunti yangu kwenda kwenye simu	7
Other (specify) / Nyingine (elezea) _____	8
Don't know/ Sijui	98

F14. Which of the following have you ever done using an account?/ Je, ni ipi kati ya zifuatazo umesha wai kufanya kwa kutumia akaunti yako?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA.	1=Yes/ Ndiyo 2=No/ Hapana
Deposit money/ Kuweka fedha	
Withdraw money/ Kutoa fedha	
Buy airtime top-ups/ Kununua muda wa maongezi	
Pay a school fee/ Kulipia Ada ya shule	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ Kulipia bili ya matumizi (umeme, kandili inayotumia mwanga wa jua, runinga, Waya)	
Send money to family members or friends/ Kutuma fedha kwa wanafamilia au marafiki	
Receive money from family members or friends/ kupokea fedha kutoka kwa wanafamilia au marafiki	
Other (specify)/ Nyingine (elezea) _____	

F15. Do you use an account for the following payments or purchases?/ Je, unatumia akaunti kwa malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/Ndiyo 2=No/ Hapana	
Pay employees/ Kulipa waajiriwa		SKIP TO F17/ RUKA HADI F17
Pay suppliers/ Kulipa wasambazaji		
Receive payments from customers/ Kupokea malipo kutoka kwa wateja		
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji		
Make investment, e.g. buy new equipment or expand the office or business building/ Kufanya uwekezaji, m.f. kununua vifaa vipya au kukuza ofisi au jingo la biashara		
Pay business associated expenses, including rent, taxes, utility and transportation bills/ kulipa matumizi yanayo husiana na biashara, ikiwemo Kodi, ushuru, matumizi na bili ya usafiri		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ Kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea, n.k)		
Other (specify) / Nyingine (elezea) _____		
I do not use my bank account to make business transactions / Situmii akauni yangu ya benki kufanya miamala ya kibiashara		

F16. You said you do not use an account for any payments or purchases. Please tell me why/ Umesema hautumii akaunti kwa ajili ya malipo au manunuzi. Tafadhali niambie kwa nini?.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USISOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
I do not have a business/ Sina biashara	1
I will have to pay extra taxes/ Nitatakiwa kilipia ushuru wa ziada	2
I will have to pay bribes to government officials to avoid taxation / licensing / paper work/ Nitatakiwa kutoa rushwa kwa viongozi wa serikali kukwepa ushuru/ leseni/ kujaza makaratasi	3
My business is not registered, it is not formal/ Biashara yangu haija sajiliwa, Sio rasmi	4
To pay account fees I will have to raise prices and people won't buy from me/ Kulipia ada ya akaunti ntatakiwa kuongeza bei na watu hawato nunua kwangu	5
My business is too small to need a bank account/ Biashara yangu ni ndogo mno kuwa na akaunti ya benki	6
I use other methods of payment/ natumia njia nyingine za malipo	7
Other (specify) / Nyingine (elezea) _____	8
Don't know/ Sijui	98

For the next few questions, I will ask you about microfinance institutions, SACCOs, and cooperatives, which are financial service providers that are less formal than banks, such as Tanzania VICOBA Microfinance, Mufindi Community Bank, WAT SACCOs, Kagera Cooperative Union, and Nyanza Cooperative Union./ Kwa maswali machache yafuatayo, ningependa kukuuliza kuhusu Taasisi ndogondogo za kifedha, SACCOS na mashirika ambayo yanatoa msaada wa huduma za kifedha ambayo sio rasmi kama benki kama Tanzania VICOBA Microfinance, Mufindi Community Bank, WAT SACCOs, Kagera Cooperative Union, na Nyanza Cooperative Union.

F17. Have you ever used any of the following?/ Je ushawai kutumia kati ya zifuatazo?

READ OUT. SINGLE ANSWER PER ROW./ MSOMEE. JIBU MOJA KWA SAFU	1=Yes/ Ndiyo 2=No/ Hapana	
Microfinance institution/ Taasisi ndogondogo za kifedha		IF NO TO ALL, SKIP TO F24/ KAMA HAPANA KWA ZOTE, RUKA HADI F24
SACCO		
Cooperative/ Mashirika		
VSLAs		
Post office bank/ benki ya posta		

F19. ASK ONLY FOR OPTIONS MARKED “YES” IN F17. Do you have an account/membership in your name with any of the following?/ ULIZA KWA CHAGUZI ILIYO WEKWA ALAMA “NDIYO” TU KWENYE F17. Je una akaunti/uanachama kwa jina lako kwenye yoyote kati ya zifuatazo?

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?/ ULIZA KWA CHAGUZI ILIYO WEKWA ALAMA “NDIYO” TU KWENYE F19. WENGINE NENDA F24. Ukiacha leo, je ni lini ilikuwa siku yako ya mwisho kutumia akaunti/uanachama kwa jina lako?

