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I would like to interview one member from your household who is at least 16 years old. We are required to follow a procedure in order for us to select who that person will be. To be able to do that I will first would like to know who all the members of the household are and some information about them. I would therefore be grateful if you could answer the following questions.

I would like to ask some questions about the people who usually live in this household:						
<b>Total number of household members</b>						
<b>Total number of eligible household members (individuals 16 years or older)</b>						
	Nr	Usual inhabitants	Relationship with the head of the household	Sex	Age	Income
QUALIFIERS 16+ Persons who qualify.		Please tell me the names of the people that usually live in this household who are aged 16 years and over.  BEGIN WITH THE HEAD OF THE HOUSEHOLD AND THEN FROM THE OLDEST (TOP) TO YOUNGEST (BOTTOM).	What is the relationship of (name) with the head of the household? 01 Head of Household 02 Spouse 03 Son / daughter 04 Father or mother 05 Step son / step daughter 06 Son-in-law / daughter-in-law 07 Grandson / granddaughter 08 Sister / brother 09 Brother-in-law / Sister-in-law 10 Nephew / Nice 11 Employee 12 Other relationship 98. With no relationship	Is (name) a man or woman  01 Male 02 Female	How many years (name) completed on his/her last birthday?	Contribute to household income Yes=1 No=2
CIRCLE HERE THE NUMBER OF THE SELECTED RESPONDENT	01		01			
	02					
	03					
	04					
	05					
	06					
	07					
	08					
	09					
	10					
	11					
	12					
	13					
Total nr of Qualifiers						

Now please tell me the names of the people that usually live in this household who are under 16 years old. BEGIN FROM THE OLDEST (TOP) TO YOUNGEST (BOTTOM).						
NON-QUALIFIERS  People under 16 years old	14					
	15					
	16					
	17					
	18					
	19					
	20					
	21					
	22					
	23					
Total nr of non-qualifiers						
Total nr of HH Members						

**RESPONDENT SELECTION - KISH TABLE**

Interviewer: in order to determine who you will interview you need the last two digits of the household ID as stated on page 1 of the questionnaire, and the number of qualifying adults (16+) in the household who qualify for the survey.

1. Find the number running down the left side of the table that matches the end of the household ID, and the total number of household members that qualify running across the top of the table.
2. Circle the number where these two numbers meet in the table.
3. This is the number of the person that you will interview – record on page 3 and check details.
4. Interview the selected individual.

HOUSEHOLD NUMBER ENDS IN				NUMBER OF QUALIFYING ADULTS IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

Name of actual respondent:

If this is not the person that will provide the household information, please say:

The computer has selected (NAME) to be interviewed. But first let us continue with the household information then I will talk to (NAME) if possible.

Can we please continue? YES/NO

## SECTION A: HOUSEHOLD INFORMATION AND DEMOGRAPHICS

### SECTION A, A2 AND B ARE TO BE ASKED OF THE HEAD OF THE HOUSEHOLD

Ask one of the members of the Household who is most knowledgeable about the household if the Head of Household is not available for the interview.

We want to know whether the respondent is the household head or the most knowledgeable person.

A1a. What is your relationship to the head of the household?

- Do not prompt.
- Single mention.

I am the household head	1
Most knowledgeable person not Head of HH	2

Record the age of the household head in completed years.

A1b. How old is the head of household?

- Record age in years

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Refused

98

Don't know

99

Indicate the gender of the household head. This is a self-observation question and only ask if uncertain.

A2. Interviewer to record sex of head of household. Only ask if uncertain.

Male	1
Female	2

Indicate the applicable option which describes the marital status of the household head.

A3. Which of the following applies to head of household?

Never married (single)	1	<input type="checkbox"/>
Married	2	
Separated	3	
Divorced	4	
Widowed	5	

Indicate if the household head receives any income.

A3b. Does head of household earn an income?

Yes	1	<input type="checkbox"/>	Go to A3c
No	2		Go to A4b
Refused	98		Go to A4b

There may be other people in the household who are the main income earners over and above the household head and that will give an indication of household overall income. Indicate below if the household head is the main income earner.

**A3c.** Is the household head the main income earner? I.e. does the household mainly rely on the money of the head of the household to cover household expenses or do they rely mainly on the money of another household member?

Rely mainly on money from the head of the household	1
Rely mainly on money from another household member	2
Don't know/Not certain	99

This question asks to obtain what is the main livelihood activity of the household head.

**A4a.** Still thinking about the money the household relies on most – what is the main source of money for (refer to person in A3) ? **Single mention.**

Salaried employee (public or private employee)	1	_ _
Self-employed – unregistered business (informal)	2	
Self-employed – registered business (formal)	3	
Farmer	4	
Dependent - grant/aid, pension or assistance from other people (for example remittances)	5	
Occasional / part time / piece job worker	6	
Other (please specify)	96	

This question is asking how many members earn money in the household.

**A4b.** Including you, in total how many people in your household contribute to the household income? Record number of people:

This question asks the respondent to estimate the total household monthly income.

**A4c.** What is your MONTHLY HOUSEHOLD income before tax and other deductions?  
If refused or don't know please leave box blank and fill code in the single box.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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98 = Refused  
99 = Don't know

We are now going to talk about things that people spend money on.

This question asks the respondent to estimate the total monthly household expense.

**A4d.** What is your TOTAL MONTHLY HOUSEHOLD expense?  
If refused or don't know please leave box blank and fill code in the single box.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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98 = Refused  
99 = Don't know

Obtain the highest level of education the household head has achieved and indicate the applicable option below.

**A5a.** What is head of household's highest level of education you have achieved?

- **Single mention.**

No Formal Education	1	_ _
Pre-primary Education (1 <sup>st</sup> to 4 <sup>th</sup> grade completed)	2	
Primary Education (5 <sup>th</sup> grade completed)	3	
Primary Education second grade (6 <sup>th</sup> to 7 <sup>th</sup> grade completed)	4	
Lower Secondary Education (Middle School – 8 <sup>th</sup> to 10 <sup>th</sup> grade completed)	5	
Upper Secondary Education (High School – 11 <sup>th</sup> to 12 <sup>th</sup> grade)	6	
Vocational Education (Diploma, Adv diploma, Certificate)	7	

Tertiary/Higher Education (Bachelor, Masters, Doctoral)	8	
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The documents listed below are usually required for entering transactions by financial institutions and not having them can contribute to lack of access to financial services.

**A6.** Which of the following documents does head of household's have in their name?

- **Read out .**
- **Multiple answer possible**

1. BI / DIRE	Yes/No
2..House registration	Yes/No
3. Title deed for property	Yes/No
4. Birth certificate	Yes/No
5. Passport	Yes/No
6. Driver's license	Yes/No
7. Salary / payslip	Yes/No
8. Voter's crad	Yes/no

This question asks the respondent to know if they are accessible to financial services.

**A7a.** Does anyone in this household have a bank or MFI or mobile money account?

1 = Yes

2 = No /not sure >> Go to A8

☐

Please indicate the name or names of the financial services that the household is using including all people in the household.

**A7b.** If yes code 1 in A7a, please ask.

What type of accounts are owned in the household? These may belong to you or any other member of the household.

**Enumerator please refer to institution code list to categorise if an institution name is mentioned**

Bank account	1
MFI account	2
Mobile money account	3

### Migration or Displacement

This question asks if the household has any member who had moved to another location in the past 12 months.

**A8.** Please tell me which of the following applies to your or your household in the past 12 months?

- **Read out**
- **Multiple mentions possible**

My household has moved to a new location	1	Continue to A9a
A member(s) of this household has moved to a new location	2	
A new member of this household moved here from another location	3	
None of the above	9	Go to A10a

This question is asking the reasons why the household member had moved to another location.

**Ask all that answered code 1,2 and 3 in A8, all other go to A10a.**

**A9a.** Please tell me what are the reasons for your household or your household member relocating?

- **Do not read out**
- **Multiple mention possible.**

To find work or better financial prospects	1
To join other family	2
Area was unsafe or experiencing conflict or natural disaster	3
To move closer to facilities e.g. schools, health care, etc.	4
Other (specify)	96



This question wants to identify the last location which the relocated person had resided before moving to the current location. It mainly wants to identify if the person had relocated to a different State or Region.

**A9b.** Please tell me where was your household relocating from? READ OUT  
Single mention.

Other region in Mozambique	1
Outside Mozambique	2
Within same state or region	3

**If A9b=1 specify using the following codes:**

Niassa	1
Cabo D	2
Nampula	3
Zambézia	4
Tete	5
Manica	6
Sofala	7
Inhambane	8
Gaza	9
Maputo P	10
Maputo C	11
Other region in Mozambique	10
Outside Mozambique	11
Within same state or region	12

## SECTION A2: HOUSEHOLD INFORMATION AND WELL-BEING

FOR QUESTIONS FROM A10a TO A10c, OBSERVE AND NOTE THE OBSERVATION, THEN ASK QUESTION A11a.

Again, the main building material used for the house in which the household live is also associated with the living conditions of the household.

**A10a.** What is the primary construction material of the wall of the housing/dwelling unit occupied by your household?

(Observe characteristic of housing - ask only if uncertain)

1.	Bricks of cement
2.	Bricks of tijolo
3.	Wood and Zinc
4.	Bricks of Adobe
5.	Caníço/paus/bambú/palmeira
6.	Paus maticados (pau a pique)
7.	Lata/cartão/papel/saco/casca

Type of house in which the household lives is also associated with the living conditions of a household. Observe and indicate the type of housing below.

**A10b.** What is the primary construction material of the roof of the housing/dwelling unit occupied by your household?

1.	Laje de betão
2.	Telha
3.	Chapas de lusalite
4.	Chapas de zinco
5.	Capim/colmo/palmeira
6.	Other (SPECIFY)

What is the floor of the housing/dwelling is made of (the major construction material)? This is a self-observation question and only ask if uncertain.

**A10c.** What is the primary construction material of the floor of the housing/dwelling unit occupied by your household?

- Observe characteristic of housing - ask only if uncertain)

1 = Earth, clay
2 = Wooden planks
3 = Bamboo strips
4 = Cement/brick/stone
5 = Parquet, polished wood
6 = Polished stone, marble
7 = Vinyl
8 = Ceramic tiles
96 = Other, specify

**A10d.** Type of House (where the respondent lives):

- Do Not Ask - Just Observe - Only One Response

1.	Conventional house
2.	Flat Apartment
3.	Palhota
4.	Casa Mista
5.	Casa Improvisada
6.	Casa Básica
7.	Part of a Commercial Building
8.	Other
9.	(SPECIFY)

Please record the number of household members who live together.

**A11a.** How many people reside in the same dwelling unit as your household? Number of people:

 

**A11b.** Could you please tell me how many rooms are there in the house you live in, with the exception of the bathroom? and how many of those rooms are used for sleeping?

**A11b1.** Number of rooms

 

**A11b2.** Number of rooms used for sleeping

 

Please indicate the owner of the house (if the house is rented, who gives the money?) that the respondent is living.

**A12a.** What is the ownership status of your house/dwelling? Read out.

- (If answer 1 or 2 continue, otherwise, go to question A14a.)

1 = You own the house in your name or co-own the house in your name together with someone else	1	
2 = Another member of your household owns the house in their name	2	
3 = You rent the house	3	>>Go to A13a
4 = Another member of your household rents the house	4	>>Go to A13a
5 = The house is provided rent free	5	>>Go to A13a
6 = Other, specify _____	96	>>Go to A13a
7 = Don't know (Do not read)	99	>>Go to A13a

This question is 2-step question. Firstly, did you buy the house or how do you get it (second, where do you get it?)

**A12b.** How did you mainly get your house or dwelling or building materials? Read out.

- (If answer 1 or 2 continue, otherwise, go to question A13a.)

1 = Bought it	
2 = Built it	
3 = Inherited it or given by family member	>>Go to A13a
4 = Government gave it/ supplied materials	>>Go to A13a
96 = Other, specify _____	>>Go to A13a

This question gives information about the financial obligation that the respondent has concerning their household ownership

**A12c1.** Please tell me, which of the following describes the households' ownership of the dwelling that you live in? **Read out**  
**Single mention.**

Own this dwelling but outstanding payment (e.g. home loan)	1
Own this dwelling but NO outstanding payment	2
You/your household leases this dwelling	3
Other (SPECIFY) .....	96
Don't know	99

Here, the emphasis is on sources of loans or finance with which the respondent bought or built the dwelling.

**A12c2.** You said you or another household member own this dwelling, how did you acquire the money to pay for it?

- Do not read out**
- Multiple mention possible**
- Enumerator: refer to institution list to ensure correct categorisation if an institution name is mentioned**

Loan from another state-owned bank	1
Loan from a bank (domestic / foreign)	2
Loan from other (non-bank) institution	3
Borrowed money from a Microfinance Institution	4
Borrowed from savings group/xitique	5
Borrowed from Village Fund	6

Borrowed from family/friends	7
Loan from money lender	8
Pension pay-out	9
Sold another asset	10
Own savings	11
Inherited money / house	12
No money needed, used material collected from nature	13
Money/dwelling from Government	14
For free (was given the dwelling without any payment)	15
Other (SPECIFY).....	96

ONLY THOSE WHO BUILT THEIR HOUSE

**A12c3** If 12b =2 ask:

Did you pay money to acquire your plot?

1.	Yes	
2.	No	GO TO A12d

**A12c4.** If 12c3=1 ask: How did you mainly finance the acquisition of your plot?

1	Own savings / cash
2	Loan
96	Other (SPECIFY)  _____

This question is to find out the ownership of land.

**A12d.** Do you have an official document (e.g. document of ownership) for the land/plot where your dwelling is?

1	Yes,	(Skip to A12f)
2	No	(continue to A12e)
99	Do not know	(Skip to A12f)

This question is to find out why the household does not have the official document of ownership?

**A12e.** Why do you not have an official document of ownership?

- Don't read out
- Single mention

Do not know about this document	1
Cannot afford to get paperwork done	2
Document is with village head	3
Do not know how to get document	4
Other specify _____	96

**A12f1.** Would you use you house as collateral – to borrow money against it?

1.	Yes, Skip to A13a)
2.	No continue to A12f2)
98.	Don't know Skip to A13a)

**A12f2.** If NO, can you please tell me why not?

- Do not read out
- Single mention

1.	You did not know you could do this
2.	You do not believe in selling your home for money
3.	You do not wish to risk losing your house

4.	The house belongs to the family and you could not use this house in this way.
5.	Other
(SPECIFY)	_____
6.	Don't know

The question looks into access to one of the basic needs, that is, water and gives information on how the household accesses it.

