

Measuring Financial Access in Zambia

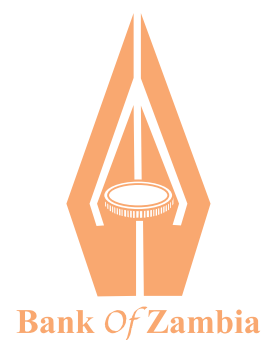
FinScope™ Zambia 2005:

Appendices



Republic of Zambia

November 2006





FinScope™ Zambia 2005

Volume II:
Appendices

November 2006



MAKING FINANCIAL MARKETS WORK FOR THE POOR

Appendices

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Appendix A: Financial Access (FA) Working Group

i) Membership

No.	Organisation	Individual
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8	Ministry of Justice	Ms. Nana Munsanda Mudenda, Deputy Chief Parliamentary Counsel Tel: 251588/097-312478, Email: vuyiswa1988@yahoo.com
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12	FinMark Trust	Ms. Anne-Marie Chidzero, Project Manager Tel: +27836073695, Email: achid@iafrica.com
13	ICC/FinMark Trust	Mrs Juliet Munro, Zambia Coordinator Tel: 252133, Email: juliet@icc.com.zm

Appendix B: FinScope Zambia 2005 Questionnaire



DCDM Consulting Ltd

Project FinScope™ 2005 – Zambia QUESTIONNAIRE

Supervisor				Surveyor				Questionnaire No.						QUOTA: 1. Odd Quest. No.: Woman 2. Even Quest. No.: Man	
Province	1	Central				4	Luapula				7	North Western			
	2	Copperbelt				5	Lusaka				8	Southern			
	3	Eastern				6	Northern				9	Western			
District					CSA					SEA					
Sampling Interval				Starting Point Number					Visiting Point Number						
Locality Name:										Region:	1 Rural		2 Urban		

FOR PARTICULARS OF VISITS, (1) CIRCLE APPLICABLE VISIT CODE(S), (2) RECORD DAY, DATE AND TIME, AND (3) FILL IN 'RESPONSE' COLUMN USING CODE(S) FROM 'RESPONSE' GRID BELOW.

USING CODE(S) FROM RESPONSE GRID BELOW:	
Name of original respondent:	Name of substitute respondent:
...	
Address of respondent.....	Address of respondent.....

Interviewer No:.....	Interviewer No:
Field Manager:	Field Manager:

PARTICULARS OF VISITS:

Code	Contact	Day	Date	Starting Time	Time Completed	Response *
11	First visit					
12	Second visit					
13	Third visit					
21	Substitute 1 – First visit					
22	Substitute 1 – Second visit					
23	Substitute 1 – Third visit					
31	Substitute 2 – First visit					
32	Substitute 2 – Second visit					
33	Substitute 2 – Third visit					
41	Substitute 3 – First visit					
42	Substitute 3 – Second visit					
43	Substitute 3 – Third visit					
51	Substitute 4 – First visit					
52	Substitute 4 – Second visit					
53	Substitute 4 – Third visit					

* CODES FOR RESPONSE COLUMN IN TABLE ABOVE:

<i>Code</i>	<i>Response</i>		
1	Interview completed	7	Language barrier
2	To revisit: selected respondent at home, but need appointment	8	Refusal: contact person refused
3	To revisit: selected respondent not at home	9	Refusal: parent refused
4	To revisit: noone at home	10	Refusal: selected respondent refused
5	No person qualifies according to survey specifications	11	Other, specify
6	Person is mentally / physically not fit to be interviewed		

SURVEYOR:

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from DCDM Consulting Ltd, and that the whole questionnaire has been checked.

Full Name:

Signature:

DATE: / / 2005

SUPERVISOR / DCDM USE ONLY	Field Accompaniment By	Back-checked By	Questionnaire Checked By		Coded	Data Input	
						1	2

SECTION A: INTRODUCTION AND SCREENING QUESTIONS

Hello, my name is I work for DCDM Consulting Ltd, an independent research company. We are currently conducting a survey on financial services. For this survey, we are interviewing persons aged at least 16 years old and who are citizens of Zambia. Could I confirm that you are a Zambian citizen. I wonder if I could ask you a few questions.

1. IF HOUSEHOLD MEMBERS ARE NOT CITIZENS OF ZAMBIA, CLOSE.
 2. RECORD NAME AND AGE OF ALL ZAMBIAN MALES AND FEMALES LIVING IN HOUSEHOLD FROM OLDEST TO YOUNGEST - IN SEPARATE GRIDS.
 3. IF HOUSEHOLD MEMBERS ARE ALL BELOW 16 YEARS, CLOSE.
- IMPORTANT NOTE: ONLY RESPONDENTS 16 YEARS OR ABOVE QUALIFY FOR INTERVIEW.**

HOUSEHOLD MEMBERS – MALES 16 YEARS +			
	NAME	AGE	TICK (✓) RESPONDENT INTERVIEWED
1			
2			
3			
4			
5			
6			

HOUSEHOLD MEMBERS – FEMALES 16 YEARS +			
	NAME	AGE	TICK (✓) RESPONDENT INTERVIEWED
1			
2			
3			
4			
5			
6			

HOUSEHOLD MEMBERS – UNDER 16 YEARS			
	NAME	AGE	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			

TOTAL HOUSEHOLD SIZE (INCLUDING THOSE BELOW 16 YEARS):

.....

Substitute Household

Hello, my name is I work for DCDM Consulting Ltd, an independent research company. We are currently conducting a survey on financial services. For this survey, we are interviewing persons aged at least 16 years old and who are citizens of Zambia. Could I confirm that you a Zambian citizen. I wonder if I could ask you a few questions.

1. IF HOUSEHOLD MEMBERS ARE NOT CITIZENS OF ZAMBIA, CLOSE.
 2. RECORD NAME AND AGE OF ALL ZAMBIAN MALES AND FEMALES LIVING IN HOUSEHOLD FROM OLDEST TO YOUNGEST - IN SEPARATE GRIDS.
 3. IF HOUSEHOLD MEMBERS ARE ALL BELOW 16 YEARS, CLOSE.
- IMPORTANT NOTE: ONLY RESPONDENTS 16 YEARS OR ABOVE QUALIFY FOR INTERVIEW.**

HOUSEHOLD MEMBERS – MALES 16 YEARS +			
	NAME	AGE	TICK (✓) RESPONDENT INTERVIEWED
1			
2			
3			
4			
5			
6			

HOUSEHOLD MEMBERS – FEMALES 16 YEARS +			
	NAME	AGE	TICK (✓) RESPONDENT INTERVIEWED
1			
2			
3			
4			
5			
6			

HOUSEHOLD MEMBERS – UNDER 16 YEARS			
	NAME	AGE	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			

TOTAL HOUSEHOLD SIZE (INCLUDING THOSE BELOW 16 YEARS):

.....