READ OUT/ MSOMEA.	F19. <i>Have account/ Nina Akaunti</i>	F20. <i>Last used/Mara ya mwisho kutumia</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Yes / Ndiyo 2=No / Hapana	1=Yesterday/ Jana 2=In the past 7 days/ Ndani ya siku 7 zilizopita 3=In the past 30 days/ ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita 6=Stopped using altogether/ Nimeacha kutumia kwa pamoja zote 98=Don't know/ Sijui
Microfinance institution / Taasisi ndogondogo za kifedha		
SACCO		
Cooperative/ Mashirika		
VSLAs		
Post office bank/Benki ya posta		

F21. ASK ONLY IF ANSWERED ‘YES’ IN F17 OR F19, OTHERS SKIP TO F24. 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./ ULIZA TU KAMA AMEJIBU “NDIYO” KWENYE F17 AU F19, WENGINE RUKA HADI F24. Ni huduma gani inayo tolewa na < WEKA TAASISI YA F19>? Haijalishi kama unatumia izo huduma, nataka kujua tu kama zinapatikana

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOMEA. KUBALI MAJIBU MENGI.	
At least one of the following – savings, money transfers, insurance, investments/ Japo moja kati ya zifuatazo – akiba, utumaji wa fedha, bima, uwekezaji	1
Only loans/ mikopo tu	2
None of the above/ hakuna yoyote kati ya zilizo juu	3
Don't know/ Sijui	98

F81. ASK ONLY IF ANSWERED 'YES' IN F17 OR F19, OTHERS SKIP TO F24. At which microfinance institutions, SACCOs, or cooperatives do you have an account?/ ULIZA TU KAMA AMEJIBU "NDIYO" KWENYE F17 AU F19, WENGINE RUKA HADI F24. Katika Taasisi ndogondogo za kifedha, SACCOs, au kwenye mashirika gani ambayo una akaunti?

ALLOW FOR MULTIPLE ANSWERS. \_\_\_\_\_ (98 for Don't know)/ KUBALI MAJIBU MENGI. \_\_\_\_\_ (98 KWA SIJUI )

F22. ASK ONLY IF ANSWERED 'YES' IN F19, OTHERS SKIP TO F24. Which of the following have you ever done using a <INSERT F19 INSTITUTION> account?/ ULIZA ENDAPO AMEJIBU "NDIYO" KWENYE F19, WENGINE RUKA HADI F24. Je ni ipi kati ya zifuatazo ushawai kufanya kwa kutumia akaunti ya <WEKA TAASISI YA F19>

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/Ndiyo 2=No/ Hapana
Deposit money/ kuweka fedha	
Withdraw money/ kutoa fedha	
Buy airtime top-ups/ kununua muda wa maongezi	
Pay utility bills (electricity, solar lantern, water, TV, cable)/ kulipia bili za matumizi (Umeme, kandili inayotumia nishati ya mwanga wa jua, maji, Runinga, Waya)	
Send money to family members or friends/ Kutuma pesa kwa wanafamilia au marafiki	
Receive money from family members or friends/ kupokea fedha kutoka wanafamilia au marafiki	
Other (specify)/Nyingine (elezea) _____	

F23. ASK ONLY IF ANSWERED 'YES' IN F19, OTHERS SKIP TO F24. Do you use a <INSERT F19 INSTITUTION> account for the following payments or purchases?/ ULIZA ENDAPO KAMA AMEJIBU "NDIYO" KWENYE F19, WENGINE RUKA HADI F24. Je unatumia akaunti ya < WEKA TAASISI YA F19> kwa malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana
Pay employees/ Kulipa wafanyakazi	
Pay suppliers/ Kulipa wasambazaji	
Receive payments from customers / Kupokea malipo kutoka kwa wateeja	
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji	
Make investment, e.g. buy new equipment or expand the office or business building/ Kufanya uwekezaji, m.f kununua vifaa vipya au kukuza ofisi au jingo la biashara	
Pay business associated expenses, including rent, taxes, utility and transportation bills/ Kulipia matumizi yanayo husiana na biashara, ikiwemo kodi, ushuru, matumizi na bili za usafirishaji	
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea, n.k)	
Other (specify) / Nyingine (elezea) _____	
I do not use my account to make these transactions/ Situmii akaunti yangu kufanya miamala hii	

F24. The next few questions are about mobile money. Have you ever heard of something called mobile money?/  
Maswali yanayofuata ni kuhusu huduma za kifedha kwa njia ya simu za mkononi. Ushawai kusikia huduma za kifedha kwa njia ya simu za mkononi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F46/ RUKA HADI F46

F25. Are there benefits to having a mobile money account?/ Kuna faida yeyote ya kuwa na akaunti ya huduma za kifedha kwa njia ya simu za mkononi?

SINGLE ANSWER/ JIBU MOJA.		
Yes/ Ndiyo	1	
No/ Hapana	2	SKIP TO F27/ RUKA HADI F27

F26. What are the benefits to having a mobile money account?/ Kuna faida gani za kuwa na akaunti ya huduma ya huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
Avoid lengthy wait times for bill payments/ Kuepuka kusubiri kwa mda mrefu wakati wa kulipia bili	1
Ability to save money/ uwezo wa kuhifadhi fedha	2
Saving money in a secure location/ kuhifadhi fedha pahala salama	3
Ability to do more business/ uwezo wa kufanya biashara zaidi	4
Ability to send or receive money to/from family members or friends/ Uwezo wa kutuma au kupokea fedha kwenda au kutoka wanafamilia au marafiki	5
Ability to send or receive payments/ uwezo wa kutuma au kupokea malipo	6
Ability to see balance/ uwezo wa kuona salio	7
Ability to get a loan/ Uwezo wa kuchukua mkopo	8
Ability to transact anytime / anywhere / Convenience/ Uwezo wa kufanya muamala mda wowote/kokote/ iwezekanavyo	9
I can always find an agent/ Naweza mpata wakala mda wowote	10
Other (specify) / Nyingine (elezea) _____	11
Don't know(Sijui)	98