**A13a.** How does your household MAINLY get the water that you use in your home?

- **Do not read**
- **Single mention**
- **(If 1. Bottled-water / water dispenser, then go to question A14, all others continue to A13b.)**

1.	Bottled-water / water dispenser >> Go to A15	
2.	Piped in dwelling or on premises	
3.	Outside piped or public tap	
4.	Tubed/piped well or borehole	
5.	Protected dug well (including all of the following: cover, platform, headwall, lining)	
6.	Unprotected dug well	
7.	Pond, lake, river or stream	
8.	Improved rainwater collection (catchment tank / concrete, and needs to have completely closed, tap to withdraw water, at least 3,000 litres capacity)	
9.	Unimproved rainwater collection	
10.	Water bought from tanker truck or vendor	
96.	Other, specify _____	

Ask the respondent if the water that the household is accessing is safe for drinking.

**A13b.** Is the water clean for drinking?

1 = Yes, 2 = No

☐

Types of toilets derived from **COUNTRY** classifications also give indication about the household living conditions.

**A14.** What is the main type of toilet your household uses?

- **Do not read out**
- **Single mention**

☐

1 = Pour flush connected to sewerage
2 = Pour flush to septic tank or pit
3 = Pour flush to elsewhere (not sewer or pit/tank)
4 = Pit latrine with slab
5 = Pit latrine without slab or open pit
6 = Latrine overhanging field or water (drop in the field, pond, lake, river, sea)
7 = None
96 = Other, specify _____

Access to electricity in the house also indicate the living conditions, access to services as well as the financial obligation regarding payment of these services.

**A15a.** Do you have an electricity connection into your house?

1 = Yes, 2 = No

☐

- If answer 2 = No, then go to question A16a

This question also gives information about the living conditions and also about the household potential expenditures or general financial obligation.

**Ask for those that answered Yes code -1 in A15a.**

**A15b.** How do you get electricity?

- **Do not read**
- **Multiple mentions possible**

1. Publicly-provided electricity	
2. Private-provided electricity (independent power producer)	
3. Village Power	
4. Household generator	
5. Solar power	
6. Battery	
96. Other, specify _____	

Please indicate the main source for lighting that the household uses? (please ask the options from the multiple responses)

**A16a.** What types of energy or fuel does this household use for lighting? Do not prompt

(>> Go to A17a if answered Code 8 = None - otherwise continue to A16b)

**A16b.** What type of energy or fuel does this household use MAINLY for lighting? **Single mention**

Energy / fuel type for lighting	A17a. Uses	A17b. Main
1. Publicly-provided electricity (EDM)	Yes/no	
2. Private-provided electricity (independent power producer)	Yes/no	
3. Household generator	Yes/no	
4. Battery	Yes/no	
5. Solar power	Yes/no	
6. Kerosene lamp	Yes/no	
7. Candle	Yes/no	
8. Biogas	Yes/no	
9. None	Yes/no	
96. Other, specify _____		

This question also gives information about the living conditions and also about the household potential expenditures or general financial obligation.

**A17a.** What types of energy or fuel does this household use for cooking? (Do not prompt and use code 1 = Yes, 2 = No)

(>> Go to A18a if answered Code 8 = None otherwise continue to A17b)

**A17b.** What type of energy or fuel does this household use MAINLY for cooking? **Single mention**

Energy / fuel type for cooking	A18a. Uses	A18b. Main
1. Publicly-provided electricity / city power		
2. Private-provided electricity (private generator)		
3. Animal waste		
4. Firewood		
5. Household generator		
6. Charcoal		
7. Solar power		
8. Kerosene		

9. Liquefied petroleum gas LPG		
10. None / do not cook		
96. Other, specify		

**A17c1.** What type of cooker do you use?

- **Do not read out**
- **Multiples mentions possible**

Charcoal stove	1
Improved stove	2
Simple wood fireplace (made of stones)	3
Gas cooker	4
Gas plate	5
Electric cooker	6
Electric plate	7
Kerosene stove	8
Sawdust / Chip Furnace	9
Other (Specify)	96

**A17c2.** How did you manage to get your kitchen stove?

- **Unique answer**

Buy the stove	1
Made it by own means	2
Inherited it	3
Collected it for free (donation from neighbours or people you know, etc.)	4
Collected it from a support programme / project	5
Other (Specify)	96

**A17c3.** If answer 1 and 2 at A18c2, ask the following question

What is the cost of the kitchen stove you acquired ? .....METS

### **Clean energy awareness and usage**

Now we are going to talk about solar energy or domestic solar systems

**Ask to all**

**A18a.** Have you heard of a solar energy or domestic solar systems

Yes	1	⇒ Continue to QA18b
No	2	⇒ Go to QA19

**A18b.** Are you interested in owning a solar energy or solar home system?

Yes, I own one	1	⇒ Go to QA18e
Yes, I would like to	2	⇒ Go to QA18d
No, I am not	3	⇒ Continue to QA18c

**A18c.** Why are you NOT interested in owning a solar energy or a domestic solar system?

- **Do not read out**
- **Multiple answers possible**
- **AFTER HAVING REGISTERED ALL THE ANSWER, GO TO A19**

I do not know what it is	1	⇒ Go to A19
I cannot afford it	2	
I do not trust it	3	
I do not know where to buy one	4	
Other (specify)	9	

**A18d.** Why are you interested in owning a solar energy source (solar lantern/ domestic solar systems)?

- **Do not read out**
- **Multiple mentions possible**
- **After Recording All Answers , Go to A19**

It is more economical	1	⇒ Go to A19
It gives out less smoke or noise	2	
It is safer to use	3	
It is easier to use	4	
Failure or lack of electricity	5	
To no longer pay electricity bills	6	
Other (specify) .....	96	

**A18e.** What uses do you make of your solar power source (solar lantern or domestic solar systems)?

- **Do not read out**
- **Multiples mentions possible**

	Codes	<b>A18f</b> How many do you have?
Lighting : Normal bulb	1	
Lighting : LED bulb	2	
Use to power TV	3	
Use to power radio, etc.	4	
Solar water Heater	5	
For cooking	6	
Charge mobile phone	7	
Others (Please specify) .....	96	

This question wants to find who mostly handle money in the household?

**A19.** Who is mainly responsible for day-to-day money management in your household? I.e. who decides what is spent on, where, and by whom?

**Read out. Single mention.**

- 1 = You manage the money (household head)
- 2 = You manage the money with a spouse or partner
- 3 = You manage the money for the household with other people
- 4 = Someone else in the household – not the household head – manages the money for everyone alone
- 5 = Some people in the household manage the money on behalf of everyone

Ownership of the items listed below is used to indicate the living standard of a household.

**A20.** Please tell me which of the following do you or your household own in working condition? (Assets should be in working condition)  
(Read out each of the household assets)

Electric/gas cooker or hotplate	Yes/no	Bicycle	Yes/no
Solar panel	Yes/no	Motorcycle	Yes/no
Refrigerator	Yes/no	Car (automobile)	Yes/no
Electric fan	Yes/no	Pick-up truck / van / small truck	Yes/no
Radio	Yes/no	Agricultural vehicle (tractor)	Yes/no
Television	Yes/no	Boat (includes any kind of boat)	Yes/no
Phone	Yes/no	Furniture (table, chairs, etc.)	Yes/no
Jewellery / gold	Yes/no	Cellphone	Yes/no
Air conditioner	Yes/no	Ox cart / trawllargee	Yes/no
Mill	Yes/no	Computer	Yes/no



## SECTION B: FARMING/AGRICULTURE/LIVESTOCK

This question provides information about the household dependency on farming as well as the possible sources of income for the household. It is also important as it defines if the household is involved with agriculture or not. If not, you will skip this whole section.

**Ask all.**

**B1.** Please tell me which of the following statements best describes your household situation?

- Single mention. (Read out)

Your household is only involved in farming/ fishing/Livestock Breeding and no-one in the household has any other work	1	Continue to B2a
Your household is involved in farming AND other work/business	2	
Your household is NOT involved in farming at all	3	Skip to Section C1

This question asks the types of farming activities that the household are involved in. Categories given are classified into crop farming and livestock farming and the produce that are commonly found in Mozambique

**Ask if respondent/the household is involved in agricultural activities (code -1 or -2 in B1).**

**B2a.** Please tell me which of the following your household was involved in (in the past 12 months)?

**Multiple mentions possible.**

**B2b.** Please tell me which of those does your household get the most income from (in the past 12 months)?

**Single mention.**

Check only for those people are involved in (code -1 in B2a)

	B2a Involved		B2b Most income
	Yes	No	1 = Yes, 2 = No
<b>Crops</b>			_
Paddy/ rice /sticky rice		1	
Tubers and root crops (cassava/tapioca, potatoes, etc.)		2	
Cereals (maize, wheat, oats, etc.)		3	
Beans, pulses, peanuts		4	
Beverage crop (tea, coffee)		5	
Fruits		6	
Vegetables		7	
Sugar cane		8	
Coconuts		9	
Other plants (SPECIFY)		10	
Decorative plants		11	
<b>Livestock &amp; fishery</b>			
Poultry (chicken/ducks)		12	
Goat/Sheep		13	
Cattle/buffalo (meat)		14	
Dairy		15	
Swine/ pigs		16	
Fishery / marine livestock (shrimp, fish etc.) – wild catch		17	
Fishery / marine livestock (shrimp, fish etc.) – aquaculture		18	
Other (Specify)		19	
Other non-farming (Specify)		20	
No cash Income from these activities		21	

**Ask all**

**B3.** How much of your household's eating needs come from the food that you grow?

**Single mention.**

1 = All / Most of it

2 = Some of it

3 = None of it

Depending on the kind of farm that the respondent owns there are certain needs that are necessary to develop and maintain the farm. These also work as an indicator of the financial needs of the respondents as a result of the expenditure.

**B4a.** For your farming activities, you need things like seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you **mainly** get it?

**Single mention.**

**Enumerators: If an institution name is mentioned (in terms of loans) – please use the institution list to ensure correct classification before coding**

Do not use any inputs (such as fertiliser, pesticides etc.) for farming activities	1 >> Go to B5a
Don't have to buy because manage with what I have already (keeping seed from own harvest, etc.)	2 >> Go to B5a
Use money from savings	3 >> Go to B5a
Use money from other sources of income (non-agriculture)	4 >> Go to B5a
Sell some crops/livestock	5 >> Go to B5a
Get/borrow from a store/agricultural seller/ customer who buys from you and pay later	6 >> Go to B5a
Loan from bank	7
Loan from MFI (Microfinance Institute) Specify (_____)	8
Loan from another formal (non-bank) institution	9
Loan from a Cooperative / Credit Union	10
Borrow from a community/savings group where we save and lend to each other	11 >> Go to B5a
Borrow from friends and/or family	12 >> Go to B5a
Borrow from a money lender	13 >> Go to B5a
Other (SPECIFY).....	96 >> Go to B5a

**Ask only for those code 7, 8, 9 and 10 in B4a, all others go to B5a**

**B4b.** Have you used any of your assets or land to secure a loan for yourself or for someone else's loan in the past 12 months? This could be alone or together with other people?

1 = Yes,

2 = No (if answer 2 = No, then go to question B5a)

☐

**B4c.** How many other people contributed collateral to secure this loan?

State number of people, if only respondent alone enter zero (0)

☐

In order to encourage commercial farming governments usually offer incentives to farmers for them to produce at a lower cost so that they can compete in the market for agricultural produce. Some incentives are in the form of subsidies and the respondent should indicate if they benefit from those incentives.

**B5a.** Are some of the inputs that you make use of from the Government at a subsidised or lower cost within 12 months?

Yes 1 ⇒ Continue

No 2

Don't know 99 } Skip to B6

Getting subsidies for inputs such as fertilizers, food for livestock will also lower the cost for farmers and encourage competitiveness. In some cases, the farmers receive actual inputs at a lower price.

**Ask if respondent gets subsidized inputs (code -1 in B5a).**

**B5b.** Which inputs/services do you get subsidies from Government or at a lower cost?

- **Multiple mentions possible.**

		Yes	No
1	Fertiliser	1	2
2	Seeds	1	2
3	Pesticides	1	2
4	Fuel	1	2
96	Other (SPECIFY).....	1	2

- B6.** How big is the land that your household farm on? This could be land that your household own and/or land that you rent to someone else to farm.
- Record size in hectares.

Acres

This question will determine if the respondents are subsistence farmers or commercial farmers. Respondents who consume more than 50% should be classified as subsistence farmers and those who sell more than 50% are classified as commercial farmers.

- B7a.** Do you/your household farm/fish mostly for consumption (for your own purposes) or mostly for selling?

Mostly for consumption (includes fully subsistence farmers)	1	Continue
Consumption and selling equally	2	⇒ Skip to B8a
Mostly for selling (includes fully commercial farmers)	3	

☐

**Ask if respondent farms mostly for consumption (code -1 in B7).**

- B7b.** Have you ever considered turning your farming activities into a small business, i.e. produce more for selling purposes?

Yes	1	Continue
No	2	⇒ Skip to B9

☐

This question ascertains the reasons behind not turning the farming into a small business.

**Ask if Yes (code -1 in B7b).**

- B7c.** If you have considered turning your farming activities into a small business, please tell me why you have not done so already?
- Multiple mentions possible.
  - Do not read out.

Don't have enough water	1
Land issues (quality, size, etc)	2
Do not have collateral to acquire inputs	3
The market is too far away	4
Transport issues (cost, reliability, etc.)	5
There is no surplus to sell / low yields	6
Market price is too low	7
Other (SPECIFY) .....	96

This question asks for the buyers of your products and helps to determine the sustainability of the business. If these buyers are big corporate, farmers can secure contracts for long term supply.

**Ask only if respondent farms mostly to sell produce (code -2 and -3 in B7a).**

- B8a1.** Who do you mainly sell your products or services to? **Single mention**
- B8a2.** How long does it take you to reach this place/person?