KISH GRID

INTERVIEWER: IN ORDER TO DETERMINE WHO YOU WILL BE INTERVIEWING YOU WILL NEED THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE AND THE NUMBER OF MALES / FEMALES IN THE HOUSEHOLD WHO QUALIFY FOR THE SURVEY (16 YEARS +).

1. CHECK QUOTA. IF FEMALE TO BE INTERVIEWED, GET NUMBER OF QUALIFYING PEOPLE FROM FEMALE GRID ON PAGE 2 / PAGE 3 FOR SUBSTITUTE HOUSEHOLD.
2. IF MALE TO BE INTERVIEWED, GET NUMBER OF QUALIFYING PEOPLE FROM MALE GRID ON PAGE 2 / PAGE 3 FOR SUBSTITUTE HOUSEHOLD.
3. FIND THE NUMBER RUNNING DOWN THE LEFT SIDE OF THE TABLE THAT MATCHES THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AND THE NUMBER OF MALE / FEMALE HOUSEHOLD MEMBERS THAT QUALIFY RUNNING ACROSS THE TOP OF THE TABLE.
4. CIRCLE THE NUMBER WHERE THESE TWO NUMBERS MEET IN THE TABLE. THIS IS THE NUMBER OF THE PERSON THAT YOU WILL INTERVIEW.
5. TICK THE RESPONDENT INTERVIEWED IN THE MALE / FEMALE GRID ON PAGE 2 / PAGE 3 FOR SUBSTITUTE.
6. INTERVIEW THE SELECTED INDIVIDUAL.

QUESTIONNAIRE NUMBER ENDS IN (LAST TWO DIGITS)				NUMBER OF QUALIFYING MALES / FEMALES 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	14	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

IF PERSON IS THE ONE TO BE INTERVIEWED, MENTION / IF ANOTHER PERSON IS TO BE INTERVIEWED, RE-INTRODUCE AND MENTION: The interview will take about one hour and I assure you that all your answers will be treated in the strictest confidence. Are you willing to participate?

SECTION B: GENERAL BANKING

Q1. ASK ALL:

If you were to receive what you consider to be a fairly large sum of money (eg inheritance) and **did not spend it immediately**, what would you do with it? Would you?

1. SPONTANEOUS RESPONSE.
2. SINGLE MENTION ONLY.

Put it in a bank / Open a bank account	1
Place it with a Savings Club / Chilimba	2
Give it to someone for safekeeping	3
Hide it at home / Keep it under a mattress / Bury it in a pot/nongo	4
Carry it with you always	5
Lend it through written agreement	6
Other (SPECIFY)	7
.....	
Do not know	98

Q1A ASK ALL:

Once you had decided how to spend your money, what would be the first thing that you would spend it on?

1. **SHOW CARD Q1A**
2. SINGLE MENTION ONLY.

Pay off loans / debts	1
Spend it on household goods – cooker / fridge / TV / radio etc	2
Pay off outstanding bills / Nkongole	3
Start a business	4
Expand a business	5
Pay for School fees – for yourself / family / dependents / friends	6
Invest in agricultural equipment	7
Buy livestock	8
Keep it in the bank in an interest bearing account / Save it	9
Invest in Insurance Schemes	10
Buy stocks on the LUSE	11
Place it in other financial instruments – Treasury Bills, Unit Trusts, Govt Bonds, etc.	12
Buy a vehicle	13
Go on holiday	14
Give to a charity or other social cause	15
Other (SPECIFY)	16
.....	
Do not know	98

Q2. **ASK ALL:**

There are many words used in Zambia that apply to financial services, including the ones listed on the card (Show Card Q2). Please let me know whether you have never heard of the word, have heard the word but do not understand what it means, or have heard of the word and understand its meaning.

1. **SHOW CARD Q2.**
2. **SINGLE MENTION ONLY FOR EACH ITEM.**

	Never Heard	Heard but not understand	Heard and do understand
1. Bank	1	2	3
2. Savings Account	1	2	3
3. Current Account	1	2	3
4. Debit Card	1	2	3
5. Credit Card	1	2	3
6. ATM / Cashpoint Card	1	2	3
7. Bank Charges / Service Fees	1	2	3
8. Profit	1	2	3
9. Insurance	1	2	3
10. Interest	1	2	3
11. Direct Debit	1	2	3
12. Investment	1	2	3
13. Funeral Fund	1	2	3
14. Premiums	1	2	3
15. Microfinance	1	2	3
16. Savings Clubs / Chilimba	1	2	3
17. Money Lenders / Kaloba	1	2	3
18. Terminal Benefits	1	2	3
19. Stock Exchange	1	2	3
20. NAPSA / Pension Plan	1	2	3
21. Exchange Rate	1	2	3
22. Tax	1	2	3
23. Shares	1	2	3
24. Asset	1	2	3
25. Standing Order	1	2	3
26. Swift Transfer	1	2	3
27. DDACC	1	2	3
28. Moneygram	1	2	3

Q3. **ASK ALL:**

Thinking about formal banking in Zambia, which banks are you aware of or have you ever heard of? Any others?

1. **DO NOT READ OUT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**
3. **RECORD FIRST MENTION (ONE MENTION ONLY) AND OTHER MENTIONS IN SEPARATE COLUMNS.**

Banks	Spontaneous Awareness	
	First Mention	Other Mentions
African Banking Corporation Zambia Ltd	1	1
Bank of China (Z) Ltd	2	2
Barclays Bank of Zambia Ltd	3	3
Cavmont Capital Bank Plc	4	4
Citibank Zambia Ltd	5	5
Development Bank of Zambia (DBZ)	6	6
Finance Bank Zambia Ltd	7	7
Finance Building Society	8	8
First Alliance Bank Zambia Ltd	9	9
Indo-Zambia Bank Ltd	10	10
Intermarket Banking Corporation (Z) Ltd	11	11
Investrust Bank Plc	12	12
National Savings and Credit Bank of Zambia	13	13
Pan African Building Society	14	14
Stanbic Bank Zambia Ltd	15	15
Standard Chartered Bank Plc	16	16
Zambia National Building Society	17	17
Zambia National Commercial Bank (ZNCB) PLC	18	18
Other (SPECIFY),	19	19
.....		
Other (SPECIFY),	20	20
.....		
None	96	