F27. To the best of your knowledge, for what types of financial activities can you use mobile money?/ Kwa upeo wa akili yako, Unadhani ni aina gani ya shughuli za kifedha unaweza kutumia Huduma za kifedha kwa njia ya simu za mkononi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOMEE.KUBALI MAJIBU MENGI.	
Deposit and/or withdrawal/ Kuweka na/au kutoa	1
Person-to-person money transfers/ utumaji wa fedha kati ya mtu na mtu	2
Bill pay/ lipa bili	3
Save or store money for a long term purpose/ kuhifadhi au kuweka fedha kwa dhumuni la kipindi kirefu	4
Make business transactions/ kufanya miamala ya kibiashara	5
Buy airtime/ kununua mda wa maongezi	6
Can connect bank account to mobile wallet/ Ku unganisha akaunti ya banki kwa mobile wallet	7
Split payments between people/ Gawanya mapato baina ya watu	8
Earn interest/ Pata faida	9
Get or repay a loan/ Pata au Lipa mkopo	10
Send or receive international remittances/ Tuma au pokea malipo ya kimataifa	11
Other (specify)/ Nyingine (elezea)	12
_____	
Don't know/ sijui	98

F28. Please tell me the names of any mobile money providers that you are aware of?/ Tafadhali niambie Majina ya mtoaji wa huduma wa huduma za kifedha kwa njia ya simu za mkononi unao wajua?

F29. ASK ONLY ABOUT PROVIDERS NOT MENTIONED IN F28. Have you ever heard about the following mobile money providers?/ULIZA KUHUSU WATOAJI HUDUMA TU AMBAO HAWAKUTAJWA KWENYE F28. Je usha waikusikia kuhusu watoaji huduma za huduma za kifedha kwa njia ya simu za mkononi?

F30. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. IF "NO" FOR ALL IN F29, SKIP TO F46. From which source of information did you first learn about this mobile money provider?/ ULIZA IWAPO MTOAJI HUDUMA MMOJA TU AMEWEKWA ALAMA KWENYE F28 AU F29. KAMA "HAPANA" KWA ZOTE KWENYE F29, RUKA HADI

F49. Kutoka katika chanzo gani cha taarifa ambapo ulianza kufahamu kuhusu huyu mtoa huduma wa kifedha kwa njia ya simu ya mkononi?

	<i>Unaided recall/ kumbukumbu bila msaada</i>	<i>Prompted recall/ kumbukumbu kwa kudadisiwa</i>	<i>Information source/ Chanzo cha taarifa</i>
	F28. DO NOT READ OUT. SINGLE ANSWER/ USIMSOME. JIBU MOJA.	F29. READ OUT. SINGLE ANSWER MSOME. JIBU MOJA./ .	F30. READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.
	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana	1=Radio/ Redio 2=TV/ runinga 3=Billboards/posters/ mabango/ vibandiko 4=Newspapers / Magazines/ Magazeti 5=Relatives/ Ndugu 6=Non-relatives/ Wasio ndugu 7=Other (specify) / Nyingine (elezea)_____
Vodacom M-PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)/ Nyingine (elezea )			

F31. ASK IF AT LEAST ONE PROVIDER MARKED IN F28 OR F29. OTHERS SKIP TO F46. Have you ever used this mobile money provider for any financial activity?/ ULIZA ENDAPO TU MTOAJI HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F28AU F29. WENGINE RUKA HADI F46. Je ushawai kutumia hii huduma ya huduma za kifedha kwa njia ya simu za mkononi kwenye shughuli yoyote ya kifedha

.F32. ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN F31. IF NO PROVIDERS MARKED IN F31, SKIP TO F36. Apart from today, when was the last time you conducted any financial activity with this mobile money provider?/ ULIZA KILA MTOAJI HUDUMA WA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI ALIYO WEKWA ALAMA KWENYE F31. KAMA HAKUNA MUHUDUMU ALIYE WEKWA ALAMA KWENYE F31, RUKA HADI F36. Ukiacha leo, ni siku gani ya mwisho kwako ku endesha shughuli yoyote ya kifedha kwa kutumia mtoaaji huduma wa kifedha kwa simu?

F33. ASK IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F36. Do you have a registered account (account registered in your name) with this mobile money provider?/ ULIZA ENDAPO MTOAJI HUDUMA JAPOMMOJA AMEWEKWA ALAMA KWENYA F31. WENGINE RUKA F36. Je una akaunti iliyo sajiliwa (kwa jina lako) kwenye mtoaaji huduma hii ya huduma za kifedha kwa njia ya simu za mkononi?