Market	B8a1. Sell to	B8a2. Time taken	Codes for B8a2
1 Wholesaler			1 = Less than 5 minutes
2 Retailer			2 = 5 to 14 minutes
3 Collection centres			3 = 15 to 29 minutes
4 Processing centres			4 = 30 to 60 minutes
5 Middle man/Agents			5 = 61 minutes to 1 hour 30 minutes
6 Directly to consumers			6 = 1 hour 31 minutes to 1 hour 59 minutes
7 Rice federation			7 = 2 to 5 hours
			8 = More than 5 hours

96	Other(SPECIFY).....			99 = Don't know
----	---------------------	--	--	-----------------

Respondents will have to indicate the major challenges they experience in farming.

**B8b.** What are the main challenges you face when selling your product/ services?

- **Do not read out**
- **Multiple mentions possible.**

Distance to the market	1	_ _
Transportation (access, cost, reliability, damaging goods)	2	
Lack of storage	3	
Problems with buyers of products (price, payment)	4	
Goods/products get damaged in transit	5	
Low / fluctuating market prices	6	
Lack of refrigeration facilities	7	
No loan facilities nearby	8	
Process of getting the loan is long	9	
The timing of when the money is paid does not suit me	10	
Other (SPECIFY).....	96	
Do not know/ no answer	99	

This question seeks where does the respondent get the water for farming?

**B9.** What type of watering system do you use for farming?

- **Do not read out**
- **Multiple mentions possible**

Drip irrigation	1
Rain water	2
Reservoir	3
River water	4
Spring water	5
Temporary dug well	6
Other, (specify) .....	96

**Ask all**

**B10a.** Have you received any technical assistance or training on agriculture techniques?

Yes	1	Continue to B10b
No	2	Go to Section C1

Please indicate for which topics did the training assist.

**B10b.** If yes, in what areas did you receive training/technical assistance /?

- **Do not read out**
- **Multiple mentions possible**

Farming techniques	1
Livestock and hunting techniques	2
Silviculture techniques	3
Fishing and fish farming techniques	4
Handcraft techniques	5
Farm management	6
Financial literacy	7
Animal Care Training	8
Other (specify).....	96

Please indicate with what money did the respondent pay for the training fees.

**B10c.** Where did you get the money to pay the training fees?

- **Do not read out**
- **Multiple mentions possible**

Training was free – didn't need money	1
Available money on myself	2
Saving	3
Loan / borrow money to pay	4
Help from family / friends	5
Private Grant	6
Public Grant (Government or public enterprise)	7
Other (specify) .....	96

## SECTION C1: RESPONDENT INFORMATION AND DEMOGRAPHICS

Through the KISH grid, the selected respondent will then be asked this section. Should the KISH grid select the head of household most of the section will skip to the next section.

**THIS SECTION TO BE ASKED OF THE SELECTED RESPONDENT FROM THE KISH GRID. IF THE SELECTED RESPONDENT IS NOT THE HEAD OF HOUSEHOLD/ PERSON JUST INTERVIEWED PLEASE RE-INTRODUCE YOURSELF**

Hello, my name is..... I do interview on behalf of MINISTRY. We are interviewing people to find out more about their lives so that we can help develop ideas on how to improve it. I have already spoken to the head of the household, or the person who has most knowledge about this household. I have randomly selected you from all the members of this household and want to ask you some more questions. All your responses will be treated confidentially, the responses will only be used for research purposes and will not be linked to your identity.

**C1.** Is the selected respondent from the KISH grid the head of household?(Do not read out)

Yes	1	⇒ Go to QC2a
Someone else is the head of household	2	⇒ Continue to C1a

**C1a.** What is your nationality?

1.	Mozambican
2.	Other (SPECIFY)

Record the age of the respondent completed years.

**C1b.** What is your age in completed years? (If refused or don't know please leave box blank and don't fill in zero "0")

Indicate the gender of the respondent.

**C1c.** Observe Gender. (Only ask if uncertain) 1 = Male, 2 = Female

Indicate the applicable option which describes the marital status of the respondent.

**C1d.** What is your marital status? **Read out:**

- 1 = Married / Living together – Monogamous
- 2 = Married / Living together – Polygamous
- 3 = Divorced / Separated
- 4 = Widowed
- 5 = Never married / Single

☐  
☐

Obtain the education highest level the respondent has achieved and indicate the applicable option below.

**C1e.** What is your highest level of education you have achieved?

- **Single mention**

No (formal) Education/ Did not go to school	0
Literacy	1
Pre-primary Education (1st/5th grades)	2
Primary Education(6th/7th grades)	3
Lower Secondary Education(Middle School)(8th/10th )	4
Upper Secondary Education(High School)(11/12th grade)	5
Vocational Education (Diploma, Adv diploma, Certificate)	6
Tertiary/Higher Education (Bachelor, Masters, Doctoral)	7
Other (SPECIFY).....	96

☐

The documents listed below are usually required for entering transactions by financial institutions and not having them can contribute to lack of access to financial services

**C1f.** Which of the following documents do you have in your name? Read out statements.

- **Single mention per statement**

1. BI / DIRE	Yes/No
2..House registration	Yes/No
3. Title deed for property	Yes/No
4. Birth certificate	Yes/No
5. Passport	Yes/No
6. Driver's license	Yes/No
7. Salary / payslip	Yes/No
8. Voter's card	Yes/no

☐

Please indicate the relationship between the household head and the respondent.

**C1g.** What is your relationship to the head of the household?

- 01 = Spouse/partner
- 02 = Child
- 03 = Stepchild
- 04 = Parent
- 05 = Sibling (brother/sister)
- 06 = Grand child
- 07 = Nephew/Niece
- 08 = Son-/Daughter-in-law
- 09 = Parent-in-law
- 10 = Brother-/Sister-in-law
- 11 = Other relative
- 12 = Other non-relative

☐

## SECTION C2: INCOME AND EXPENDITURE

We are now going to talk about how you get or make your money to pay for your expenses. If you get or make money in more than one way, please tell me about all of the different ways in which you get or make money.

	<b>C2a.</b> What is your source of Income?  1 = Yes 2 = No	<b>C2b.</b> How often do you receive the money from this source(s)?  1 = Daily 2 = Weekly 3 = Monthly 4 = Less often (less than once a month)	<b>C2c.</b> Is this done on a 1=full-time, 2=part-time, 3=seasonal 4=occasional basis? <b>SINGLE MENTION</b>	<b>C2d.</b> How do you usually receive the money from this source(s)? 1 = Cash in hand or cheque 2 = Into your bank account 3 = Into your MFI account 4 = Into your Mobile Money wallet 5 = Into someone else's MFI/bank/MM account 6 = In kind 96 = Other	<b>Ask if respondent has more than one source of income C2e.</b> Which of all sources do you get the main income?  If respondent only has one source of income, enter code again here <b>(Single mention)</b>
Income generating activity / source of money					
1. Salary/wage from government/State owned enterprise					
2. Salary/wage from private company					
3. Salary/wage from an individual (i.e. domestic worker.)					
4. Salary/wage from a farm (farm worker)					
5. Self-employed (have own business) – registered sector					
6. Self-employed (have own business) – unregistered sector					
7. Self-employed – farming activities = money from farming (crops and/or livestock)					
8. Piece work					
9. Make goods to sell					
10. Sell something collected from nature (bamboo/wood/charcoal)					
11. Pension or annuities					
12. Government transfers e.g. Elderly / disability assistance					
13. Interest received from money lending					
14. Interest received from investment (Returns from savings included or other investment)					
15. Remittances (money or goods assistance from other people outside the household)					
16. Get money from household member					
17. Get money from renting out land/equipment/property...					
96. Other (SPECIFY)					
18. Do not get money (Single mention only – do not show)					

**Ask only if c2a=1 or 2**

C2f. Which sector would you say your current work belongs to?

1. Trade – wholesaler or retailer	1
2. Manufacturing	2
3. Community and household	3
4. Farming and agriculture	4
5. Business services e.g. IT, accounting, consulting, etc.	5
6. Construction	6
7. Tourism	7
96. Other specify _____	96
99. Do not know	99

**MSME Sector****Ask C3 only if c2a=5,6,7**C3a. You mentioned that you are self-employed or a farmer. We would like to know more about the business(es) that you own or co-own. How many businesses do you own? 

C3b. Is the businesses that you own registered or has a license?

- **Multiple mention possible**
- **Read out**

1. Registered business e.g. private company, sole proprietor, etc.	1
2. Licensed e.g. trading license, permit, etc.	2
3. Not licensed or registered	3

C3c. Other than yourself, how many people do you pay to work for you?

Record number of people C3d. What does your **main** business mainly do?

- **Single mention only**
- **Read out**

1.	Sell something in the same form that I buy from someone else (don't add value, e.g. cigarettes)	<input type="text"/>
2.	Sell something that I buy but add value to, e.g. repackaging, cook, etc	
3.	Sell something that I make e.g. crafts, clothes, furniture, bricks	
4.	Sell something that I collect from nature, e.g. herbs, firewood, charcoal, thatch, sand, stone, <b>minerals</b>	
5.	Sell something that I get for free, e.g. second-hand clothes, scrap metal	
6.	Rear livestock/poultry and sell	
7.	Sell by-products of animals e.g. meat, eggs, milk	
8.	Grow something and sell, e.g. fruit, vegetables, plants (like a nursery)	
9.	Render a professional service e.g. doctor, lawyer, accountant, engineer, consultant	
10.	Render a skilled service e.g. mechanic, plumber, hair salon, barber, painting, landscaping	
11.	Render building/construction services	
12.	Render tourism-related services e.g. Accommodation/hotel/B&B/guest house, tour operators	
13.	Render other services e.g. car wash, garden services, transport (taxi services), catering	



**C3e.** What problems, if any, has your business faced during start-up or operation?

- **Multiple mention possible**
- **Read out**

Financial	
Access to finance (credit, costs of credit)	1
Cash flow	2
Operational	
Access to markets, competition	3
Equipment, machinery, other input	4
Expertise / skills to run or grow business	5
Electricity	6
Legal issues	
Registration / licensing	7
Tax compliance	8
No problems	9
Capacity	
Lack of information	10
Lack of skills	11
Other specify	

**Ask C4 only if c2a=15,16**

**C4.** You said that you get money or assistance from people outside your household or someone in the household pays your expenses. Who gives you money or pays your expenses?

1 = Yes, 2 = No

1. Parent	
2. Spouse/partner	
3. Child	
4. Sibling	
5. Other relatives	
6. Friend	
96. Other, specify	

**Ask C5 only if c2a=18 otherwise goto Q6**

**C5.** You said that you do not get money. How do you manage to pay for the things that you spend money on?

- 1 = Savings  
 2 = Borrow money  
 3 = Money from family and friends  
 4 = Money from community  
 5 = Do not spend money  
 96 = Other, specify  
 99 = Don't know (Do not show)

**Ask Q6,Q7 and Q8 only for those who get money**

**C6a.** Of the money you receive or earn how much control would you say you have over what this money is used for or spent on?

- **Read out**
- **Single mention**

1 = You control how all of your money is spent	
2 = Together with other people, you control how your money is spent e.g. as part of the family/spouse	
3 = You have <b>NO</b> control over how your money is spent	
99 = Don't know (Do not show)	

**C6b.** What is your **PERSONAL TOTAL MONTHLY** income before tax and other deductions?  
 Please include income from all the activities that you have just mentioned.

| | | | |MT

If refused or don't know please leave box blank and fill code in the single box.

98 = Refused  
 99 = Don't know

**C7.** Do you have a regular monthly income (might vary from month to month)?

1 = Yes  
 2 = No

**Expenditure – Spending money (payments/transactions)**

Thinking about all of the things you personally spend your own money on, please tell me how often, if ever, you spend money on...?  
Read out each spending category one at a time.

**We are now going to play a game. We are going to give you 21 match sticks. Imagine that these 21 match sticks represent all the money you usually spend in any month. Thinking about how you spend your money, I would like you to look through this list of items people often spend money on in a month. Place your match sticks according to how you spent your money in the past month. You can put more match sticks on one item and less on another and even all your match sticks on one item, until all 21 match sticks have been placed.**

Spending category	<b>C8a.</b> How often do you spend money?  1 = Everyday 2 = At least once a week 3 = At least once a month 4 = A few times a year 5 = Once a year or less often 6 = Never >> next spending category skip 8b and 8c	<b>C8b.</b> How do you pay? <b>Multiple answer</b>  1 = Debit or credit card 2 = Bank transfer/cell phone transfer/online transfer 3 = Cash 4 = On credit / on tab / on book 5 = Post office 6 = Mobile money 96 = Other (Specify) 99 = Don't know (do not show)	<b>C8c.</b> Number of sticks for spending category
1. Food and drinks			<input type="text"/>
2. Clothing and footwear			<input type="text"/>
3. Dwelling electricity from public/private source e.g. power grid or generator			<input type="text"/>
4. Dwelling lighting source (beside electricity)			<input type="text"/>
5. Dwelling water			<input type="text"/>
6. Dwelling cooking energy source (beside electricity)			<input type="text"/>
7. Rent or home loan			<input type="text"/>
8. Healthcare or insurance payments			<input type="text"/>
9. Leisure spend including restaurants, alcohol, tobacco			<input type="text"/>
10. Buying household goods /equipment (fridge, furniture)			<input type="text"/>
11. Transport and communication (e.g. purchasing of phone credit)			<input type="text"/>
12. Other debt repayment			<input type="text"/>
13. Sending money to family			<input type="text"/>
14. Ceremonies			<input type="text"/>
15. Education and school fees			<input type="text"/>
16. Games of chance e.g. lottery			<input type="text"/>
Total number of sticks			<b>21</b>

C9. If you were experiencing personal financial problems, what would you pay first, excluding food and groceries? **Single mention. Don't read**

- 1= Leisure and travel
- 2 = Clothing and footwear
- 3 = Housing, water, electricity, gas and other fuels
- 4 = Furniture, household items and common household maintenance
- 5 = Health/medical
- 6 = Transport (fuel, bus fare, car finance)
- 7 = Communication (mobile airtime / top-up\_
- 8 = Alcoholic beverages, tobacco

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9 = Education  
 10 = None of the above (Do not read)  
 96 = Other, specify

### Planning and Budgeting

#### ASK ALL

**C10a.** How often do you run out of money for foods and other important things like medicine before the end of the month?

- 1 = Always  
 2 = Regularly  
 3 = Sometimes  
 4 = Not often  
 5 = Never

☐

**C10b.** In the last 12 months have **you** had any major expenses or events to pay for such as a wedding, water festival celebration, funeral, medical emergency, birthday or school fees?