Q4. **ASK ALL:**

If you were to open an account and had to decide which bank to have an account with, what are the factors that you would take into account? Any others?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

Factors	
Bank Charges / Service Fees	1
Interest rates	2
Minimum balance amount	3
Personal information required to open account	4
Accessibility to loans	5
Flexibility in transactions	6
Technology available	7
Opening time	8
Location of branch / bank	9
ATM / Cashpoint close to where I live	10
ATM / Cashpoint close to my workplace	11
Local Zambian bank	12
Foreign / international bank	13
Personal services	14
Attitude of staff	15
Other (SPECIFY)	16
.....	
Other (SPECIFY)	17
.....	
Do not know	98

Q5. **ASK ALL:**

We are now going to talk about your **personal** experience with various **products and services**, that is, those owned in your name or you have used. Please tell me your experience with each of the following, using this scale – Never had it, Used to have it, Have it now and use, and have it now but do not use.

1. **SHOW CARD Q5 AND READ OUT ITEMS.**
2. **SINGLE MENTION PER ROW.**

	Never Had It	Used to Have It	Have It Now and Use	Have It Now But Do Not Use
1. ATM / Cashpoint Card	1	2	3	4
2. Debit Card / Connect Card	1	2	3	4
3. Current/Cheque Account	1	2	3	4
4. Savings Account	1	2	3	4
5. Fixed Deposit Account	1	2	3	4
6. Visa Electron Account	1	2	3	4
7. 24 Hours Call Account	1	2	3	4
8. Unit Trust Account	1	2	3	4
9. High Interest Savings Account	1	2	3	4
10. US Dollar / Foreign Currency Account	1	2	3	4
11. Bank Account outside of Zambia	1	2	3	4
12. Credit Card	1	2	3	4
13. Bank overdraft	1	2	3	4
14. Standing Order	1	2	3	4
15. DDACC	1	2	3	4
16. RTGS (Real Time Gross Settlement)	1	2	3	4
17. Swift Transfer	1	2	3	4
18. Celpay	1	2	3	4

Q6. **REFER TO Q5. INTERVIEWER RECORD (CIRCLE ONLY ONE CODE).**

Currently Banked	Previously Banked	Never Banked
1	2	3
Code 3 / 4 for any item 1 to 14	Not code 3 / 4 for any item 1 – 14, but code 2 for any item 1 to 14	Code 1 for all items 1 – 14

ASK Q7 TO Q9 IF "PREVIOUSLY BANKED" OR "NEVER BANKED", I.E. CODE 2 OR 3 IN Q6. OTHERWISE, GO TO Q10.

Q7. There are many reasons why people often do not have a bank account. You said earlier that you do not currently have a bank account. Why is this?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. MULTIPLE MENTION POSSIBLE.

I do not have a regular income	1
I do not have money to put into a bank	2
I do not have a job	3
I do not qualify to open an account	4
I do not need a bank account	5
The bank closed my account	6
The bank staff couldn't speak my language (mother tongue)	7
I am not comfortable walking into the bank (maybe due to appearance / status)	8
I do not know how to open an account	9
The bank is too far	10
Minimum balance in the bank is too high	11
I do not have an identity document	12
I do not have a reference	13
It is expensive to have a bank account	14
Bank Charges / Service Fees are too high	15
I prefer dealing in cash	16
I do not trust banks	17
I do not want the tax man to know about my money	18
Other (SPECIFY)	20

Q8. Do you use somebody else's bank account?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. SINGLE MENTION ONLY.

Yes	1
No	2

Q9. Do you do any of the following at a bank?

1. SHOW CARD Q9.
2. MULTIPLE MENTION POSSIBLE.

Cash a cheque	1
Deposit cash into someone's account	2
Deposit a cheque into someone's account	3
Other (SPECIFY)	4
None of the above	5

ASK Q10 TO Q16 IF "CURRENTLY BANKED" I.E. CODE 1 IN Q6. OTHERWISE, GO TO Q17.

Q10. Which **banking transactions** do you normally carry out yourself?

1. SPONTANEOUS MENTION.
2. MULTIPLE MENTION POSSIBLE.

Q11. For each transaction made, please tell me **how you normally do it**.

1. ASK FOR EACH TRANSACTION TYPE MENTIONED IN Q10.
2. MULTIPLE MENTION POSSIBLE FOR EACH TRANSACTION.

	Q10	Q11		
	Personal Bank Transactions	At the Bank	At an ATM / Cashpoint	Via A Cellphone/ Telephone
Cash withdrawals	1	1	2	
Cash deposits	2	1	2	
Cheque deposits	3	1	2	
Cash a cheque	4	1		
Direct debit payments	5			
Money transfers between your own bank accounts	6	1	2	3
Money transfer to another person's bank account	7	1	2	3
Draw a managers/bankers cheque	8	1		

Q12. With which banks do you personally currently have any form of account? Any others?

1. **SHOW CARD Q12/13.**
2. **MULTIPLE MENTION POSSIBLE.**

Q13. **ASK IF MORE THAN ONE BANK MENTIONED IN Q12. IF ONLY ONE BANK CIRCLE SAME IN Q13 THEN GO TO Q14.**
And which bank is your **main bank**?

1. **SHOW CARD Q12/13.**
2. **SINGLE MENTION ONLY.**
3. **IF ONLY ONE BANK MENTIONED IN Q12 COPY RESPONSE TO Q13.**

Banks	Q12 Currently Use	Q13 Main Bank
African Banking Corporation Zambia Ltd (ABC)	1	1
Bank of China (Z) Ltd	2	2
Barclays Bank of Zambia Ltd	3	3
Cavmont Capital Bank Plc	4	4
Citibank Zambia Ltd	5	5
Development Bank of Zambia (DBZ)	6	6
Finance Bank Zambia Ltd	7	7
Finance Building Society	8	8
First Alliance Bank Zambia Ltd	9	9
Indo-Zambia Bank Ltd	10	10
Intermarket Banking Corporation (Z) Ltd	11	11
Investrust Bank Plc	12	12
National Savings and Credit Bank of Zambia	13	13
Pan African Building Society	14	14
Stanbic Bank Zambia Ltd	15	15
Standard Chartered Bank Plc	16	16
Zambia National Building Society	17	17
Zambia National Commercial Bank (ZNCB) PLC	18	18
Other (SPECIFY),	19	19
Other (SPECIFY),	20	20

Q14. **ASK ONLY IF CURRENTLY BANKED:**
Tell me the different methods of transport that you use to go to the bank?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

Walk	1
Own car	2
Someone else's car	3
Taxi	4
Local Minibus / Bus	5
Long-distance Minibus / Bus	6
Bicycle	7
Boat	8
Cattle / cart	9
Other (SPECIFY).....	10

Q15. **ASK ONLY THOSE WHO ANSWERED PUBLIC TRANSPORT CODE 4,5,& 6 IN Q14, OTHERWISE GO TO Q16.**
Approximately how much money does it cost you to use public transport each time you go to the bank? I am talking here about the cost of a **return trip**.