	F31. <i>Used/ Imetumika</i>	F32. <i>When used/ Itakapotumaika</i>	F33. <i>Have account/ nina akaunti</i>
READ OUT. SINGLE ANSWER PER ROW. / MSOME. JIBU MOJA KWA KILA SAFU	1=Yes/ Ndiyo 2=No/ Hapana	1=Yesterday/ Jana 2=In the past 7 days / Ndani ya siku 7 za mwisho 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ Ndani ya siku 90 zilizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita	1=Yes/ Ndiyo 2=No/ Hapana
Vodacom M-PESA			
Tigo Pesa			
Airtel Money			
Zantel Ezy-pesa			
SMART- B Pesa			
Halotel / Viettel			
Other (specify)/ Nyingine(elezea)			

F34. ASK IF AT LEAST ONE PROVIDER MARKED IN F33. IF NO PROVIDERS MARKED IN F33, SKIP TO F36. Do you usually make transactions with your mobile money account yourself or does somebody else do them on your behalf?/ ULIZA ENDAPO MTOA HUDUMA MMOJA AME WEKWA ALAMA KWENYE F33. KAMA HAKUNA MTOA HUDUMA ALIEWEKWA ALAMA KWENYE F33, RUKA HADI 36. Je huwa unafanya miamala yako kwa huduma za kifedha kwa njia ya simu za mkononi mwenyewe au kuna mtu anakufanyia?

SINGLE ANSWER/ JIBU MOJA.	
I make the transactions myself/ Nafanya miamala mwenyewe	1
Somebody does them on my behalf/ Kuna mtu ananifanyia kwa niaba yangu?	2
Don't know/ Sijui	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?/ ULIZA KWA KILA MTOA HUDUMA WA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI ALIYO WEKWA ALAMA KWENYE F31. KAMA HAKUNA MTOA HUDUMA ALIYE WEKWA ALAMA KWENYE F31, RUKA KWENYE F36. Je unapataje hii huduma ya huduma za kifedha kwa njia ya simu za mkononi?

READ OUT. ALLOW FOR MULTIPLE ANSWERS./ MSOME. KUBALI MAJIBU MENGI	1=Over the counter or by using an agent's account/ Katika kaunta au kwa kutumia akaunti ya wakala 2=Account of a family member in this household/ Akaunti ya wanafamilia kwenye kaya hii 3=Account of a family member in another household, other relative, friend or a neighbor/ Akaunti ya wanafamilia wa kaya nyingine , ndugu wengine, marafiki au jirani 4=Account of a workmate or a business partner/ Akaunti ya mfanyakazi au mfanya biashara mwenzangu. 5=My own account/ Akaunti yangu mwenyewe 6=Other (specify)/ Nyingine (elezea) _____
Vodacom M-PESA	
Tigo Pesa	
Airtel Money	
Zantel Ezy-pesa	
SMART- B Pesa	
Halotel / Viettel	
Other (specify) / Nyingine (elezea)	

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?/ ULIZA IWAPO NI "HAPANA" KWA ZOTE ZILIZOPO F31. NYINGINE RUKA HADI F37. Je ni ipi sababu yako kuu ya kuto kutumia huduma ya huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. JIBU MOJA.		
I do not know what it is/ Sijui hicho ni nini	1	SKIP TO F46/ RUKA HADI F46
I do not know how to open one/ Sijui jinsi ya kufungua	2	
I do not have a state ID or other required documents/ Sina kitambulisho cha Taifa au nyaraka zinazotakiwa	3	
There is no point-of-service/agent close to where I live/ Hakuna kituo cha huduma/ Wakala anaishi karibu na kwangu	4	
I do not need one, I do not make any transactions/ Sihitaji, sifanyi muamala wowote	5	
Using such account is difficult/ Kutumia aina iyo ya account ni kazi	6	
I never have money to make transactions with this service/ Sijawai kuwa na fedha za kufanya muamala kwa huduma hii	7	
I do not trust that my money is safe on a mobile money account/ Si amini kama fedha zangu zitakuwa salama katika akaunti ya huduma za kifedha kwa njia ya simu za mkononi	8	
It is too expensive/ Inagharama kubwa	9	
I do not have the permission of my spouse or other family member/ Sina ruhusa kutoka kwa mkw/mume wangu au Mwanafamilia mwengine	10	
Poor network connectivity/Udhaifu wa muunganisho wa kimtandao	11	
Unreliable services/ Huduma zisizo aminika	12	
I don't have a mobile phone/ Sina simu ya mkononi	13	
Other (specify)/ Nyingine (elezea) _____	14	