1 = Yes,

2 = No >> Go to C11a

☐

**C10c.** How did you pay for the major expense or events?

- Single mention
- Don't read out

1. Savings	
2. Rely on money from family and friends	
3. Rely on community	
4. Sell something to cover the costs	
5. Borrow from the bank	
6. Borrow from the MFI/ e.g. Cooperative	
7. Borrow from savings group/xitique	
8. Borrow from money lender	
9. Borrow elsewhere	
96. Other, specify	

**C11a.** How easy or difficult is it for you to cope with your financial commitments?

Single mention

- 1 = Easy  
 2 = Difficult  
 3 = Very difficult  
 4 = Not applicable (Do not read)

☐

**C11b.** We would now like to talk about how you keep track of your financial situation, i.e. budgeting. By this we mean planning with all the money that you get or earn and how you spend it. When it comes to planning, please use the scale to tell me how accurately or inaccurately you...?

Use the code to fill in the box. (1 = Very accurately, 2 = Accurately, 3 = Neither accurate or inaccurate, 4 = Inaccurate, 5 = Do not do this/Not sure)

1. Keep records of your spending
2. Keep records of your income
3. Plan or budget on how to spend your money (If C11b3 = 5 then go question C12)

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**C11c.** You said that you plan or budget.  
 How accurately or inaccurately you keep to the plan for using your money?

(If C11c=4 go to C11d otherwise go to c12)

- 1 = Very accurately  
 2 = Accurately  
 3 = Neither accurate, nor inaccurate  
 4 = Inaccurate  
 99 = Not sure (Do not mention)

☐

**C11d.** You said that you do not stick to your plan.  
 Why are you not able to keep to the plan?

- 1 = Not enough income  
 2 = Irregular or unreliable income  
 3 = Unexpected events or have to pay for necessities

☐

4 = Unplanned expenses for nice things to have e.g. new clothes

96 = Other, specify

99 = Don't know (Do not show)

**C12.** For each of these statements, please tell me whether you disagree or agree that. Read out statements.

Statements	1 = Agree 2 = Disagree 3 = Not sure / N/A
1. You often have to spend more money than you have available	
2. Dealing with finances is stressful / a burden	
3. You keep track of your income and expenditure on a monthly basis	
4. You adjust your expenses according to your income	
5. A budget helps to keep track of how much money you can spend	

## SECTION D: ACCESS TO INFRASTRUCTURE

**D1a.** Now we are going to talk about places that people use. How long does it usually take you to get from your home to your nearest...in the RAINY season?

- Read out places.
- Single mention per statement.

**D1b.** By what means you do you usually move to these places you mentioned? (Rainy season)

- Do not read
- Single Answer

### Rainy Season

Read out places. Single mention per statement.	Less than 5 min.	5-14 min.	15-29 min.	30-59 min.	1 hour – 1 hour 59 minutes	2 - 5 hours	More than 5 hours	No facilities	NA/Don't go there	Don't know	D1b. Means of getting to destination						
											Walk	Bus	Bicycle	Taxi/Chappa	Own car/ Motorbike	NA/Don't go there	Other
1. Grocery store/Convenience store	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
2. Place to access public transport	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
3. Bank branch	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
4. ATM	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
5. Post Office	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
6. Market	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
7. Medical facility	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
8. Microfinance Institution (MFI)	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
9. Mobile money agent / outlet	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96

**D2a.** How long does it usually take you to get from your home to your nearest...in the OPEN/DRY season?

- Read out places.
- Single mention per statement.

**D2b.** By what means you do you usually move to these places you mentioned?

- Do not read
- Single Answer

## Open Season

Open Season											D2b. Means of getting to destination							
Read out places. Single mention per statement.		Less than 5 min.	5-14 min.	15-29 min.	30-59 min.	1 hour – 1 hour 59 minutes	2 - 5 hours	More than 5 hours	No facilities	NA/Don't go there	Don't know	Walk	Bus	Bicycle	Taxi/Chappa	Own car/ Motorbike	NA/Don't go there	Other
1.	Grocery store/Convenience store	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
2.	Place to access public transport	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
3.	Bank branch	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
4.	ATM	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
5.	Post Office	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
6.	Market	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
7.	Medical facility	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
8.	Microfinance Institution (MFI)	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96
9.	Mobile money agent / outlet	1	2	3	4	5	6	7	8		99	1	2	3	4	5		96

**D3.** Which of the following have you read, watched, listened to or used in the last month? **Read out.**

1. Television	Yes/no
2. Radio	Yes/no
3. Magazines	Yes/no
4. Newspapers/journals	Yes/no
5. Internet via phone or computer	Yes/no

**D4a.** Now I'd like to find out about the communication devices that you **currently** use?.

- **Read out**

**D4a2. Ask only for devices currently using:**

Would you say you use it regularly or irregularly?

**D4b. Ask only for devices currently using**

Please tell me which of these things do you own?

	D4a. Use 1 = Yes 2 = No	D4a2. 1=Regularly 2=Irregularly	D4b. Own 1 = Yes 2 = No
1. Basic Cell phone			
2. Smart phone			
3. Public pay phone			
4. Landline at home			
5. Computer, laptop or tablet			
6. Internet via phone or computer			
7. Television network			
8. Email			

**Ask those that own cell phone code 1 or 2 in D4b.**

**D4c.** Please tell me where do you mainly charge your mobile phone(s)? **Single mention**

- 1 = At home  
2 = At a nearby shop  
3 = At my neighbour's house  
4 = At work  
96 = Other (specify)

**Ask those that use a cell phone option 1 or 2 in D4a****D5.** Which services do you use on your mobile phone(s)? **Read out**

SMS Services	Yes/no
Making and Receiving Calls	Yes/no
Internet Services	Yes/no
Social networks (WhatsApp, Viber, Facebook, Instagram, Twitter, etc.)	Yes/no
Send or receive money through Mobile Money	Yes/no
Internet (online) banking/ Mobile banking	Yes/no
Other Specify _____	

**D6.** Apart from family and friends, who do you go to for financial advice/discussions?

- **Don't read out**
- **Multiple mentions possible.**

Village chief/community leader	1
Religious leader/Monk	2
Community scholar / local elder / knowledgeable person in the community	3
Ward Committee	4
Consultant/Household accountant	5
Bank	6
Non-bank formal institution	7
Cooperatives/ Credit Union Cooperative/ Farmers Groups	8
Savings group/ community bank	9
Money lender	10
An NGO	11
No one	12
Money lender	13
School /University	14
Others (SPECIFY) _____	96

**D7** If you wanted to get / buy financial services how would you prefer to receive information about your options?

By meeting with the services providers	1
By phone	2
TV adverts	3
Radio adverts	4
Adverts in the newspaper/magazines	5
Billboards/outdoor adverts	6
Mail	7
Via SMS	8
Via e-mail	9
Via Internet	10
Other (SPECIFY)   _____	96
Don't know	98

## SECTION E: MOBILE MONEY

**E1.** Let me just check again: Do you currently use a mobile phone?

1=Yes	
2=No	skip to E12

**E2.** Which of the following apply to your use of a cell phone/smartphone?

	READ OUT OPTIONS AND OBTAIN RESPONSES FOR EACH	1=Yes; 2=No
1	You have more than one SIM card	<input type="checkbox"/>
2	You use more than one service provider	<input type="checkbox"/>
3	You pay with a prepaid card	<input type="checkbox"/>
4	You pay with a contract	<input type="checkbox"/>
5	You have a company cellphone	<input type="checkbox"/>
6	You use your phone to send airtime to other people	<input type="checkbox"/>
7	You use your phone to send SMS message to friends	<input type="checkbox"/>
8	You use your phone to transfer money or make payments	<input type="checkbox"/>
9	You use your phone to check your bank balance	<input type="checkbox"/>
10	You have an mKesh or MPesa account	<input type="checkbox"/>
	If yes, you have already transferred or received money from or to your account	<input type="checkbox"/>
11	Other (SPECIFY) _____	<input type="checkbox"/>

**E3.** Are you currently using mobile money?  
**Single mention**

1=Yes, own account	
2=Yes, someone's account	
3=No skip to E11	

Mobile Money provider	<b>E4.</b> Have you heard about the following mobile money services? (Read out)  IF ALL=2 goto Section F		<b>E5a.</b> Do you have a mobile money account registered in your name with (name of service provider)?		<b>E5b.</b> Have you used the Mobile money services of (name of service provider)?		<b>E5c. Ask if E5b=1</b> How often do you use this account? • Do not quote 1 – Daily 2 – Weekly 3 – Monthly 4 – Quarterly 5- Semester 6 - Yearly	
	Yes	No	Yes	No	Yes	No	UOT	No. of times
1=Mpesa	1	2	1	2	1	2	<input type="checkbox"/>	<input type="checkbox"/>
2=eMola	1	2	1	2	1	2	<input type="checkbox"/>	<input type="checkbox"/>
3=Mkesh	1	2	1	2	1	2	<input type="checkbox"/>	<input type="checkbox"/>

**E6a.** If any E5a=1 ask:  
How many mobile money accounts do you have? If more than 1 ask E6b, if 1 continue to E7 ☐☐☐☐

**E6b.** Why do you choose to have more than one Mobile Money Account?

1.	I have more than one network line
2.	One account is more affected by network
3.	Other (specify)





**E7.** Which of the following transactions do you conduct for yourself normally at the Mobile money point? **Read out Multiple mentions possible.**

1.	Cash withdrawals
2.	Cash deposits
3.	Cash Transfer
4.	Utility payments (Water, Power)
5.	Purchase of air time
6.	Payment for goods and services
7.	To send money
8.	Receive money
9.	Currently not using it
10.	Others (Specify)

**E8** The last time you visited a Mobile Money Service provider, how much time did you spend to get the service?

- **Single mention only.**

1.	Less than 5 Min
2.	5-<15 Min
3.	15-<30 Min
4.	30-<60 Min
5.	Above 1 hour

**E9.** Please tell me the reasons as to why you use mobile money services.

- **Don't read out**
- **Multiple mentions possible.**

1.	It is the only one accessible in the area/no other services
2.	It is cheap
3.	It is convenient (takes less time)
4.	Suitable for clearing bills
5.	Other (specify)

**E10.** What problems or challenges have you faced when using mobile money?

- **Don't read out**
- **Multiple mentions possible.**

Problem	Code
Service / Agent system down	1
Difficulty operating the phone/using menu	2
Unclear transaction charges/fees	3
Agent float/cash availability	4
Contacting customer care	5
Sending to a wrong number	6
Family/friends stealing money	7
NONE	8
Other (specify)	96

**E11. Ask only for those with E3=3**

Please tell me the reasons why you are not utilizing mobile money services.

- **Don't read out**
- **Multiple mentions possible.**

1.	I don't have enough information about it
2.	Don't trust telecom companies
3.	I lost money to a mobile provider before
4.	I can't afford costs of Mobile
5.	I am not educated (can't use)
6.	I don't have money to send or receive
7.	I don't meet legal
8.	My spouse does not allow
9.	My religion does not allow
10.	There are no mobile money dealers in my area
11.	Don't have a SIM
12.	Don't have a cell
13.	Have stopped using mobile
14.	I have not thought of
15.	Nothing
16.	Other

**E12. Ask only if E1=2:**

Can you please tell me why you do not use a cellphone?

- **Don't Read Out**
- **Multiple mentions possible.**

1.	No cellphone coverage in the area
2.	Can't afford
3.	Don't understand the technology
4.	Never heard off
5.	Not interested
6.	Other
(SPECIFY) _____	

## SECTION F: SAVINGS AND INVESTMENT

The question tests the understanding and the view of savings by the respondents.

- F1.** People have different ways of describing what it means to save.  
Which of the following descriptions do you think most accurately defines what it means to save?

- **Read out statements.**
- **Single mention**

Putting money in a special place or account for the money to be safe	1	_ _
Putting money aside to stop it being spent immediately to use later when needed	2	
Putting money aside so that you have some money at the end of the week/month	3	
Putting money away so that the total amount increases over time as more is put away	4	
Putting money aside for you to use later for a specific purpose	5	
Don't know (Do not read)	99	

- F2a.** When it comes to how long it takes to put money away for until it counts as savings, different people have different ideas. Some people think that putting money away for a day is savings, whereas other people think that they are only saving if they put money away for five years or longer. What is the shortest time for you to put money away for it to count as savings?

- **Read out**
- **Single mention**

1 = One day  
2 = One week  
3 = One month  
4 = One year  
5 = Longer than one year  
99= Don't know (Do not read)

- F2b.** How are you planning to pay for spending needs in old age?

- **Do not read**
- **Multiple mention possible**

Savings	1
Rely on money from family and friends	2
Rely on community	3
Rely on investment to cover the costs	4
Sell something to cover the costs	5
Borrow from the bank	6
Borrow from another registered financial institution	7
Borrow from the money lender in community	8
Borrow money from savings group	9
Government grant	10
Farming activities	11
Other, specify	96
Don't know	99

- F3a.** Are you currently saving or putting away money?

Yes	1	⇒ Skip to F4a
No	2	Continue

For those who are not saving the question seeks to understand why they are not saving in order to know if respondents are having difficulties in saving money.

**Ask if respondent does not save/put money aside (code 2 in F3a).**

**F3b.** Why do you not have savings?

- **Single mention**

No money after living expenses	1
Never thought about it	2
Don't want to save – see no purpose	3
Don't need it	4
I prefer to spend money on other things I need more	5
I prefer to invest in other things e.g. property, livestock, equipment	6
My children will look after me so I don't need it	7
Don't know about investments or savings	8
Do not have an income – no money to save	9
Other, specify _____	96
Don't know (Single mention only – Do not read out)	99

**F4a** Still on savings, investment and setting aside money, could you tell me which of the following do you currently have, have you had in the past but not now, or have you never had?