1. **DO NOT PROMPT.**
2. **SINGLE MENTION ONLY.**

Below K5,000	1
K5,000 – K10,000	2
K11,000 – K25,000	3
K26,000 – K50,000	4
K51,000 – K100,000	5
Over K100,000	6

Q16. What is the average time you usually spend to get to the bank?

1. DO NOT PROMPT.
2. SINGLE MENTION ONLY.

Under 5 minutes	1
About 5 minutes	2
About 10 minutes	3
About 15 – 20 minutes	4
About 20 – 30 minutes	5
About 30 – 45 minutes	6
About an hour or more	7
Up to a day	8
More than one day	9

Q17. ASK ALL:

Have you had, or do you have now, any financial service (saving, credit, insurance) from a microfinance institution?

Yes	1	⇒ GO TO Q18
No	2	⇒ GO TO Q19

Q18. ASK ONLY IF YES (CODE 1) IN Q17.:

If yes, which ones?

1. SPONTANEOUS MENTION..
2. RECORD EACH MENTION.

	Q18 Financial Services from MFI
Africa Enterprise Trust Zambia (AETZ)	1
Africa Housing Fund (AHF)	2
Agricultural Support Programme	3
Bayport	4
Blue Financial Services	5
Cetzam Opportunity Microfinance Ltd.	6
Ecumenical Church Loan Fund (ECLOF)	7
Evangelical Fellowship of Zambia	8
FINCA Zambia Ltd	9
Harmos MED Ltd	10
Keepers Zambia Foundation	11
Lutheran World Federation (LWF)	12
Micro Bankers Trust	13
Microfin Africa Zambia Ltd	14
National Savings & Credit Bank (NSCB)	15
Netfin	16
Peoples Participation Service	17
Pride Zambia Ltd	18
Pulse Holdings Ltd	19
Salvation Army – Lusumpuko Women's Microcredit Fund	20
Women Finance Co-operative Zambia Ltd	21
Young Women Christian Association (YWCA) – Western Region	22
Young Women Christian Association (YWCA) – Youth Skills Enterprise Project	23
Zambezi Youth Organisation (ZAYO)	24
Other (SPECIFY),	25

SECTION C: FINANCIAL PERCEPTIONS

Q19. **ASK ALL:**

I am now going to read out a number of statements that people have made **about different financial service providers**. As I read out each one, I would like you to tell me with which of the following financial service providers **you associate with each statement** (**Read out each service provider**). You may name one, many or none, however many you feel fit that particular statement.

1. **SHOW CARD Q19 AND READ OUT STATEMENTS.**
2. **MULTIPLE MENTION POSSIBLE PER STATEMENT, AND ASK FOR EACH STATEMENT: Any others?**
3. **ROTATE ORDER OF ASKING STATEMENTS.**
4. **MARK STARTING POINT WITH AN ASTERISK (*).**

	Banks	Insurance Companies	Building Societies	Microfinance Institutions	Savings Clubs / Chilimbas	Informal lenders e.g. Kalobas	None	Do not know
1. You have to pay Bank Charges / Service Fees	1	2	3	4	5	6	7	8
2. The interest they charge on loans is very high	1	2	3	4	5	6	7	8
3. They make quick decisions if you want a loan	1	2	3	4	5	6	7	8
4. You need credit references	1	2	3	4	5	6	7	8
5. You need to have a pay-slip to open an account	1	2	3	4	5	6	7	8
6. You do not need to have an identity document	1	2	3	4	5	6	7	8
7. You must have a permanent address	1	2	3	4	5	6	7	8
8. They are too far away from where I live, work or usually go to	1	2	3	4	5	6	7	8
9. They have too few ATMs / cashpoints	1						7	8
10. They have too few branches	1	2	3	4	5	6	7	8
11. They have low returns on investment / low interests on savings	1	2	3	4	5	6	7	8
12. It is difficult to withdraw money	1	2	3	4	5	6	7	8
13. They force you to keep a minimum balance	1	2	3	4	5		7	8
14. You cannot borrow small amounts	1	2	3	4	5	6	7	8
15. Their staff are very helpful	1	2	3	4	5	6	7	8
16. Their staff are very understanding	1	2	3	4	5	6	7	8
17. Their service is too slow	1	2	3	4	5	6	7	8
18. Their staff take time to explain to people their obligations	1	2	3	4	5	6	7	8
19. They have information brochures available to the public	1	2	3	4	5	6	7	8
20. They give you regular updates about key events / new products	1	2	3	4	5	6	7	8
21. Their technology e.g. ATMs / cashpoints can be difficult to use	1						7	8
22. You understand how their products e.g. savings, credit and loans, work	1	2	3	4	5	6	7	8
23. You are satisfied with their service	1	2	3	4	5	6	7	8
24. You trust them	1	2	3	4	5	6	7	8
25. The hours they open are very convenient	1	2	3	4	5	6	7	8
26. They accept small transactions	1	2	3	4	5	6	7	8
27. They are your ideal financial service provider	1	2	3	4	5	6	7	8

Q20. **ASK ALL:**I am going to read out some statements to you. Using this scale, please tell me if you **agree or disagree** with each statement.