F37. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. What is the main reason you started using mobile money?/ ULIZA ENDAPO HUDUMA MOJA YA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je ni sababu gani kuu iliyo kufanya uanze kutumia huduma za kifedha kwa njia ya simu za mkononi?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. SINGLE ANSWER/ USIMSOME. WEKA ALAMA KATIKA MAKUNDI YAFUATAYO. JIBU MOJA.	
I had to send money to another person / Nilitakiwa kutuma fedha kwa mtu mwingine	1
I had to receive money from another person / Nimetakiwa kupokea fedha kutoka kwa mtu mwingine	2
Somebody/a person requested I opened an account / Kuna mtu alinitaka nifungue akaunti	3
I had to send money to an organization/government agency: e.g., had to pay a bill/ Nilitakiwa kutuma fedha kwenye taasisi/ wakala wa serikali: m.f., Nilitakiwa kulipia bili	4
I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits/ Nilitakiwa kupokea fedha kutoka taasisi/ wakala wa serikali: m.f., pensheni, malipo ya kutokuajiriwa au faida za kijamii	5
An agent or sales person convinced me/ Wakala au muuzaji amenishawishi	6
I saw posters/billboards/radio/TV advertising that convinced me/ Niliona kwenye vibandiko/mabango/redio/runinga yakanishawishi	7
A friend or family member recommended it/ rafika au Mwanafamilia ameipendekezea	8
I saw other people using it and wanted to try by myself/ Nimewaona watu wengine wanatumia na mi nikataka kuijaribu	9
I wanted to start saving money with an m-money account/ Nataka nianzu kuhifadhi fedha kwa akaunti ya s-pesa	10
I wanted a safe place to store my money/ Nataka eneo salama la kuhifadhia fedha zangu	11
I got a discount on airtime/ Nimepata punguzo kwenye muda wa maongezi	12
I got a promotional amount of money to spend if I start using m-money/ Nina fedha za kutosha ku tumia kama nikiamza kutumia s-pesa	13
Other (specify)/ Nyingine (elezea) _____	14

F38. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Have you ever used a mobile money account to do the following...?/ ULIZA ENDAPO HUDUMA MOJA WAPO YA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je usha wai kutumia akaunti ya huduma ya kifedha kwa simu kufanya yafuatayo...?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana
Deposit money/ Kuweka fedha	
Withdraw money/ Kutoa fedha	
Buy airtime top-ups/ Kulipia muda wa maongezi	
Pay a school fee/ Kulipia Ada ya shule	
Pay utility bills(electricity, solar lantern, water, TV, cable)/ kulipia bili za matumizi	
Send money to family members or friends/ Kutuma fedha kwa Wanafamilia au marafiki	
Receive money from family members or friends/ Kupokea fedha kutoka kwa Wanafamilia au marafiki	
Other (specify)/ Nyingine (elezea) _____	

F39. ASK IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN F31. OTHERS GO TO F46. Do you use a mobile money account to make the following payments or purchases?/ ULIZA ENDAPO MOJA YA HUDUMA ZA HUDUMA ZA KIFEDHA KWA NJIA YA SIMU ZA MKONONI IMECHAGULIWA KWENYE F31. NYINGINE NENDA F46. Je huwa unatumia akaunti ya huduma za simu za kifedha kufanya malipo au manunuzi yafuatayo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Yes/ Ndiyo 2=No/ Hapana	
Pay employees/ lipa wafanyakazi		SKIP TO F41/ RUKA HADI F41
Pay suppliers/ Lipa msambazaji		
Receive payments from customers/ Pokea malipo kutoka kwa Wateja		
Receive payments from suppliers/ Kupokea malipo kutoka kwa wasambazaji		
Make investment, e.g. buy new equipment or expand the office or business building/ Kuwekeza m.f kununua vifaa vipya au kukuza ofisi au jingo la biashara		
Pay business associated expenses, including rent, taxes, utility and transportation bills/ Kulipia matumizi ya kibiashara, ikiwemo kodi, ushuru, matumizi na bili ya usafirishaji		
Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/ Kulipia pembejeo za kilimo (mbegu, dawa za kuuwa wadudu, mbolea, nk)		
Other (specify) / Nyingine (elezea) _____		
I do not use my mobile money account to make these transactions/ Situmii akaunti yangu ya huduma za kifedha kwa njia ya simu za mkononi kufanya miamala		

F40. You said you do not use a mobile money account for any payments or purchases. Please tell me why/ Umesema hautumii huduma ya akaunti ya huduma za kifedha kwa njia ya simu za mkononi kwa malipo au manunuzi yoyote. Tafadhali niambie kwanini?.

DO NOT READ. CODE INTO THE FOLLOWING CATEGORIES. ALLOW FOR MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
I do not have a business/ Sina biashara	1
I will have to pay extra taxes/ Ntatakiwa kulipa ushuru wa ziada	2
The agent fees/charges are high/ Ada ya Wakala/ Malipo yake ni makubwa	3
I will have to pay bribes to government officials to avoid taxation / licensing / paper work/ Ntatakiwa kutoa rushwa kwa viongozi wa serikali kukwepa ushuru/ leseni/ kujaza makaratasi	4
My business is not registered, it is not formal/ Biashara yangu haija sajiliwa, sio rasmi	5
To pay account fees I will have to raise prices and people won't buy from me/ Kulipia ada ya akaunti, nitatakiwa kuongeza bei na watu hawato nunua kwangu?	6
My business is too small to need a mobile money account/ Biashara yangu ni ndogo sana kuhitaji akaunti ya huduma za kifedha kwa njia ya simu za mkononi	7
I use other methods of payment/ Natumia njia nyingine ya malipo	8
It is too expensive/ Ni ya gharama sana	9
It takes too much time/ Inachukuwa muda mwingi	10
Other (specify)/ Nyingine (elezea) _____	11
Don't know/ Sijui	98