**Only those who currently have (F4a=1):**

**F4b** How often do you save / invest / put money away with this service?

**F4c** How often do you usually take money out of this service?

**F4d** How long had you been saving before you last took money out? Had it...?

**F4e** What Institution or what mechanism do you use to save and invest?

**F4f** How much have you saved / invested/ put away with this service?

**F4g** For what reasons do you mainly use this service?

# FinScope MASTER 2019

Enumerator please refer to categorised institution list to ensure correct coding

	F4a			F4b.		F4c.		F4d.	F4e	F4f Amount / Value in CURRENCY Or Note 0 if No savings in the product currently Note 98 if REFUSED/ 99 Do not know	F4g Refer to code F4g Do not know
	1=Have	2=Used to have	3=Never had>>> go to next row item	1=day 2=week 3=month 4=quarter 5=semester 6= year	No of times	1=day 2=week 3=month 4=quarter 5=semester 6= year 7= Never	No of times	1 = About a week or less 2 = About a month 3 = About 3 months 4 = About a year 5 = Longer than a year	Institution or mechanism you use to save and invest	CURRENCY	
1. Saving at commercial bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Saving at (MFI) Microfinance Institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Saving at another state-owned bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Saving at a private domestic bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Savings at a private foreign bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Savings at another financial institution (e.g. insurance provider)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Saving through Pension fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Savings in a savings group	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Savings with someone in community who keeps it safe for you	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Savings with someone in household/family who keeps it safe for you	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Saving with a Cooperative	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Savings in a secret place at home (Piggy Bank)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Savings in jewellery / gold	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14. Savings in livestock	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
15. Money in a donations group	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16. Savings in (other) kind	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**CODES FOR F4g**

Risk management and big events		Consumption & Productive		Agriculture	21	<b>CODES FOR THE INSTITUTIONS/PROVIDERS</b> 1. Bank 2. Microfinance Bank 3. Micro banco 4. OPE (Credit and Savings Operator) 5. Credit Cooperatives 6. Community based savings group 7. Xitique group 8. Xitique geral 9. Capital market 10. Livestock 11. Tickets/Treasury Bonds
Medical expenditure – emergency	01	Education / training / school fees	11	Purchasing livestock	22	
Medical expenditure – planned	02	Additional family member e.g. new baby	12	Agricultural equipment purchase	23	
An emergency situation other than medical	03	Pay water bills / electricity / phone	13	Purchase of agricultural inputs such as seeds or fertilizers		
To care for a sick relative	04	Purchase of household appliances, goods or furniture/clothes	14	Business		
Funeral expenses	05	Purchase of a bicycle, motorcycle, car, pickup truck or other means of transport	15	Start or expand my business or household business activities	24	
A marriage / wedding	06	Living expenses when you do not have money	16	Putting money or property in the business of someone else	25	
Traditional ceremony	07	Housing/land		Others		
Graduation ceremony	08	Purchase or construction housing for habitation	17	Pay off debts	26	
Coping with loss/damage to personal assets e.g. car	09	Improving or renovating a home	18	None of them (Single answer only - Do not read)	27	
Coping with loss/damage to business/productive asset	10	Purchase of housing or land for rent	19			
Consumption		Purchase of land	20			

Investment in fixed properties and other tangible assets are also an important component of savings. This is to determine the combination of savings i.e. cash, fixed property and tangible assets that people are using to save.

**Ask F5-F7 if respondent saves/puts money aside (code -1 in F3a) otherwise goto next section.**

F5. Which of the following have you put money into for the purpose of selling it later to get cash when you need it or to sell later and make a profit?

- **Multiple mentions possible. (Read out)**

1. Property - including second homes and rental properties	Yes/No
2. Investments outside the country including property or other assets	Yes/No
3. Vacant land (including farm land)	Yes/No
4. Cattle and/or other livestock	Yes/No
5. Farming equipment or structures (irrigation, dams, buildings etc.)	Yes/No
6. Improving, extending or building your home	Yes/No
7. Investment in your own business (such as buying more stock, or equipment)	Yes/No
8. Investment in someone else's business	Yes/No
9. Buying agricultural crops from farmers	Yes/No
10. Buying shares /stocks	Yes/No
11. Gold / valuable jewellery	Yes/No

F6. What matters when you select a way to save or invest?

- **Don't read out**
- **Multiple mention**

Must be nearby	1.
It is convenient to withdraw from when you need it	2.
Must be private	3.
Must not cost much to use	4.
Must have a good service	5.
Must be simple to use	6.
Must be safe and trustworthy	7.
Must give the best rate of interest	8.
Must keep money safe from temptation to spend it	9.
Must keep the money safe from others	10.
Must able to relate and understand	11.
Other (SPECIFY)   _____	12.
Does not know (Do not read out or show)	13.

F7. What are you currently saving or investing for?

- **Don't read out**
- **Multiple Mention Possible**

To increase my income	1.
For an emergency other than medical	2.
For a medical emergency	3.
A wedding or dowry	4.
Funeral expenses	5.
Living expenses when you do not have money at that time	6.
Farming expenses such as seeds or fertiliser or fishing expenses such as nets or a boat	7.
Providing something for your family after you die	8.
Paying off a debt	9.
Security or cash collateral so that you can borrow money	10.
Acquiring land	11.
Buying or building a dwelling for you to live in	12.
Buying a dwelling or land to rent out	13.
Buying household appliances, goods or furniture	14.
Buying livestock	15.
Buying farming equipment or implements	16.
Buying a bicycle, motorcycle, car, truck or other transport	17.
Starting or expanding your business	18.

Putting money or goods into someone else's business	19.
Retirement or old age	20.
Education or school fees	21.
Holidays or travel	22.
To invest in shares, Treasury Bills or Government Bonds	23.
Other (SPECIFY) _____	24.

## SECTION G: BORROWING AND CREDIT

The following question separates those who are currently borrowing or have been involved in credit in the previous year. Those who have borrowed and those who indicate they don't know go to question G4a for more questions on borrowing.

**G1.** Lots of people borrow money or take out loans. Looking at this list of statements, please tell me which of these are true for you?

- **Read out**
- **Multiple mentions possible**

I have borrowed in the past 12 months	1	⇒ Skip to G3
I have taken goods on credit in the past 12 months	2	
Owe money and still need to pay it back	3	
None of these (Single mention)	4	Continue
Don't know (Do not show)	96	⇒ Skip to G3

There could be several reasons why people are not borrowing or not taking credit. Ask the respondent about their reasons and allow them to speak, choose the options from below that apply, matching with their responses. More than one reason can be indicated.

**G2.** **Ask if respondent did not borrow money, does not owe money, did not take credit (code -4 in G1).**

Why have you not borrowed money or taken goods on credit?

- **Don't read out**
- **Multiple mention**

Fear of debts	1	⇒ Skip to G12
Can pay living expenses with what have / don't need to	2	
Worried would not be able to pay back the money	3	
Interest charged on borrowed money is too high	4	
Do not know where to borrow money	5	
Do not want to become a defaulter or be known as a defaulter	6	
Do not know how to apply for a loan	7	
Do not believe in borrowing money	8	
Do not have assets to give as security or collateral	9	
Do not have a credit record	10	
Do not trust banks	11	
Do not trust money lenders	12	
Do not want to borrow from moneylenders	13	
Borrowing money is shameful or embarrassing	14	
Not allowed to borrow money by spouse, by family or other	15	
Tried, but have been refused	16	
Do not want to enter a cycle of uncontrolled occurring debt	17	
Other specify	18	



During life, people sometimes need to borrow money through loans or are able to get goods and services on credit. Loans allow people to have money from an institution, from a money lender or from family or friends and may or not imply the payment of interest rates to the lender, i.e. the payment of a certain value that is agreed between the two parties over the value that has been loaned. Credit works in a very similar way like a loan allowing you to benefit from some services or goods without having to make an advanced payment, however this payment has to be made within a certain period that is also agreed between both parties.															
<b>CODES FOR THE INSTITUTIONS G3b</b> 1. Bank 2. Microfinance Bank /Micro banco 3. Credit and Savings Operators 4. Micro credit provider (licensed operator which cannot offer savings) 5. Savings and Credit Cooperatives 6. Sociedades de Investimento (ex. GAPI 7. Community based savings and credit group, 8. Friends / Family 9. Employer 10. Shop (using card or contract) Shop (using cademeta) 11. Agricultural trader 12. Money lender 13. Empresa de Fomento (e.g. MLT, JFS) 14. Funds Public (specify which: FFPI – Fomento a Pequena Industria 15. Money Lender 16. FFP – Fomento Pesqueiro 17. Church or other religious body 18. FDA – Desenvolvimento Agrário 19. NGO FFM – Fomento Mineiro 20. PAYG ( ex. Solar Works and Epsilon Es) 21. FFP – Fomento Pesqueiro 22. Associations (e.g. farmers association and traders associations) 23. FARE – Apoio a Reabilitação da Economia 24. FFH – Fomento a Habitação 25. FISAC – Inserção Social do Antigo Combatente 26. FDP – Desenvolvimento Desportivo 27. FUNDAC – Desenvolvimento Artístico e Cultural 28. FNDS – Nacional de Desenvolvimento Sustentável 29. FUNAB – Fundo do Ambiente 30. Other (specify)			<b>G3a. Which of the following types of loans or credit have you....?</b> 1=Never had 2=Used to have 3=currently have			<b>G3b. Through what provider was the loan or credit obtained?</b>		<b>G3c. Frequency: At what frequency have you contracted a loan from.....?</b> Do not read out		<b>G3d. How long have you had this current or past loan for (contractual duration of the loan)?...</b> Read borrowing options / institution or mechanism used (code 2 or 3 G3a)  1. Less than 1 year 2. Between 1-3 years 3. Over 3 years		<b>G3e. Thinking about the last time you borrowed from (borrowing options / institution or mechanism used) HOW MUCH DID YOU BORROW?</b> (Amount in MT)		<b>G3f. For what reasons did you mainly borrow for from ...</b> Read borrowing options / institution or mechanism used (code 2 or 3 in QG3a)?	
<b>Types of Loans</b>						<b>Institution Enumerator please refer to categorised institution list to ensure correct coding if an institution name mentioned</b>		1 -daily 2 -weekly 3 -Monthly 4 -quarterly 5 -semesterly 6 -yearly  No of times							
1. Loan with collateral			1	2	3			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
2. Loan without collateral			1	2	3			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

3. Loan through a group loan (solidarity group – share liability)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Loan from friends and family	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Overdraft facility	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Immovable Leasing (housing building)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Car or equipment leasing	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Buying in instalments	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Mortgage	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Salary based loan (provided on the basis that the borrower has a guaranteed fixed income)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Loan for agricultural inputs (e.g. fertilizer, pesticides, labour, tractor hire, oxen, etc.) to be repaid at end of season	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Advance (loan) from a trading company to buy agricultural products	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Purchases made on credit card	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Credit provided by shop (recorded in book)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. In-kind loans (not agricultural inputs) e.g. food/clothing	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Other (describe)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Codes for G3f

Risk management and big events		Consumption		Farming	
Medical expenditure – emergency	01	Education / training / school fees costs	11	Purchasing livestock	21
Medical expenditure – planned	02	Additional family member e.g. new baby	12	Agricultural equipment purchase	22
An emergency situation other than medical	03	Pay water bills / electricity / phone	13	Purchase of agricultural inputs such as seeds or fertilizers	23
To care for a sick relative	04	Purchase of household appliances, goods or furniture or clothes	14	Business	
Funeral expenses	05	Purchase of a bicycle, motorcycle, car, pickup truck or other means of transport	15	Start or expand my business	24
A marriage / wedding	06	Living expenses when you do not have money	16	Putting money or property in the business of someone else	25
Traditional ceremony	07	Housing/land		Others	
Graduation ceremony	08	Purchase or construction housing for habitation	17	Pay off debts	26
Coping with loss/damage to personal assets e.g. car	09	Improving or renovating a home	18	None of them (Single answer only - Do not read)	27
Coping with loss/damage to business/productive asset	10	Purchase of housing or land for rent	19	Other, specify	96
		Purchase of land	20		

**Ask G4 to G9 Only Those Who Got A Loan Or Credit (G1=1,2,3) otherwise goto G10**

**G4a** In order to obtain a loan, sometimes different forms of security or collateral are required. For any loans that you have applied for in the past (12) months, what form of security or collateral was required?

1.	House title	1
2.	Own household goods/	2
3.	Term deposit	3
4.	Salary slip	4
5.	Own car registration card	5
6.	Own machinery, tools	6
7.	Own shares etc	7
8.	Own insurance policy	8
9.	Own business stock	9
10.	Compulsory savings	10
11.	Group guarantee	11
12.	Guarantee from employer	12
13.	Guarantee from someone else	13
14.	None	14
15.	Other (SPECIFY) _____	96
16.	Do not know	99

**G4b.** Have you ever lost the collateral/security you put up for a loan?

1=Yes

2=No **skip to G5**

**G4c.** To whom did you lose this collateral or security to?

- **Do Not Read Out**
- **Multiple mention**
- *Enumerator use institution list to ensure correct coding*

1.	Bank
2.	Microfinance Bank
3.	Micro banco
4.	OPE (savings and credit operator)
5.	Registered micro credit provider
6.	Credit Cooperatives
7.	Sociedades de Inversión (ex. GAPI)
8.	Community-based savings and credit group
9.	Friends
10.	Family
11.	Employer
12.	Shop (using card or contract)
13.	Shop (using caderneta)
14.	Agricultural trader
15.	Money lender
16.	Church or other religious body
17.	Empresa de Fomento (e.g. MLT, JFS)
18.	Public Funds
	Other specify

- G5a.** Some people either miss the payment or pay late their loans for various reasons. Have you ever been late in the repayment of any of your loans in the past (12) months?

1=Yes	
2=No	Skip to G6

- G5b.** If YES, for what reasons did you pay late?

- **Don't read out**
- **Multiple response**

1.	Was not contacted by lender to remind me to pay
2.	Could not pay/ did not have enough money
3.	I forgot to pay
4.	I thought I would try and see if the provider of the loan would forget
5.	I could not get transport
6.	My employer did not give me my salary
7.	I was sick
8.	I lost my job
9.	I was looking after a family member who was sick
10.	I was robbed
11.	My merchandise was apprehended
12.	I had unexpected expenses such as a funeral
13.	Changed Bank
14.	Other (SPECIFY)

- G7a.** Have you ever been refused a loan by a bank or another institution?

1.	Yes
2.	No Skip to G8

**Ask Only To Those Who Declared To Have Tried But The Loan Was Refused "Yes" In Question G7a**

- G7b.** Why were you refused a loan?

- **Multiple Response**

1.	No reason was given	
2.	No account held with the bank	
3.	No credible references	
4.	No identity document	
5.	Outstanding debts in banking system	
6.	No guarantor	
7.	Insurance house did not recommend due to the risks involved	
8.	No permanent address	
9.	Income too low	
10.	Do not have formal employment	
11.	Have too many other debts	
12.	Cannot provide collateral	
13.	Other (SPECIFY)	
14.	Don't know / No reason	

- G8.** I'm going to read some statements that might be relevant to your experience with getting or attempting to get a loan. Please tell me with which ones you agree or disagree.