1. **SHOW CARD Q20 AND READ OUT STATEMENTS.**
2. **SINGLE MENTION PER STATEMENT.**
3. **ROTATE ORDER OF READING STATEMENTS.**
4. **MARK STARTING POINT WITH AN ASTERISK (*).**

	Agree	Disagree	Do not know
1. You shop around for the best interest rates	1	2	3
2. You can easily live your life without having a bank account	1	2	3
3. Taking loans should be avoided as much as possible	1	2	3
4. When it comes to money you trust your own experience / knowledge rather than the advice / promises of others	1	2	3
5. If you save and invest regularly, eventually the small amounts will mount up and you'll be secure	1	2	3
6. In times of need you would rather deal with people you know than with a large organisation	1	2	3
7. You would prefer to save money for a long-term goal with an insurance company	1	2	3
8. You would rather deal face to face with a person than with an electronic device, even if the device is quicker	1	2	3
9. Banks force you to use technology	1	2	3
10. When it comes to money young people know more than older people	1	2	3
11. You are prepared to pay more money to have someone you trust handle your money	1	2	3
12. Most services offered by banks are also available from other people	1	2	3
13. You often think you would like to start your own business but can't get credit / loan	1	2	3
14. You do not trust informal associations like savings clubs / chilimbass	1	2	3
15. You are prepared to learn how to use new technology	1	2	3
16. When you receive your account statement you check the details on the account	1	2	3
17. If you don't understand technology, you can't get a bank account	1	2	3
18. You often do not feel in control of your finances	1	2	3
19. Banks take advantage of poor people	1	2	3
20. You would change banks if another bank offered you more attractive products or services	1	2	3
21. You enjoy spending money to buy things even if you have to use credit to do so	1	2	3
22. The bank you use gives you status in your friends' eyes	1	2	3
23. When buying on credit you find it usually ends up being more expensive than you thought it was	1	2	3
24. You often find that you are surprised by the final amount you have had to pay for a loan	1	2	3
25. You would prefer to save money at a bank for a long-term goal	1	2	3
26. You can earn more money investing in other ventures, rather than using a savings account	1	2	3

Q21. **ASK ALL:**Unexpected events can have a major impact on a person's finances which can result in having to make unplanned financial decisions in order to cope with the impact of the event. Which events, if any, do you think are **most likely to happen to you**? Any others?

1. **SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

Theft, fire or destruction of household / property	1
Theft or destruction of agricultural crop / livestock	2
Failure of business / bankruptcy	3
Member of household loses job	4
Disability of household member	5
Serious illness of a household member that requires expensive medical treatment	6
Death of a household / family member	7
Separation / divorce	8
Birth of child	9
Unforeseen education expenses	10
Non-payment from creditors / people who owe you money	11
Rent increase	12
Rise in fuel prices	13
Rise in food prices	14
Other (SPECIFY)	15
Other (SPECIFY)	16
None	96
Do not know	98

Q22. **ASK ONLY IF ANY EVENTS MENTIONED IN Q21, OTHERWISE GO TO Q 23:**

If you did experience an unexpected event such as (READ OUT A RESPONSE FROM Q21), how would you deal with it **financially**? What would you do to cope with this?

1. **SHOW CARD Q22.**
2. **MULTIPLE MENTION POSSIBLE.**
3. **RECORD FIRST MENTION , THEN OTHERS**

	First mention	Others
Sell assets / dispose of agricultural crop / livestock	1	1
Cut down on household expenses	2	2
Wait / ask for donations	3	3
Apply for government grant	4	4
Borrow money from family / friend	5	5
Borrow money from employer	6	6
Borrow money from bank	7	7
Borrow money from other sources eg. Savings Club / Chilimba , Money Lender / Kaloba	8	8
Ask Church for assistance	9	9
Take out savings with bank	10	10
Take out savings with other financial provider	11	11
Claim insurance	12	12
Postpone plans to pay for something else	13	13
Cash in other financial instruments – T-bills, shares	14	14
Other (SPECIFY)	15	15
.....		
Other (SPECIFY)	16	16
.....		
Do not know	98	98

Q23. **ASK ALL:**

Over the past year, how often, if ever, have you or your family ?

1. **SHOW CARD Q23 AND READ OUT EACH STATEMENT.**
2. **SINGLE MENTION ONLY PER STATEMENT.**

	Always	Often	Sometimes	Rarely	Never	Don't Know
1. Gone without enough food to eat	1	2	3	4	5	6
2. Gone without enough clean water for home use	1	2	3	4	5	6
3. Gone without enough medicines or medical treatment	1	2	3	4	5	6
4. Gone without electricity in your home	1	2	3	4	5	6
5. Gone without enough fuel to cook your food	1	2	3	4	5	6
6. Gone without a cash income	1	2	3	4	5	6
7. Felt unsafe from crime in your home	1	2	3	4	5	6

Q24. **ASK IF CODE 1,2,3 or 4 TO ANY ITEM IN Q 23. OTHERWISE GO TO NEXT SECTION:**

To whom do you usually turn to when you experience one of the above?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**
3. **RECORD FIRST MENTION THEN OTHERS.**

	First mention	Others
Family / relative	1	1
Friend / neighbour	2	2
Employer	3	3
Community Based Organisation	4	4
Church	5	5
Financial institution	6	6
Microfinance institution	7	7
Informal lender e.g Savings Club / Chilimba, Money lender / Kaloba	8	8
Illicit means	9	9
Other (SPECIFY).....	10	10
No one	96	96

SECTION D: GENERAL MONEY MATTERS

Q25. **ASK ALL.**

Many people tell us that they use different services to **send** money from time to time. Which of these services have you **personally** used in the past six months **to send money** to someone?

1. **SHOW CARD Q25.**
2. **MULTIPLE MENTION POSSIBLE.**

	Q25 Send Money
Bank transfer at bank branch	1
Bank transfer by cellphone / telephone	2
Cheque	3
Funds transfer agencies (e.g. Western Union, Moneygram)	4
By courier service eg Mercury, DHL, Fedex	5
Cash received / delivered through third party eg. taxi-driver, runner	6
Cash received / delivered in person	7
Swift Transfer	8
Other (SPECIFY)	9
.....
Don't send / receive money	96

Q26. **ASK Q26 TO Q26B ONLY IF ANSWERED CODE 1-9 IN Q25, OTHERWISE GO TO Q27.**

To whom did you send money to in the last six months? If answered code 96 skip go to Q27

1. **SHOW CARD 26**
2. **MULTIPLE MENTION POSSIBLE.**

	Send Money
Family living in another rural village	1
Family living in another urban town	2
Family living in another country	3
Business in the country	4
Business in another country	5
Freind in another rural village	6
Friend in another town	7
Friend in another country	8
Government	9
Other (SPECIFY)	10
.....

26A How often do you send money to someone?

1. **READ OUT OPTIONS.**
2. **RECORD SINGLE MENTION.**

Weekly	1
Monthly	2
Quarterly	3
No specific pattern	4
Other (SPECIFY).....	5

26B Thinking of the methods you use to **send** money, please tell me why you choose to use your main method?