F41. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Which of the following mobile money agents are the closest to where you live, regardless of what service you use?/ ULIZA TU ENDAPO MTOA HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Ni yupi kati ya mawakala wa huduma za kifedha kwa njia ya simu za mkononi wafuatao wapo karibu na sehemu unayoishi, bila ya kujali ni huduma gani unatumia?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJBU MENGI.	
Vodacom M-PESA	1
Tigo Pesa	2
Airtel Money	3
Zantel Ezy-pesa	4
SMART- B Pesa	5
Halotel / Viettel	6
Other (specify)/ Nyingine (elezea)	7

F42. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. How do you usually get to a mobile money agent? Do you...?/ ULIZA ENDAPO TU MTOA HUDUMA MMOJA AMEWEKWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Huwa una fikaje kwa wakala wa huduma za kifedha kwa njia ya simu za mkononi? Una...?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.	
Walk/ tembea	1
Use a motorcycle taxi or a mini-bus taxi/ tumia teksi ya pikipiki au busi dogo	2
Use a regular bus/ tumia basi la kawaida	3
Have to take a train/ takiwa kuchukua Treni	4
The agent comes to me/ wakala huwa anakuja kwangu	5
Ride a bicycle/ Endesha baisikeli	6
Ride in my own car or motorbike/ endesha garilangu mwenyewe	7
Get a car/motorbike ride for free with a friend, relative or neighbor/ chukua gari/ endesha Pikipiki bure na rafiki, ndugu au jirani	8
Other (specify) / Nyingine (elezea) _____	9
Don't know/ Sijui	98

F43. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN F31. OTHERS SKIP TO F46. Do you usually go to a mobile money agent at or near the following places?/ ULIZA KAMA MTUO HUDUMA MMOJA TU AMEWEKEWA ALAMA KWENYE F31. NYINGINE RUKA HADI F46. Huwa unakwenda kwa wakala wa huduma za kifedha kwa njia ya simu za mkononi karibu na sehemu zifuatavyo?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
Your home/ Nyumbani kwako	1
Your work/ Kazini kwako	2
Where you shop for food/ Unaponunua chakula	3
Near your children's school/childcare facility/ Karibu na shule ya watoto wako/ au kituo cha utunzaji wa watoto	4
Near a public transportation hub, for example, a bus stop or station/ Karibu na kitovu cha usafirishaji mfano kituo cha basi au stesheni	5
Near a shop where you go to charge your mobile phone/ Karibu na duka unapoenda ku chaji simu yako ya mkononi	6
Near/at the shop where you buy airtime/ Karibu/ kwenye duka unaponunua muda wa maongezi	7
Other (specify)/ Nyingine (elezea)	8
Don't know/ Sijui	98



F46. The next few questions are about informal financial services and service providers such as Merry go round, money guards, or savings collectors. Have you ever used any of the following?/ Maswali yafuatayo ni kuhusu huduma za kifedha zisizo rasmi na watoa huduma kama Vikoba, ulinzi wa kifedha au mkusanyaji akiba. Ushawai kutumia chochote kati ya vifuatavyo?

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?/ ULIZA TU KWA CHAGUZI ILIYO WEKWA ALAMA YA “NDIYO” KWENYE F46. NYINGINE NENDA F51. Ukiondoa leo ni lini ilikuwa siku ya mwisho kutumia huduma izi au Watoa huduma kwa shughuli zozote za kifedha?

READ OUT/ MSOMEA.	F46. <i>Used/ Nilitumia</i>	F47. <i>Last used/ mara ya mwisho kutumia</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Yes / Ndiyo 2=No / Hapana >> IF NO TO ALL, SKIP TO F51 / KAMA NI HAPANA KWA ZOTE, RUKA HADI F51	1=Yesterday/ Jana 2=In the past 7 days/ Ndani ya siku 7 zilizopita 3=In the past 30 days/ Ndani ya siku 30 zilizopita 4=In the past 90 days/ ndani ya siku 90 zilzizopita 5=More than 90 days ago/ Zaidi ya siku 90 zilizopita 6=Stopped using altogether/ Niliacha kutumia zote kwa pamoja 98=Don't know/ Sijui
Merry go round / informal savings network/ Vikoba/ mtandao wa akiba usiyo rasmi		
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis/ Mlinzi wa fedha/ mtu katika sehemu ya kazi au jirani anaye kusanya na kuweka akiba zilizowekwa kwa misingi wa kawaida		
Savings collectors/ Wakusanyaji wa akiba		
Shop keepers/ Wauza duka		
A digital card, a recharge card that is not attached to a bank or MFI account/ Kadi ya kidijitali,		
Other group (specify)/ Kundi jingine (elezea)		

F49. Which of the following services do these groups provide?/ Je ni huduma gani kati ya hizi zifuatazo inatolewa na makundi haya?