Read statements	1=Agree 2=Disagree
You knew about all the costs before you took the loan	
You were told the costs before you took the loan	
You could afford the costs	
The repayment was more than you thought it would be	
You had to pay a third party to help you get a loan	
The loan amount you were given was lower than requested	

It took too long to get the loan approved	
You could easily get the documents needed to apply for the loan	
The loan application process was difficult	
The collateral was difficult to get	
You were required to raise a deposit before you got the loan	

G9. When you took your LAST loan or credit, can you tell us what you considered in deciding on where to take the loan/credit from?

- **Do not read out**
- **Multiple mention**

1. You were already saving with this lender
2. Proximity
3. You had previously borrowed or had an outstanding loan with this lender
4. The interest rates charged were lower than others
5. The loan approval process was easier
6. You did not know any other lenders
7. The lender was able to process the loan quicker than other lenders
8. This was the most convenient place to borrow
9. This lender was the only one that was willing lend to you
10. This lender has the right type of loan for you
11. You were recommended by someone else to go there
12. You saw the advertising and felt confident of the lender
13. You know the reputation of this lender
14. The requirement for collateral was easier to meet
15. Collateral for the loan was not required
16. The term of the loan was more suitable to your needs
17. You could use the loan for any purpose
18. Other (SPECIFY)
99. Does not know (Do not read out or show)

**Ask all**

G10. With which of the following statements do you agree or disagree?

- **Read statements**
- **Multiple Mention**

	1=Agree 2=Disagree 3=Don't know 4= Not applicable
You took a second loan to pay another loan	
Taking a loan or credit for someone else is a risky thing to do	
You borrowed money to improve your life but the debt made you worse off	
Your life has improved after having borrowed money	
It is better to remain with the debt than to sell something to pay it	
You had a loan to improve your business but it did not improve	
You do not borrow anymore because there are no benefits	
You borrowed money to improve your business and your business has improved	
In the past you have sold something to repay a debt	
It is better to keep savings than to use them to pay a debt	
You would consider using a money lender in an emergency	
You have used money lenders in the past	
It is better to borrow yourself than as part of a group	
If you borrow from your family, most of the time you do not expect to pay back	

**G11a. Ask if G1=1,2,3**

Since obtaining one (or all of) your loan (s) or credit (s), would you agree that the loan or credit improved your livelihood or helped you?

- **Single answer**

Yes, my life improved because of the loan	1
My life has remained unchanged	2
No, my life worsened because of the loan	3
Do not know	99

**G11b. Ask only those who answered code 3 in G11a**

Why do you feel your life is/was worse off after taking credit or borrowing?

- **Do not quote**
- **Multiple mention possible**

I lost my property or assets as I failed to pay back the loan	1
The interest was too high	2
I was under pressure to borrow and do not like borrowing	3
I already had too much debt	4
I did not see an improvement after taking the loan	5
I am still paying off the debt	6
Other (specify _____)	96

**G11c. Ask if G11a=1.**

Thinking about the improvement that the loan/credit has had on your life, which of these statements do you agree or disagree (or don't know) with:

- **Read out statements**

The loan value met my needs fully	1=Agree;2=don't agree;3=don't know
The cost of borrowing was affordable for me	1=Agree;2=don't agree;3=don't know
I had to take more than one loan to see an impact in my life	1=Agree;2=don't agree;3=don't know
The repayments to the loan were affordable / manageable	1=Agree;2=don't agree;3=don't know
I would consider taking another loan should the need arise	1=Agree;2=don't agree;3=don't know

**G12. Perceptions / literacy**

Now we are going to talk about certain types of institutions or organizations which supply financial services, regardless of whether you have ever used them or not.

We would like to get your opinion about these organizations, which comprise banks, such as BIM, BCI, Barclays, Standard, Moza Banco; the Microbanks, such as AC Micro banco, Micro banco NGR, Letshego Financial Services Mozambique; Credit Cooperatives, such as CPC; UGC- CPC; CCC; CPL; the Microfinance Operators, such as Caixa CCOM de Maputo, Matola Chókué, a Fundação Agha Khan; Electronic Money Institutions, such as M-kesh-Mpesa; Non formal financial Institutions, such as the xitique and Community based savings groups and other forms of rural finance, like the 7 million initiative and NGOs.

<b>READ OUT STATEMENTS AND RECORD RESPONSE BEFORE GOING TO NEXT STATEMENT</b>  <b>MULTIPLE MENTION POSSIBLE PER STATEMENT, BUT NOT IF ANSWER EITHER CODE 05 OR 06</b>	<b>G12. Which of the following statements do you associate with each type of finance provider?</b>								
	Banks (e.g. BIM, BCI, Barclays, Standard, Mozabanco)	Micro banks (ex: AC Micro banco, Micro banco NGR, Letshego Financial Services Mozambique)	Credit Cooperatives (ex. CPC; UGC- CPC; CCC; CPL; CCMEA)	Microfinance Operators	Electronic Money Institutions (ex. M-kesh-Mpesa)	Non-formal financial Institutions (ex. xitique, Community based savings groups)	Other forms of rural finance (Public funds, NGOs)	None of these	Does not know/ Does not apply (Do not read out)
1. They are closest to me	01	02	03	04	05	06	07	98	99
2. It is quick for them to give you a loan	01	02	03	04	05	06	07	98	99
3. The process for getting a loan is easy	01	02	03	04	05	06	07	98	99
4. They can be trusted	01	02	03	04	05	06	07	98	99
5. They take your property if you do not pay your loan	01	02	03	04	05	06	07	98	99
6. The queues are long/ you have to wait a long time to be served	01	02	03	04	05	06	07	98	99
7. The charges are reasonable	01	02	03	04	05	06	07	98	99
8. The interest rate on a loan is reasonable	01	02	03	04	05	06	07	98	99
9. They lend too easily and get you into problems	01	02	03	04	05	06	07	98	99
10. They use words that you do understand	01	02	03	04	05	06	07	98	99

## SECTION H: RISK MANAGEMENT AND INSURANCE

Sometimes expensive things happen that can affect you and your family. Please think about when big expenses catch you by surprise, I mean situations that cost you money but are not part of your regular expenses – they might only happen once or twice a year, or even less often.

The reference period to assess risk is the last 12 months based on their experience and the kind of risks that they face on a daily basis.

**H1a.** In the past 12 months, have you personally experienced big costs from [insert risk use case]? (Read out Statement)

By asking the coping mechanisms of respondents, we determine the state of preparedness when respondents encountered problems in their daily lives. In this question, we also get information about those respondents who have formal means of providing a cover.

**H1b.** **Ask H1b-c for those experienced (code -1 in H1a):** How did you MAINLY cope financially?

- **Don't read out**
- **Single mention only**

**H1c.** Of all of these things that happened to you in the past 12 months, which one had the biggest impact to your or household financially?

- **Single mention only**

**H1d.** How often did you experience (mention risk from H1c)?

- **Single mention only**

**H1e.** When you encountered (risk mentioned in H1c) how long did it take you to financially recover?

- **Single mention only**

Risk		H1a. Experienced in past 12 months Yes = 1 No = 2 Do not know = 99	H1b. Coping mechanism (Single mention)	H1c. Biggest risk  (Single mention)	H1d. Frequency	H1e. Duration
			-1 Claimed insurance -2 Used formal account – savings or balance in account at Bank/MFI/Mobile money -3 Borrowed money or pawned goods -4 Sold something to get money -5 Cut down expenses -6 Gift / help / assistance from others -7 Used savings group benefit -8 Nothing I could do		1 = Weekly 2 = Monthly 3 = Quarterly 4 = Seasonally 5 = Yearly 6 = Less often	1 = 1 Week 2 = A month 3 = Three months 4 = Half a year 6 = Longer than half a year 7 = Still recovering 8 = No need to financially recover 99 = Do not know
1	Death of or loss of income from main income earner (can be due to illness, migration or death or retrenchment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	Death of other family member not main income earner	<input type="text"/>	<input type="text"/>		<input type="text"/>	
3	A big illness or health problem within your household or family that requires medical expenses	<input type="text"/>	<input type="text"/>		<input type="text"/>	
4	Loss of your home	<input type="text"/>	<input type="text"/>		<input type="text"/>	
5	Harvest failure or losses of crop harvest (incl. plant disease) or due to a natural cause like drought, poor rainfall, etc.	<input type="text"/>	<input type="text"/>		<input type="text"/>	
6	Natural disasters such as flooding / storms affecting where you live or income	<input type="text"/>	<input type="text"/>		<input type="text"/>	
7	Conflicts or unrests affecting where you live or income	<input type="text"/>	<input type="text"/>		<input type="text"/>	
8	Loss of livestock due to death or illness of livestock	<input type="text"/>	<input type="text"/>		<input type="text"/>	
9	Loss/failure of your business	<input type="text"/>	<input type="text"/>		<input type="text"/>	
10	Theft, fire or destruction of household/property	<input type="text"/>	<input type="text"/>		<input type="text"/>	



**Ask ALL**

I still want you to think about expensive events that can happen to you and catch you by surprise. This time I want to know about possible future expensive surprises and what, if anything, you are doing in case they happen.

**H1f.** Where are you currently putting your money in case expensive events happen to you or someone that matters to you? Is this into...?

- **Read out**
- **Multiple mention possible**

**H1g.** How often do you usually pay or put money away into the (mechanism used in H1f)...?

- **Single response**

**H1h.** Which of these things matters the most to you when you are currently putting money into (mechanism used in H1f)...?

- **Single mention**

Mechanism	H1f. Mechanism	H1g. Frequency	
	1 – Yes 2 – No >> Go to next line item	1 – Weekly or more often 2 – Monthly 3 – Yearly 4 – Less often	1 – Medical costs 2 – Living expenses 3 – Death in the family 4 – Education related expenses 5 – Natural disaster 6 – Other
1. Your bank account balance or other investments			
2. Group savings			
3. Money set aside at home			
4. Life insurance			
5. Accident or illness insurance			
6. Property insurance, including car insurance			
7. Doing nothing (DO NOT READ OUT)			
96. Other (specify)			

**H2a.** Are you aware of any insurance ?

Yes = 1 (Continue to H2b)

No = 2 (Go to H3a)

**H2b.** I am going to read a list of statements. Here is a scale where 1 means completely agree and 4 means completely disagree. For each of these statements, please use the scale to tell me how much you disagree or agree that:

- **Single mention per statement.**

	Completely agree			Completely disagree	Not sure
1. Insurance is for rich people	1	2	3	4	99
2. Insurance is a way of saving on a long-term basis	1	2	3	4	99
3. There are other ways to protect yourself against future problems than insurance	1	2	3	4	99
4. Being insured stops you worrying about losing things	1	2	3	4	99
5. The security of having insurance is worth the cost	1	2	3	4	99

**H2c.** Do you have any insurance product?

Yes = 1

No = 2

The list of products that are insurance related are given in H3a and it is based on the kind of products that are available in the Mozambique context.

**H3a.** Please tell me which of the following do you currently have, had in the past but not now, have you never had or unaware of product?

**Ask if the response is Code 1 or 2 in H3a**

**H3b.** Please tell me what is the duration or how long you have had this product?

**H3c.** Please tell me which institution you have this product?

<b>Codes for H3c</b> 01 - IMPAR, Seguradora Internacional de Moçambique 02 - EMOSE, 03 - Global Alliance 04 - Hollard Seguros de Moçambique 05 - Britam 06 - Real Companhia de Seguros de Moçambique 07 – Tranquilidade Moçambique – Companhia de Seguros 08 - Austral Seguros 09 - ICE 10- Indico	11- Sanlam 12- Diamond 13- Phoenix 14- Fidelidade 17- Arko 18-Mediplus 19 - Palma Companhia de Seguros20 - Imperial Insurance Moçambique 07 - INSS 98 - Outro - especifique	
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Products (Read out)	H3a. Status	H3b. Duration	H3c. Institution
	Have now=1 Used to have =2 Never had=3 Unaware of product=4	Less than 1 year =1 1 to 3 years=2 More than 3 years=3	Institution USE CODES BELOW, MULTIPLE MENTION POSSIBLE
1. Personal medical aid scheme	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Employer covered medical aid	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Employer subsidized medical aid	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Hospital plan	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Personal Accident insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Employer covered accident insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Disability insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Comprehensive Motor insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Third party motor insurance (compulsory)	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Homeowner's Insurance (contents and/or building)	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. All risks insurance for specific assets (e.g. laptop, cellphone, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Insurance protecting your family members from paying your debts if you should die or become incapacitated ("credit life")	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Life insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
14. Employer covered funeral insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
15. Personal Funeral insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
16. Travel Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
17. Professional Liability cover (e.g. to cover malpractice suits)	<input type="text"/>	<input type="text"/>	<input type="text"/>
18. Credit insurance (in event of death or disappearance)	<input type="text"/>	<input type="text"/>	<input type="text"/>
19. Pension/Retirement fund (assurance)	<input type="text"/>	<input type="text"/>	<input type="text"/>
20. Condominium Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
21. Agricultural insurance (e.g. index, seeds)	<input type="text"/>	<input type="text"/>	<input type="text"/>
22. Sportmen's insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
23. Other insurance (SPECIFY) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Ask if the response is Code 1 or 2 in H3a otherwise go to H5a**

**H4.** Where do you go to get some of the policies you have?

Insurer's facilities	1
Insurance Broker	2
Bank ( Bank Insurance)	3
Outro canal de venda	4

**H5a.** Why do you not have any insurance? **ONLY FOR THOSE WHO DON'T HAVE INSURANCE. ANSWERED CODE 2 in H2c)**

**H5b.** Why do you no longer have insurance? **ONLY FOR THOSE WHO ANSWERED code 2 in H3a**

DO NOT READ OUT	H5a	H5b.
MULTIPLE MENTION POSSIBLE, PROBE FULLY		
1. Has not heard about it	01	
2. Has never thought about it	02	
3. Does not see the need for it	03	03
4. Does not know how it works	04	04
5. Does not know how or where to get it	05	05
6. Does not trust it or the companies	06	06
7. Does not cover the risk that you want to cover (SPECIFY) <input type="text"/>	07	07
8. Someone else in the family or household has it	08	08

9. Protects self in other ways	09	09
10. Does not think things will happen to them	10	10
11. Using insurance brings bad things or problems onto you	11	11
12. Uses own money if there is a problem	12	12
13. It is not good value for money	13	13
14. Cannot afford it	14	14
15. Insurance is for rich people	15	15
16. Has had a bad experience in the past where the claim was denied?	16	16
17. Have nothing to insure	17	17
18. The insurance company will not insure my goods / assets because they have too little value	18	18
19. Other (SPECIFY)   _____	96	
20. Does not know (DO NOT READ OUT OR SHOW)	99	

H5c. **Ask if the response is Code 1 or 2 in H3a**

Why do you have insurance?