1. **SHOW CARD Q26B**
2. **MULTIPLE MENTION POSSIBLE.**

It is easy to use	1
It is easy to get to	2
It is convenient	3
Transfer is fast	4
Transfer is safe	5
It is affordable	6
It is the only one available to me	7
I do not know of any other method	8
Other (SPECIFY)	9

Q27. ASK ALL:
Different people receive money in different ways. Please tell me, what are your **regular** sources and receipts of money (income and other receipts).

1. [SHOW CARD Q27/28.](#)
2. [MULTIPLE MENTION POSSIBLE. RECORD IN TABLE BELOW.](#)

Q28. ASK ONLY IF MORE THAN ONE SOURCE OF MONEY/RECEIPTS IN Q27. IF NO SOURCE/RECEIPT GO TO Q41, OTHERWISE, GO TO Q29.
What is your **main** source of income?

1. [SHOW CARD Q27/28.](#)
2. [SINGLE MENTION ONLY. RECORD IN TABLE BELOW.](#)
3. [IF ONLY ONE SOURCE OF INCOME IN Q27, COPY TO Q28 IN TABLE BELOW.](#)

Q29. ASK FOR EACH SOURCE OF MONEY/RECEIPTS SPECIFIED IN Q27. IF CODE 96 IN Q27, GO TO Q41.
How do you personally receive your (MENTION EACH SOURCE IN Q27 IN TURN)?

1. [SHOW CARD Q29.](#)
2. [MULTIPLE MENTION POSSIBLE PER EACH SOURCE OF INCOME. RECORD IN TABLE BELOW.](#)

Q30. ASK FOR EACH SOURCE OF INCOME SPECIFIED IN Q27. IF CODE 96 IN Q27, GO TO Q31.
How often do you personally receive (MENTION EACH SOURCE IN Q27 IN TURN)?

1. [SHOW CARD Q30.](#)
2. [SINGLE MENTION ONLY PER SOURCE OF INCOME. RECORD IN TABLE BELOW.](#)

	Q27 Regular Sources of money/receipts	Q28 Main Source of Money/receipts	Q29 Ways of Receiving Money						Q30 Frequency of Receiving money				
			Cash in person	Cash third party	Swift transfer	Western Union	Cheque	Into Bank Account	Other	Daily	Weekly	Twice a month	Monthly
Salaries / wages from a company / business Salaries / wages from a farm Salaries / wages from an individual Self-employed in business Self-employed in farming Rental income Private pension State pension Maintenance grants Interests on financial instruments - savings, stocks, unit trusts, etc. Money from family in the country Money from family outside the country Money from friend in the country Money from friend outside the country Money from business investments in the country Money from business investments outside the country Other (SPECIFY) Other (SPECIFY)..... Do not receive income	1	1	2	3	4	5	6	7	1	2	3	4	5
	2	2	2	3	4	5	6	7	1	2	3	4	5
	3	3	2	3	4	5	6	7	1	2	3	4	5
	4	4	2	3	4	5	6	7	1	2	3	4	5
	5	5	2	3	4	5	6	7	1	2	3	4	5
	6	6	2	3	4	5	6	7	1	2	3	4	5
	7	7	2	3	4	5	6	7	1	2	3	4	5
	8	8	2	3	4	5	6	7	1	2	3	4	5
	9	9	2	3	4	5	6	7	1	2	3	4	5
	10	10	2	3	4	5	6	7	1	2	3	4	5
	11	11	2	3	4	5	6	7	1	2	3	4	5
	12	12	2	3	4	5	6	7	1	2	3	4	5
	13	13	2	3	4	5	6	7	1	2	3	4	5
	14	14	2	3	4	5	6	7	1	2	3	4	5
	15	15	2	3	4	5	6	7	1	2	3	4	5
	16	16	2	3	4	5	6	7	1	2	3	4	5
	17	17	2	3	4	5	6	7	1	2	3	4	5
	18	18	2	3	4	5	6	7	1	2	3	4	5
96	96	2	3	4	5	6	7	1	2	3	4	5	

Q31. ASK ONLY IF NOT CODE 96 IN Q27. OTHERWISE, GO TO Q32.

How would you prefer the money to be paid to you?

1. [SHOW CARD Q31.](#)
2. [SINGLE MENTION ONLY.](#)

Cash	1
Cheque	2
Into Bank Account	3
Other (SPECIFY)	4

Q32. In which of the following industries / sectors do you earn your **main source of income**?

1. [SHOW CARD Q32/33.](#)
2. [SINGLE MENTION ONLY.](#)

Q33. In which of these industries / sectors do you supplement your main source of income?

1. [SHOW CARD Q32/33.](#)
2. [MULTIPLE MENTION POSSIBLE.](#)

	Q32 Main Source of Income	Q33 Supplementary Income
Agriculture	1	1
Forestry	2	2
Fishing	3	3
Mining	4	4
Manufacturing	5	5
Electricity, gas & water	6	6
Construction	7	7
Trading	8	8
Tourism / Restaurants, bars & hotels	9	9
Transport, storage & communications	10	10
Financial institutions and insurance	11	11
Real estate & business services	12	12
Public Service sector	13	13
Donor / AID / NGO sector	14	14
Other (SPECIFY)	15	15

Q34. ASK ONLY IF RESPONDED CODE 1,2,3 IN Q32 OR Q33 OTHERWISE GO TO NEXT SECTION (Q41):

You said that you earn an income from agriculture, is this through small-scale farming, a small holding or a commercial farm?

1. [SHOW CARD Q34.](#)
2. [SINGLE MENTION ONLY.](#)

Small Scale Farming	1
Small Holding	2
Commercial Farm	3

Q35. Is this farm (READ OUT)?

1. [SHOW CARD Q35](#)
2. [SINGLE MENTION ONLY.](#)

Rented	1	⇒ GO TO Q37
Owned by you	2	⇒ GO TO Q36
Owned by somebody else in the household	3	⇒ GO TO Q37
Other (SPECIFY)	4	⇒ GO TO Q37

Q36. ASK ONLY IF OWNED I.E. CODE 2 IN Q35. OTHERWISE, GO TO Q37.

If you are the owner do you have Title Deeds?

1. [RECORD SINGLE ANSWER.](#)

Yes	1
No	2
Do not know	3

Q37. Do you receive financing for your agricultural inputs??

1. RECORD SINGLE ANSWER.

Yes	1	⇒ GO TO Q38
No	2	⇒ GO TO NEXT SECTION

Q38. ASK ONLY IF YES IN Q37. OTHERWISE, GO TO NEXT SECTION (Q41).

If yes, through whom do you receive this financing?