READ OUT. ACCEPT MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
Give one member all the monies collected in one round (merry go round)/ Kumpa mwanachama fedha zote za mzunguko za (Vikoba)	1
Lend money out to non-members who borrow and repay with interest added/ Kukopesha fedha kwa wasio wanachama wanao azima na kulipa kwa riba	2
Lend money out to members who borrow and repay with little or no interest added/ kukopesha wanachama fedha wanao azima na kulipa kwa riba ndogo au bila riba	3
Buy household goods, groceries, or food for members/ Kununua bidhaa za nyumbani, mahitaji, au chakula kwa wanachama	4
Act as a guarantor or security for members/ Kuwa kama mlezi au mlinzi kwa wanachama	5
Invest the money in shares, company shares, or a business/ Kuwekeza fedha kwenye Hisa , hisa za kampuni ,au biashara	6
Contribute money to purchase working tools/ Kuchanga fedha za kununua vifaa vya kufanyiakazi	7
Purchase fixed assets like land or houses as a group or for members/ Kununua rasilimali kama ardhi au nyumba kama kundi au mwanachama	8
Raise the money needed for funerals or emergencies (part or all)/ Kukusanya fedha zinazohitajika kwa msiba au dharura (baadhi au zote)	9
Help members save money/ Inasaidia wanachama kuhifadhi fedha	10
Other (specify)/ Nyingine (elezea) _____	11
Don't know/ Sijui	98

F50. Which of these service providers or services is the most important to you?/ Ni huduma au mtoa huduma gani ni muhimu sana kwako?

READ OUT. SINGLE ANSWER/ MSOME. JIBU MOJA.		
Merry go round / informal savings network/ VIKOBA/ mtandao wa akiba usiyo rasmi	1	SKIP TO F52/ RUKA HADI F52
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis/ mlinzi wa fedha/ mtu yeyote katika sehemu ya kazi au jirani anayekusanya na kuhifadhi akiba zilizowekwa kwa msingi wakawaida	2	
Savings collectors/ wakusanyaji wa akiba	3	
Shop keepers/ Muuza duka	4	
A digital card, a recharge card that is not attached to a bank or MFI account/ Kadi ya dijitali, kadi ya gharama ambayo haija unganishwa na benki au akaunti ya taasisi ndogondogo za kifedha	5	
Other group (specify) / Kundi jingine (elezea) _____	6	

F51. Why do you not have a membership with any of these groups?/ Kwanini hauna uanachama katika kundi lolote?

DO NOT READ OUT. CODE INTO THE FOLLOWING CATEGORIES. ACCEPT MULTIPLE ANSWERS/ USIMSOME. WEKA ALAMA KWENYE MAKUNDI YAFUATAYO. KUBALI MAJIBU MENGI.	
You have an account in a bank or other formal institution/ Una akaunti kwenye benki au katika taasisi nyingine zilizo rasmi	1
You don't have any money/ Huna fedha	2
People steal your money/ watu wana iba fedha zako	3
You don't know about them/ Hujui chochote kuhusu wao	4
You don't need any service from them/ Huhitaji huduma yoyote kutoka kwao	5
You don't trust them/Huwaamini	6
Groups require too much time in meetings/ Makundi yanatumia muda mwengi kwenye vikao	7
Another reason (specify) / Sababu nyingine (elezea)_____	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?/ Katika uwiano kutoka 1 mpaka 5, ambapo 1 inamaana "Siamini kabisa" Je unaimani ya kiasi gani kuhusiana na vyanzo vya kifedha vifuatavyo?

READ OUT. SINGLE ANSWER PER ROW/ MSOME. JIBU MOJA KWA SAFU.	1=Fully distrust/ Siamini kabisa 2=Somewhat distrust/ Siamini Kidogo 3=Neither trust nor distrust/ wastani 4=Somewhat trust/ Imani ndogo 5=Fully trust/ Imani ya Juu 98=Don't know/ Sijui
Banks and other formal financial institutions/ benki au taasisi nyingine za kifedha zilizo rasmi	
Bank agents/ wakala wa benki	
Microfinance institutions/ Taasisi ndogondogo za kifedha	
Mobile money providers/ mtoaji huduma wa huduma za kifedha kwa njia ya simu za mkononi	
Mobile money agents/ wakala wa huduma ya huduma za kifedha kwa njia ya simu za mkononi	
Savings groups/ Makundi ya Akiba	
Friends, neighbors or relatives who borrow from / save money for me/ Marafiki, majirani au ndugu wanapo kopa / kuhifadhi fedha	

F53. What would be the main reasons for borrowing money?/ Ni sababu kuu lpi itakufanya ukope fedha?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.	
To start a new business or expand my business/ Kuanzisha biashara mpya au kukuza biashara yangu	1
To improve the cash flow situation of my business/ Kuongeza uingizaji wa fedha katika biashara yangu	2
To buy inputs (such as seeds, fertilizer, or pesticides)/ Kununua pembejeo ( Kama mbegu, mbolea, au dawa za wadudu)	3
To make big purchases (not inputs) such as land or modern equipment/ kufanya manunuzi makubwa kama ardhi au vifaa vya kisasa (sio ya pembejeo)	4
For other agricultural activities/ kwa matumizi mengine ya kilimo	5
For emergency expenses/ Kwa gharama za dharura	6
To pay for school fees/ Kulipa Ada ya shule	7
To cover daily expenses/ Kutumia kwa matumizi ya kila siku	8
Other (specify)/ Nyingine (elezea) _____	9
Don't know/ Sijui	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?/ Kuna umuhimu gani kwako kukopa kwenye zifuatazo, Kwa shughuli zako za kilimo – muhimu sana, muhimu kidogo, au sio rahisi?

F55. In the past 12 months, have you attempted to borrow from any of the following?/ Katika mienzi 12 iliyopita, ushajaribu kukopa kwenye zifuatazo?