- **Don't read outs**
- **Multiple Mention Possible**

You cannot afford to lose the thing that is covered	1.
You are worried about theft	2.
You are worried about fire or flooding	3.
Someone else pays for it so not my decision	4.
Being insured stops you worrying	5.
The cost is very low compared to the consequences of loss	6.
It is required by law to have it	7.
It is something you have always had	8.
It is better to be safe than sorry later	9.
Other (SPECIFY)   _____	10.
Does not know (Do not read out)	99.

**H6a.** Now I'm going to ask you a very sensitive question that some people may not be comfortable with. But as you understand the idea is to have as much information possible and your opinion on this is very helpful for our study. As you know, we do not know our destiny; when things are going to happen in our life, thus some people, for instance, make provisions to cover the expenses of their own funeral or other members of their family. Can you please tell me if you have done that?

1. Yes	<b>CONTINUE</b>
2. No	<b>IF NO GO TO H6c</b>

**H6b.** What provisions have you made?

- **Read out**
- **Multiple response**

1. Funeral insurance covered by employer
2. Personal funeral insurance
3. Savings scheme
4. Agreement with Church
5. Funeral association
6. Other (SPECIFY)   _____

**H6c.** Can you please tell me why you haven't made any provisions?

- **Read Out Options**
- **Single Mention**

1. You didn't know you could do it
2. You do not want it
3. You never thought about that
4. You thought about it but can't afford it
5. Any other reason? (SPECIFY)   _____
99. Don't know – don't read

## SECTION I: REMITTANCES

Sending money within the country is usually easier within the same country in contrast to sending money outside of the country. Remittances, particularly for low income people are an increasingly important livelihood mechanism for families who live either outside the major urban areas or in another country. Thus, creating enabling mechanisms for ensuring the ease of remittance is important in improving the lives of poor people.

This question helps to determine respondents who sends money to other people either relatives, other dependents and/or friends within the country.

**I1a.** Many people tell us that they use different services to send money from time to time. In the past 12 months, have you sent money to someone living in a different place within the country?

Yes	1
No	2

**I1b.** In the past 12 months, have you sent money to someone living in another country?

Yes	1
No	2 >> Go to I2

**I1c.** Which country? \_\_\_\_\_

(Please write a code for countries below and name for other countries) **multiple mention possible**

1 = South Africa, 2 = Angola, 3 = Japan, 4 = Thailand, 5 = France, 6 = Malaysia, 7 = Vietnam, 8 = United States of America, 9 = Saudi Arabia,

96 = Other, specify



**Ask if respondent sent money (code -1 in I1a and/or I1b). All others go to I8a.**

12. Whom have you sent money to in the past year? **Multiple mentions possible.**  
 13. Where are you mainly sending the money to when you are sending to ... (read response from I2)? **Single mention.**  
 14. How often do you usually send money to ... (read response from I2)? **Single mention.**  
 15. How do you mainly send the money to ... (read response from I2)? **Single mention.**

	12. Whom	13. Where -1 Rural area -2 Urban town 3. Abroad	14. Frequency		15. How (payment channels) -1 Bank transfer – internet/online/mobile e.g. BankApp -2 Cash deposited at bank (branch/bank agent/ATM) -3 Post Office -4 Western Union/ Money gram -5 MFI transfer -internet/online/ -6 Cash deposited at MFI -7 Friends or family -8 Mobile money e.g. Mpesa, -9 Motorcycle taxi -10 Via Kawena -96 Other
			Frequency	No of Times	
Child	-1				
Parent	-2				
Other family member	-3				
Friend	-4				
Someone you borrowed from	-5				
School, college or university	-6				
To a business	-7				
Supplier	-8				
Other (SPECIFY)	-96				

16. If you sent money, what were the main reasons to do so?

- **Don't read**
- **Multiple mention**

1.	Food
2.	General household expenses
3.	Education
4.	Health related
5.	Special event (marriage, funeral, baptism, anniversary, graduation, etc.)
6.	Emergency
7.	Investment
8.	To purchase durable Household goods (including means of transport)
9.	Other (specify)

17. On average each time you send money, how much money do you send?

--	--	--	--	--	--	--

MT

Refused	98
Don't know	99

The respondents may also be the one receiving money from relatives friends or other people who support them from within the country. We again measure the extent of remittance by asking of the remittance activity in the last 12 months.

- 18a. People also receive money from time to time. In the past 12 months, have you received money from someone living in a different place within the country?

Yes	1
No	2

The respondent may also receive money from outside the country. Thus, we also measure and assess the nature of remittance from abroad.

**I8b.** In the past 12 months, have you received money from someone living in another country?

Yes	1
No	2 >> Go to I9

**I8c.** If the respondent has received money, ask the name of the country. \_\_\_\_\_  
(Please write a code for countries and name for other countries)

• **Multiple mentions possible**

1 = 1 = South Africa, 2 = Angola, 3 = Japan, 4 = Thailand, 5 = France, 6 = Malaysia, 7 = Vietnam, 8 = United States of America, 9 = Saudi Arabia,

96 = Other, specify

Questions I8 to I12 are all answered in the table below. It looks at who sent money to the respondent, from where the respondent received money, how often money was received, the method used to receive the money as well as what the money received was used for by the respondent. All the answers are pre-coded and each code has a description

**Ask if respondent received money (code -1 in I8a and/or I8b). All others go to Section J.**

**I9.** From who have you received money to in the past year? **Multiple mentions possible.**

**I10.** Where did .... (read response from I8) send the money from? **Single mention.**

**I11.** How often did you receive money from...(read response from I8)? **Single mention.**

**I12.** How did you receive the money from...(read response from I8)? **Single mention**

	I9. Whom	I10. Where	I11. Frequency		I12. How (payment channels)
			Frequency	No of Times	
		-1 Rural village -2 Urban town 3. Abroad	-1 Weekly -2 Fortnightly -3 Monthly -4 Seasonally -5 Once a year -96 Other		-1 Into your bank account via deposit/transfer -2 Into someone else bank account -3 Post Office -4 Western Union/ Money gram, etc. -5 MFI transfer -internet/online/ -6 Cash deposited at MFI -7 Friends or family -8 Mobile money e.g. Mpesa -9 Motorcycle taxi -10 Via Kawena -96 Other
Child	1				
Parent	2				
Other family member	3				
Friend	4				
Someone you borrowed from	5				
School, college or university	6				
To a business	7				
Supplier	8				
Other (SPECIFY)	96				

**Ask those that received money codes 1 in I7a or I7b, all other go to J1**

**I13.** On average each time you receive money, how much money do you receive?

							MT
--	--	--	--	--	--	--	----

Refused	98
Don't know	99



I14. What do you use this money for?

- **Don't read out**
- **Multiple mentions possible**

Bought food	1
School fees	2
Medicinal fees	3
Medicine	4
Clothes	5
Pay-off debt(s)	6
To invest in business	7
Other, specify _____	96

## SECTION J: FINANCIAL SERVICE PROVIDERS

Now we are going to talk about your use of various financial services and products. We would like to understand which products or services are in your name or in joint names of you and/or partner or you and another person/people.

J1a. Do you currently have a financial account in your name (e.g. deposit or savings account or loan) at a bank, MFI or Mobile money operator or another place?

- **Read out statements.**
- **Single mention per statement.**

Enumerator: If institution name is mentioned – please use institution list to code correctly	1. Account in own name only	2. Account in name of group where your name appears	3. No account in my name
1. Bank e.g. FNB, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Microfinance Institution e.g. ACLEDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Mobile money e.g. Mpesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Other formal financial institution			

**ASK ALL. Read out the statement.**

J1b. We are now talking about transactions. Which of the following have you done in the past 12 months? If code 2, move on to the following transaction.

**Ask if respondent made transactions (code -1 for any statements in J1b where applicable)**

J1c. How often do you perform the transaction? For each transaction insert the unit of time and number of transactions

J1d. Where did you **mostly** make your transactions? **Single mention**

Transaction	J1b. Conducted		J1c. Frequency		J1d. Institution used Enumerator: If institution name is mentioned – please use institution list to code correctly			
	Yes	No	Frequency	No. of times	Bank or agent / ATM	Post office	Mobile money / Agent	MFI / agent
1. Deposit / Withdraw cash / cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-1		-3	
2. Paid utility bills or buy airtime, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-1	-2	-3	
3. Basic account management e.g. check balances, print statement, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-1	-2	-3	
4. Internet/online/mobile banking transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
5. Send and receive money via account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

This question specifically asks about the interaction of respondents with formal financial services in order to understand the type of formal banking products that respondents have and the institutions where these accounts are held.

- J2a.** Please tell me which of the following products/ services you currently have, had in the past but not now, have you never had? (Skip to J3, if all responses are Code 3 in J2a)
- J2b.** Please tell me at which institution(s) you have or had ... (read out statements from J2a, code -1 or code -2)
- **Multiple mentions possible per product**
- J2c.** How often do you use (read out statements from J2a, code -1) and how many times? (Only if code 1: have in J2a)
- **Record unit of time and number of times.**
- J2d.** How long have you had the product? (Only if code 1: have in J2a)

Banks:	Micro banks:
<b><u>Bancos:</u></b> <ol style="list-style-type: none"> <li>ABC (African Banking Corporation)</li> <li>Banco Oportunidade de Moçambique / MyBucks banking corporation (MBC)</li> <li>Banco ProCredit / Novo Banco / Ecobank</li> <li>Banco Tchuma /Banco Mais</li> <li>Banco Terra</li> <li>Banco Único</li> <li>BARCLAYS</li> <li>BCI</li> <li>BDC (Banco de Desenvolvimento e Comércio)/ FNB (First National Bank)</li> <li>BNI (Banco Nacional de Investimentos)</li> <li>Banco BIG de Moçambique</li> <li>ICB (Banco Internacional de Comércio) / Capital Bank</li> <li>Banco Letshego, S.A</li> <li>MCB (The Mauritius Commercial Bank) / Societe General</li> <li>Millennium BIM</li> <li>Mozabanco</li> <li>Socremo</li> <li>Standard Bank</li> <li>UBA(United Bank for Africa)</li> </ol>	<ol style="list-style-type: none"> <li>AC Microbanco</li> <li>Microbanco NGR</li> <li>Bayport Financial Services Moçambique</li> <li>Yingwe Microbanco</li> <li>Caixa Financeira de Caia</li> <li>Caixa Financeira de Catandica</li> <li>Caixa de Poupança Postal de Moçambique</li> <li>Caixa Mulher,Mcb, SA</li> <li><b>Futuro Mcb, SA</b></li> </ol> <p>Savings and Credit Cooperatives:</p> <ol style="list-style-type: none"> <li>Cooperativa de Poupança de Crédito</li> <li>UGC – CPC – Cooperativa de Poupança de Crédito</li> <li>C. de Crédito de Produtores do Limpopo</li> <li>C. de Crédito dos Micro-empresários de Angónia</li> <li>Sociedade C. de Créd. das Mulheres de Nampula</li> <li>Caixa das Mulheres de Nacala, C. de Crédito</li> <li>Cooperativa de Credito de Micro Empresários de Angónia</li> <li>Mapiko-Cooperativa de Poupança e Crédito, SCRL</li> <li>Cooperativa de Crédito das Mulheres de Pemba, SCRL</li> </ol> <p><b><u>Instituições de Moeda Electrónica</u></b></p> <ol style="list-style-type: none"> <li>Carteira Móvel, SA.</li> <li>Vodafone M-Pesa, SA.</li> <li>M-Mola</li> </ol> <p><b>OPEs (Organizações de Poupança e Empréstimo)</b></p> <ol style="list-style-type: none"> <li>Caixa CCOM Maputo Norte</li> <li>Caixa CCOM Maputo Sul</li> <li>Associação Phambeni Makweru</li> <li>Caixa CCOM Matola</li> <li>Associação dos Camponeses de Macuvulana</li> <li>Associação Caixa Comunitária de Microfinanças de Chókwé</li> <li>Diocese de Nacala</li> <li>Caixa CCOM Montepuez</li> <li>Associação Caixa Comunitária de Microfinanças Chiúre</li> <li>Associação Caixa Comunitária de Microfinanças Namuno</li> <li>Associação Caixa Comunitária de Microfinanças Ancuabe - Meteoro</li> <li>Associação Caixa Comunitária de Microfinanças Balama</li> </ol> <p>Other (specify the name of the institution)</p>

Products	J2a. Status	J2b. Institution Enter code for Financial Service Providers in code list	J2c. Frequency	J2d. Duration
	Have 1 Used to have 2 Never had 3		1 Weekly -2 Fortnightly -3 Monthly -4 Seasonally -5 Once a year -96 Other	1 – 0 to 1 year 2 – more than 1 year to 3 years 3 – Over 3 years

			Frequency	No. of times	
1. Current account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Term deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Savings account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Savings Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Salary account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Loan Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Debit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Credit Card					
9. Check book	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Overdraft facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Consumer Credit (associated to the salary account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Business Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Housing Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Agriculture Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Immovable Leasing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Car or equipment leasing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Bank check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Standing order (payment of services)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Direct order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. e-Banking (Internet banking)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Leasing furniture (Automobile, furniture, equipment, etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Other (SPECIFY) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Ask J2e to J2g to only those that currently have products (Any J2a=1).**

We are now going to talk about the experiences that you have concerning the service and quality of the products that you use.

**J2e.** Thinking about your experiences with the institutions you have a product or accounts, may you please tell me the following whether you agree or disagree with the following statements:

Institution	J2e1. As a result of accessing (institution) the management of my life has improved.  1 = Agree 2 = Disagree 99 = Do not know	J2e2. The cost that I pay to use (institution) is worth the benefits I receive.  1 = Agree 2 = Disagree 99 = Do not know	J2e3. The account / product with (institution) meets my needs.  1 = Agree 2 = Disagree 99 = Do not know	J1e3. I am in more control of my finances because of my account / product with (institution).  1 = Agree 2 = Disagree 99 = Do not know
1. Bank e.g. FNB	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Microfinance Institution e.g. ACLEDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Mobile money e.g. Mpesa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
96. Other formal financial institution??	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**J2f1.** Using a scale where 1 is Strongly disagree and 5 is Strongly agree, are you satisfied with the product/service you are using?