1. SHOW CARD Q38.
2. MENTION THE FINANCIAL PROVIDER ONE BY ONE.
3. MULTIPLE MENTION POSSIBLE.

Financier	
Bank loan	1
Government Finance Scheme	2
Outgrowers Finance Scheme	3
Microfinance Institution Loan	4
Co-operative Financing Scheme	5
NGO/Donor Financing Scheme	6
Family / Friend / Neighbour	7
Self	8
Other (SPECIFY)	9

Q39. ASK FOR EACH INPUT:

In what form(s) do you make the repayments for the financing that you receive?

1. SHOW CARD Q39.
2. MENTION THE FINANCING MENTIONED IN Q38 IN TURN.
3. MULTIPLE MENTION POSSIBLE PER FINANCIER.

	Cash	Harvested Crop	Livestock & By-products	Labour	Other (SPECIFY)	Not Applicable
Bank loan	1	2	3	4	5	6
Government Finance Scheme	1	2	3	4	5	6
Outgrowers Finance Scheme	1	2	3	4	5	6
Microfinance Institution Loan	1	2	3	4	5	6
Co-operative Financing Scheme	1	2	3	4	5	6
NGO/Donor Financing Scheme	1	2	3	4	5	6
Family / Friend / Neighbour	1	2	3	4	5	6
Self	1	2	3	4	5	6
Other (SPECIFY)	1	2	3	4	5	6

Q40. At the end of your last agricultural season, were you able to clear all your financing obligations and have something left for yourself?

1. RECORD SINGLE ANSWER.

Yes	1
No	2

SECTION E: CREDITS AND LOANS

Q41. **ASK ALL:**

We are now going to talk about your **personal** experience with various **loan products**. Please tell me your experience with each of the following loan products using the following scale – Never had it, Used to have it, Have it now and use, Have it now but don't use.

1. **SHOW CARD Q41.**
2. **MULTIPLE MENTION POSSIBLE.**

	Never Had It	Used to Have It	Have It Now and Use	Have It Now But Don't Use
1. Personal loan from bank	1	2	3	4
2. Loan from bank to buy a vehicle	1	2	3	4
3. Loan from bank to buy a house	1	2	3	4
4. Loan from a Government Scheme to buy a house	1	2	3	4
5. Loan from a Microfinance Institution	1	2	3	4
6. Loan from an employer to buy a house	1	2	3	4
7. Loan from an employer to buy a vehicle	1	2	3	4
8. Other loan from employer	1	2	3	4
9. Loan from family / friend to buy a house	1	2	3	4
10. Loan from family / friend to buy a vehicle	1	2	3	4
11. Other loan from family / friend	1	2	3	4
12. Loan from an informal money lender / Kaloba	1	2	3	4
13. Loan from Savings Club / Chilimba	1	2	3	4

IF RESPONDENT CURRENTLY DOES NOT HAVE ANY LOAN AT ALL (I.E. CODE 1 OR 2 FOR ALL LOAN PRODUCTS IN Q41), GO TO Q46.. OTHERWISE, CONTINUE WITH NEXT QUESTION (Q42).

Q42. **ASK ONLY IF RESPONDENT HAS A LOAN (REFER TO Q 41 (Code 3 & 4)):**

Currently, for what purposes do you personally have a loan?

1. **SHOW CARD Q42.**
2. **MULTIPLE MENTION POSSIBLE.**

Q43. **ASK FOR EACH PURPOSE MENTIONED IN Q42:**

From where have you personally taken out a loan to (MENTION EACH PURPOSE IN Q42)?

1. **ASK FOR EACH PURPOSE IN Q42.**
2. **SHOW CARD Q43.**
3. **MULTIPLE MENTION POSSIBLE PER ROW.**

Type of Loan	Q42 Currently Have	Q43							
		Bank	Building Society	Micro- finance Institution	Savings Club / Chilimba	Government Scheme	Informal Lender / Kaloba	Employer	Family / Friend / Neighbour
For house renovation / extension	1	1	2	3	4	5	6	7	8
To purchase land	2	1	2	3	4	5	6	7	8
Money for my education	3	1	2	3	4	5	6	7	8
To pay for children's school fees	4	1	2	3	4	5	6	7	8
To start a business	5	1	2	3	4	5	6	7	8
To expand business	6	1	2	3	4	5	6	7	8
For a burial / funeral	7	1	2	3	4	5	6	7	8
For medical expenses	8	1	2	3	4	5	6	7	8
For travel or holiday	9	1	2	3	4	5	6	7	8
To buy food / clothing	10	1	2	3	4	5	6	7	8
To buy furniture / electrical appliances	11	1	2	3	4	5	6	7	8
To pay for water / electricity / telephone	12	1	2	3	4	5	6	7	8
To pay off debts	13	1	2	3	4	5	6	7	8
To purchase livestock	14	1	2	3	4	5	6	7	8
To purchase agricultural equipment	15	1	2	3	4	5	6	7	8
To care for a sick relative	16	1	2	3	4	5	6	7	8
To finance working capital of my business	17	1	2	3	4	5	6	7	8
Other (SPECIFY)	18	1	2	3	4	5	6	7	8

Q44. ASK ONLY FOR LOANS PROVIDERS MENTIONED BY RESPONDENT IN Q43.

On which loans, if any, have you taken out insurance cover?

1. RECALL: CIRCLE ALL LOAN PROVIDERS MENTIONED BY RESPONDENT IN Q43.
2. MULTIPLE MENTION POSSIBLE.

	RECALL (Q43)	Q44
Bank	1	1
Building Society	2	2
Microfinance Institution	3	3
Savings Club / Chilimba	4	4
Government Schemes	5	5
Informal lender / Kaloba	6	6
Employer	7	7
Family / Friend / Neighbour	8	8
None		96
Don't know		98

Q45. For what reasons, if any, have you ever missed a payment on a loan? Any others?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. MULTIPLE MENTION POSSIBLE.

The provider of the loan did not contact me to receive payment, so I decided not to pay	1
I had unexpected expenses and could not pay	2
I did not think I needed to pay the loan back at this time	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 did not have the money	11
I was attending a funeral	12
Other (SPECIFY)	13
.....	
Other (SPECIFY)	14
.....	
I have never missed a payment on my loan	97

Q46. ASK ALL:

There are a number of factors people take into account when deciding **where to get a loan from**. Thinking about yourself, what factors would you consider when deciding where to get a loan? Any others?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. MULTIPLE MENTION POSSIBLE.