F56. If the need arose, would you attempt to borrow from any of the following?/ Kama pata tokea uhitaji, utajaribu ku kopa kutoka kwa wowote wafuatao?

READ OUT/ MSOME.	F54. Importance/ Muhimu	F55. Attempted/ Ulijaribu	F56. Would attempt/Unge jaribu
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Very important/ muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ hapana	1=Yes/ Ndiyo 2=No/ Hapana
Bank or other formal financial institutions/ benki au taasisi nyingine za kifedha zilizo rasmi			
Microfinance institution / Taasisi ndogondogo za kifedha			
SACCO			
Cooperative/ Mashirika			
Informal money lender/ Ukopesaji wa fedha usiyo rasmi			
VSLAs			
Friends and family/ marafiki na familia			
Other (specify)/ Nyingine (elezea) _____			

F57. What factors would you consider when you want to borrow money?/ Ni mambo gani ya kuzingatia unapotaka kukopa fedha?

READ OUT. ALLOW FOR MULTIPLE ANSWERS/ MSOME. KUBALI MAJIBU MENGI.			
Quickest access to money/ Upatikanaji rahisi wa fedha	1	Best repayment terms/ matakwa mazuri ya ulipaji	8
Most convenient to get to/ ni rahisi kufikia	2	Met minimum requirements/ Kufikia matakwa kwa uchache	9
Best interest rates/ kiwango cha faida kubwa	3	Trust in a financial institution/ Kuwa na Imani na Taasisi ya kifedha	10
Was desperate / no other options/ nililitaka /Sikuwa na jinsi	4	Confidentiality/ Usiri	11
Recommended by a friend/ rafiki kiapendekeza	5	Loan size/ Ukubwa wa mkopo	12
Easiest to use/ Rahisi kutumia	6	Other (specify) / Nyingine (elezea)_____	13
Have borrowed from them before/ nili kopa kutoka kwao mwanzo	7	Don't know/ Sijui	98

F58. Do you currently have any loans?/ Je, Kwasas una mkopo wowote?

SINGLE ANSWER/ JIBU MOJA.	
Yes/Ndiyo	1
No/ Hapana	2

F59. How important is each of the following products to your agricultural activities – very important, somewhat important, or not important?/ Je kuna kiasi gani cha umuhimu katika kila bidhaa zifuatazo kwenye shughuli zako za kilimo?

F60. Do you currently have any of the following products for your agricultural activities?/ Je una bidhaa yoyote kati ya zifuatazo kwa shughuli zako za kilimo?

F61. ASK ONLY IF THE ANSWER TO F60 IS NO. Do you want to have any of the following products for your agricultural activities?/ ULIZA ENDAPO JIBU LA F60 NI HAPANA. Je, unahitaji kuwa na bidhaa yoyote kati ya zifuatazo kwa shughuli zako za kilimo?

READ OUTMSOME.	F59. <i>Importance/ Muhimu</i>	F60. <i>Currently have/ Ninayo kwa sasa</i>	F61. <i>Want/ Nataka</i>
SINGLE ANSWER PER ROW/ JIBU MOJA KWA SAFU.	1=Very important/ muhimu sana 2=Somewhat important/ muhimu kidogo 3=Not important/ Sio muhimu 98=Don't know/ Sijui	1=Yes/ Ndiyo 2=No/ Hapana	1=Yes/ Ndiyo 2=No/ Hapana 98=Don't know/ Sijui
A loan that came with a bank account/ Mkopo unaokuja na akaunti ya benki			
A loan that is accessed directly through a bank account/ Mkopo unaopatikana moja kwa moja kupitia akaunti ya benki			

A loan that is accessed through a mobile money account and linked to a bank account/ Mkopo unaoweza kupatikana kupitia akaunti ya huduma za kifedha kwa njia ya simu za mkononi na kuunganishwa kwenye benki			
A loan that is accessed through a mobile money account/ Mkopo unaoweza kupatikana kupitia akaunti ya huduma za kifedha kwa njia ya simu za mkononi			
A loan that came with a mobile money account/ Mkopo unaokuja na akaunti ya huduma za kifedha kwa njia ya simu za mkononi			
A mobile money account that came with a smartphone/ Akaunti ya huduma za kifedha kwa njia ya simu za mkononi inaliyokuja na simu ya kisasa			
A loan that came with an insurance plan (i.e. home, business, life, medical)/ Mkopo unaokuja na bima (yaani nyumba , biashara, maisha, matibabu)			
A credit plan for school fees/ Mpango wa mkopo kwa ajili ya Ada ya shule			
A goal savings plan or contractual savings plan for school fees/ akiba ya mpango wa malengo au akiba ya mpango wa makubaliano kwa ajili ya shule			
A savings plan for inputs, such as seeds, fertilizers, or pesticides/ Mpango wa akiba ya pembejeo, kama mbegu, mbolea, au dawa za kuulia wadudu			
A payment plan for inputs, such as seeds, fertilizers, or pesticides/ mpango wa malipo ya pembejeo, kama vile mbegu, mbolea au dawa za kuulia wadudu			
A pre-paid card to make payments/ kadi ya malipo ya kufanya malipo			
A pre-paid card for receiving income/ kadi ya malipo kwa ajili ya kupokea mapato			
Other (specify)/ Nyingine (elezea)			