**J2f2.** If dissatisfied, please ask why? **Codes -1 or -2 in J2f1.**

J2f1. Satisfaction level

J2f2. Reasons for dissatisfaction

Very dissatisfied	1	<b>If 1 or 2 then continue</b>	1. Interest rate (low or too high)	1
Dissatisfied	2		2. Low funds are available on credit	2
Neutral	3	<b>Skip to J3a</b>	3. Access to service is difficult	3
Satisfied	4		4. Costly / expensive to use	4
Very satisfied	5		5. Have had bad experiences using product	5

**J2g.** Why do you have these services?

1.	My employer required me to do it	1
2.	To keep my money safe	2
3.	To access credit services	3
4.	To pay my bills and expenses	4
5.	To send and receive money	5
6.	To have a debit card	6
7.	To have a credit card	7
8.	To save or accumulate money	8
9.	Others (SPECIFY)	

Establish the sharing of bank accounts between other people.

**Ask all**

**J3.** Are you using someone else's account? This could be a bank or MFI account or Mobile money account where you occasionally use their services but it is not in your name.

Yes -1 Continue  
No -2 ⇒ Skip to J6

☐

Ask whose account the respondents are using to establish the nature of the sharing.

**J4.** Whose account(s) are you using?

- **Don't read out**
- **Multiple mentions possible**

Your spouse / partner's account	1
Your child's account	2
Your parent's account	3
Account of another family member	4
Account of a neighbour/friend	5
Account of savings group	6
Account of a community organisation/religious organisation (temple)	7
Other (SPECIFY).....	96
Don't know	99

**Ask if respondent has NO bank, MFI or Mobile Money account (code -3 for J1a and/or code 2 or 3 in J2a). All others go to J6.**

**J5.** There are many reasons why people do not have a formal account or use bank services. Can you please tell me why YOU do not use it?

- **Multiple mentions possible.**
- **Do not read out**

Do not need it - Insufficient or no money coming in to justify it	1
Income coming in, but insufficient balance after expenses	2
Cannot maintain the minimum balance	3
Service charges are too high	4
They are too far away or transport too difficult	5

Trading hours are not convenient	6
Do not have the documentation required	7
Do not understand how they work	8
Do not understand the financial language used	9
Do not know how to apply for an account	10
Do not understand benefits from having an account	11
Do not trust banks, MFIs	12
Bank accounts are not for people like 'me'	13
Fears embarrassment or refusals	14
Too much paper work and delays to opening a bank account	15
They do not provide the products or services needed	16
Can get services needed elsewhere in the community	17
Need permission of someone else to open it	18
Other (SPECIFY).....	96
Does not know	99

This question tests the attitudes and opinions towards the access and usage of bank accounts. This also provides an indication of the potential number of people that are not currently banked but could be banked in future.

**Ask all.**

**J6.** People have different opinions about accounts - what do you think are the advantages of using an account such as a) bank b) MFI?

- **Multiple mentions possible.**
- **Do not read out**

	<b>J6a</b> Bank	<b>J6b</b> MFI
1. Salaries can be deposited by employers	1	
2. Easy way of receiving money	2	
3. Safe way of receiving money from others	3	
4. Easy way of sending money to others	4	
5. Safe way of sending money to others	5	
6. Money is safe from theft	6	
7. Helps you to get access to loans	7	
8. You get interest on savings	8	
9. None – no advantages	9	
10. Don't know	98	
11. Other (SPECIFY)	96	

**J7.** There are many words used in Mozambique that apply to financial services. Which of the following statements best describes your knowledge of each word?

Term	1=Never heard of this 2=Heard of this but does not know what it means 3=Heard of this and know what this mean 98= Don't know
Bank	<input type="checkbox"/>
Bank branch	<input type="checkbox"/>
Bank loan /financing	<input type="checkbox"/>
Savings Account / investment	<input type="checkbox"/>
Debit card	<input type="checkbox"/>
ATM	<input type="checkbox"/>
POS	<input type="checkbox"/>
Micro credit	<input type="checkbox"/>
mKesh / Mpesa / cellphone banking /e-mola	<input type="checkbox"/>
Instalments	<input type="checkbox"/>
Internet banking	<input type="checkbox"/>
Mobile bank	<input type="checkbox"/>
Electronic money	<input type="checkbox"/>
Bank Charges / Service Fees	<input type="checkbox"/>
Interest rate	<input type="checkbox"/>
Insurance	<input type="checkbox"/>
Guarantor	<input type="checkbox"/>
Exchange Rate	<input type="checkbox"/>
Collateral	<input type="checkbox"/>
Capital Markets	<input type="checkbox"/>
Treasury Bills/Bonds	<input type="checkbox"/>
Avalista	
Mutuário	
Comissões	
Agente bancário / Agente de moeda electrónica	
Transferência electrónica	
Ordem de pagamento	
Cheque	
Plano de amortização	
Débito directo	

Extracto bancário	
Conta solidária	

J8. What type of information regarding aspects of managing money do you require to better manage your finances?

• **Read out**

1.How to budget	Yes/no
2.How to save	Yes/no
3.How to invest	Yes/no
4.How to obtain a loan	Yes/no
5.Which financial products are available to me	Yes/no
6.How to choose financial products	Yes/no
7.Advantages / disadvantages, terms and conditions of financial products	Yes/no
8.How to use financial product	Yes/no
9.Do not need help or information to manage my finances	Yes/no
10. Quanto vai custar o empréstimo	Yes/no
11. Como fazer cortes no orçamento familiar	Yes/no
12. Como prevenir o endividamento excessivo	Yes/no
13. Como prevenir as burlas	Yes/no
14. Onde e como apresentar as reclamações	Yes/no
15. Como abrir uma conta bancária ou de moeda electrónica	Yes/no

## SECTION K: INFORMAL MECHANISMS

People use different places for things like sending money, getting money, borrowing and saving. I want to find out about a few places that you may use that are not from formal institutions or do not require formal channels to use.

People belong to savings groups mostly for putting money together regularly for different reasons varying from covering unforeseen expenditures, functions, education, buying food, among others. The first question measures those who are involved in any form of savings group.

K1a. Do you belong to a savings group?

Yes 1  
No 2

**Go to K2**

☐

K1b. Which group do you belong to? Is your membership through yourself or through someone else?

**Ask K1c-e for each where K1b=1,2**

**Enumerator: if respondent belongs to more than one group, K1c-K1g refer to group they contribute most money to**

	K1b. Status 1 - Directly belong 2 - Through someone else 3 - Do not belong	K1c How many of each groups do you belong to?  Number:	K1d. Group pay out 1. Does not pay out 2. Once a year 3. Twice a year 4. Less often 99. Don't know	K1e. Nature of pay-out 1 - Cash 2 - Electronic transfer e.g. visa MFI or bank 3 - In kind (specify) e.g. farming or household inputs, labour, etc. _____	K1f. Amount currently being contributed by member 1 - 50 Mt or less 2 - 51-100mt 3 - 101-200mt 4 - 201-500mt 5 - 501-1000mt 6 - >1000mt
1	Savings and Credit group				
2	Xitique				
3	Xitique geral				
4	Community based group / Solidarity system				
5	Funeral or burial society				
6	Farmers association				

7	Informal family grouping sharing a family account					
96	Other (SPECIFY) .....					

**ASK ONLY TO THE MEMBERS OF SAVINGS AND CREDIT GROUP - (CODE 1 IN Q.K1b), OTHERWISE GO TO K1h**

**K1g.** How many members belong to the savings and credit group?

- **Read Out**
- **Single mentio**

1.	Less than 10	01
2.	10 to 15	02
3.	15 to 20	03
4.	20 to 30	04
5.	30 plus	05



**K1h. Ask if any more than one K1c:**

Why do you belong to more than one group of the same type?

- **Multiple mentions possible**
- **Do not read out**

1	Reduces my risk so that I don't lose all my money in one group
2	The cycles meet my needs because the money comes in different times
3	To get more money
4	Other (SPECIFY) _____

This question seeks to find out the types of services that are offered in the informal sector which could also drive product and service development in the formal sector.

**K1i. Why do you belong to an informal group?**

- **Multiple mentions possible.**
- **Do not read out**

Inherited the position from parents	1
It is compulsory for people in tribe or village	2
To socialise or meet friends	3
They give financial advice	4
Can get money easily when needed / Can turn to them when in financial need	5
To exchange ideas with other members	6
Trust and know them	7
To borrow money	8
Close and/or easy to get to	9
Easy to become a member	10
Don't get charged fees	11
It is an easy way of saving	12
They provide non-financial support when in need	13
Other (SPECIFY).....	96

K2a1. Thinking about your finances, have you used (read out mechanism) in the past 12 months... for financial services?

**Ask K2a2-e only if K2a1=1**

K2a2. How many do you belong to?

**Enumerator: If K2a2>0 please remind the respondent that they must now think about the options where MOST money is involved**

K2b. How often do you use... (state mechanism used in K2a)?

K2c. What financial service do you mainly receive from...(state mechanism used in K2a)?

K2d. How do you mainly repay or make contributions towards (state mechanism used in K2a)?

K2e. Why do you use...(state mechanism used in K2a) compared to banks, MFIs or other formal channels?

	<b>K2a1.</b> Use status 1 = Yes 2 = No >> go to next mechanism, If no to all mechanisms skip to MM1.	<b>K2a2.</b> If Yes - How many of each?	<b>K2b.</b> How often 1 = Daily 2 = Weekly 3 = Monthly 4 = Seasonally 5 = Yearly 6 = Less often	<b>K2c.</b> Service 1 = Borrow/credit 2 = Save 3 = Send / receive money 4 = Assist with funeral costs 5 = Pay for major expenses 6 = Living expenses (groceries, etc.) 7 = Insurance	<b>K2d.</b> Contribution / Repayment mode 1 = Cash 2 = Electronic transfer via MFI or Mobile money etc. 3 = In kind (specify) _____	<b>K2e.</b> Drivers for informal mechanisms 1 = Use both informal and formal for different reasons 2 = Convenient / more accessible / less time 3 = It is cheaper 4 = Do not require documents 5 = More comfortable with them 6 = Trust them more 96 = Others (specify) _____
Mechanism						
1. Chappa						
2. Local moneylender						
3. Community / solidarity group						
4. Savings and credit group						
5. Funeral association						
6. Employer						
7. Religious temple / church						
96. Other (SPECIFY) _____						

**K3.** If not a member of any group (code 2 in K1a), ask: you mentioned earlier that you do not belong to any group, can you please tell me why? Otherwise go to section L

You don't know about them	1
You bank with a financial institution	2
You don't have any money	3
You don't trust other members	4
You don't trust members of other related families	5
Not interested	6
I don't see the benefits of joining such a group	7
It requires too much time	8
Other	9

**K4a.** Have you ever borrowed from a group?

1. Yes	Continue
2. No	if no go to K5a

**K4b** For what purpose did you borrow?

- **Do not read out**
- **Multiple response**

1.	Bought stock for business
2.	Bought household goods
3.	Bought a bicycle
4.	Bought agricultural tools
5.	Bought agricultural inputs (seeds, fertilizer, pesticides)
6.	Paid debts
7.	Bought medicine
8.	Paid school fees
9.	Paid an unexpected event (sickness, death, engagement)
10.	Paid an expected event (wedding)
11.	Other (specify)   _____

**Ask K5a,b only if K1b7=1 otherwise goto K5c**

**K5a.** You said earlier that your family contributes to a family account, how many families share this family account?

**K5b.** For what purposes can the account be used?

- **Don't read**
- **Multiple response**

1.	Weddings
2.	Funerals
3.	Educations expenses
4.	Accidents
5.	Sickness
6.	Travels
7.	Other (SPECIFY)   _____

**K5c** **Ask only if K1b5=1 otherwise goto K5c.**

You mentioned earlier that you belong to a funeral association, what does it do for you?

- **Don't read**
- **Multiple mention**

1.	Pays for the casket
2.	Pays for the transport
3.	Pays for the food
4.	Other (specify)   _____

## SECTION L. GENERAL SECTION

L1. Which of the following statements do you agree or disagree with?

- **Read out statements.**
- **Single mention per statement.**

	1. Agree 2. Disagree 99. Not applicable
1. The working situation of your household improved during the past year.	
2. The money available to your household improved during the past year	
3. You are happy with your level of education	
4. You expect that your life will be better in 2 years' time	
5. You would say that you are in good health and don't need special medical treatment	
6. It is up to the government to provide for you and your family	

L2. Thinking back over the past year: How often have you or your household ...

- **Read out statements.**
- **Read out frequency of experience options**
- **Single mention per statement.**

	1=Always – at least 2 or 3 times a week 2=Often – 2 or 3 times a month 3=Sometimes – Once a month or less often 4=Never 94=Refused (Do not read)
1. Had to skip a meal because didn't have enough money to buy food	
2. Had to go without medical treatment/medicine because did not have money for treatment/medicine	
3. Not been able to send children to school because of lack of money for transport/uniform/other school costs	
4. Had to go without cash income and had to make a plan for daily needs	

**NB: Unfortunately, I now have to ask you a few sensitive questions about your household.**

L3. Would you please tell me, in the past 12 months did any member(s) of your household pass away?

Yes		
No		⇒ Skip to L6a

L4. Did you lose an income earner/breadwinner of the household?

Yes		
No		⇒ Skip to L6a

L5. Did you lose the MAIN income earner/breadwinner of the household?

1. Yes	
2. No	

**Ask all.**

L6a. How would you describe your general state of health?

- **Single mention.**

1. Satisfactory – don't often need treatment/medical attention	
2. Not satisfactory – often need treatment/medical attention	

- **Single mention.**

Public hospital or clinic	1	_
Private Doctor	2	
Private hospital	3	
Traditional healer	4	
Friend or family member	5	
Does not take treatment	6	
Church / Priest	7	
Other (SPECIFY) _____	96	

THANK RESPONDENT AND CLOSE INTERVIEW

**Tel. Nr of actual respondent:** (Home) 2..... (Work) 2..... Cell Nr: 8|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|