Get the loan / money as soon as possible	1
Low interest rate	2
Repayment period	3
Affordable monthly instalments / repayments	4
Flexibility of repayments	5
No credit checking	6
No proof of employment required	7
Trustworthiness of loan provider	8
Easy access to loan provider	9
Familiarity with loan provider	10
Quality of service provided	11
Past experience with the service provider	12
Other (SPECIFY)	13
.....	

ASK ALL:

Over the past year, have you ever **personally** been refused a loan?

1. RECORD SINGLE ANSWER.

Yes	1	⇒ GO TO Q48
No	2	⇒ GO TO Q49

Q48. **ASK ONLY IF RESPONDENT HAS BEEN REFUSED A LOAN (REFER TO Q47). OTHERWISE, GO TO Q49.**

For what reasons have you been refused a loan?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. MULTIPLE MENTION POSSIBLE.

No account held with the bank	1
No credible references	2
No identity document	3
No permanent address	4
No pay slip	5
Income too low	6
Do not have formal employment	7
Have too many other debts	8
Cannot provide collateral	9
Other (SPECIFY)	10
.....	
Other (SPECIFY)	11
.....	
Don't know / No reason	98

Q49. **ASK ALL:**

Thinking of all your regular expenses, please tell me which **three** items are **most important** for you to pay first?

1. SHOW CARD Q49
2. RECORD THREE ITEMS ONLY IN TABLE BELOW.

Expense Items	Q49 Three Items Most Important To Pay
Rent	1
Electricity bills	2
Water bills	3
Telephone / cellphone bills	4
Food	5
Clothing	6
Medical expenses	7
School / tuition fees	8
Fuel – Charcoal / Wood	9
Petrol / Diesel	10
Credit from local store	11
Chilimba / savings club contribution	12
Loan from bank	13
Loan from microfinance institution	14
Loan from informal lender / Kaloba	15
Other (SPECIFY)	16
.....	
Do not know	98

Q50. **ASK ALL:**

There are times when people are unable to pay their bills and debts. Personally, **over the past year**, have you ever been in a situation where you were unable to pay your bills and debts?

1. READ OUT OPTIONS.
2. SINGLE MENTION ONLY.

Never	1	⇒ GO TO Q52
Yes, once or twice	2	⇒ GO TO Q51
Yes, many times	3	

Q51. ASK ONLY IF "YES" TO Q50 (CODE 2 / 3). OTHERWISE, GO TO Q52.

When this happened, what did you do? Did you?

- | | |
|----|--------------------------------------|
| 1. | SHOW CARD Q51. |
| 2. | READ OUT STATEMENTS 1 TO 11 IN TURN. |
| 3. | SINGLE MENTION ONLY PER STATEMENT. |

	Yes, I have done this before	I could not do this	I chose not to do this
1. Borrow money from family / friend / neighbour	1	2	3
2. Borrow money from a bank	1	2	3
3. Borrow money from a microfinance institution	1	2	3
4. Liquidate assets	1	2	3
5. Use own savings	1	2	3
6. Borrow money from a savings club / chilimba	1	2	3
7. Borrow money from a money lender / kaloba	1	2	3
8. Accept donation	1	2	3
9. Trade goods	1	2	3
10. Do nothing	1	2	3
11. Other (SPECIFY)	1	2	3

Q52. ASK ALL:

Thinking of all the debts that you currently have, in other words, all the money you owe, approximately how much of your monthly income do you use to pay off this debt? This includes all types of debt from house and car repayments to repaying money to people you owe.

- | | |
|----|----------------------|
| 1. | SHOW CARD Q52. |
| 2. | SINGLE MENTION ONLY. |

I have no debt	1
Less than a quarter	2
About a quarter	3
About half (two quarters)	4
About three quarters	5
More than three quarters	6
Do not know	98

SECTION F: INVESTMENT AND SAVINGS

- Q53. **ASK ALL:**
There are many different ways of investing or growing money. If you had extra money to invest where would you consider investing it?

1. **SHOW CARD Q53/54.**
2. **MULTIPLE MENTION POSSIBLE.**

- Q54. **ASK ALL:**
There are many ways to invest money other than putting it in the bank. Which of the following best describes your experience with the following ways of investing or ways of trying to increase your wealth?

1. **SHOW CARD Q53/54.**
2. **ROTATE ORDER OF READING STATEMENTS.**
3. **MARK STARTING POINT WITH AN ASTERISK (*).**
4. **SINGLE MENTION PER STATEMENT.**

Investments and Savings	Q53	Q54		
	Consider	Never Had It	Used to Have It	Have It Now
1. Investment in another house / flat / property that you rent out	1	1	2	3
2. Investment in a plot of vacant land – residential or commercial	1	1	2	3
3. Investment in land for agricultural usage	1	1	2	3
4. Investment in cattle or livestock	1	1	2	3
5. Investment in agricultural equipment	1	1	2	3
6. Shares on the stock exchange	1	1	2	3
7. Investment in your own existing business	1	1	2	3
8. Investment in somebody else's business	1	1	2	3
9. Treasury Bills / Government Bonds	1	1	2	3
10. Unit trusts	1	1	2	3
11. Invest in other countries	1	1	2	3
13. Starting a business	1	1	2	3
14. Lending money to other people and benefiting from their profit or earning interest from them	1	1	2	3
15. Life insurance	1			
16. Improving your home	1	1	2	3
17. Voluntary contributions to a pension	1	1	2	3
18. Pay loan faster or settle outstanding balance sooner	1	1	2	3
19. Savings product with an MFI	1	1	2	3
20. Savings product with an insurance company	1	1	2	3

- Q55. **ASK ALL:**
Are you able to save regularly?

Yes	1	
No	2	⇒ GO TO Q58

ASK Q56 TO Q57 TO IF RESPONDENT IS ABLE TO SAVE I.E. 'YES' TO Q55. OTHERWISE, GO TO Q58

- Q56. If yes, do you try to put money away on a?

1. **SHOW CARD Q56.**
2. **READ OUT RESPONSE OPTIONS.**

Daily basis	1
Weekly basis	2
Monthly basis	3
Quarterly basis	4
Yearly basis	5

Q57. What factors do you consider when thinking about where to keep your savings? Any others?

1. **SHOW CARD Q57.**
2. **MULTIPLE MENTION POSSIBLE.**

Safety	1
Ability to get the money at any time and any frequency	2
Ability to deposit money at any time	3
Ability to take out and put money in, in small amounts	4
Trust	5
Good interest rate	6
It is physically close	7
A welcoming place	8
Can easily get information about current amount of savings	9
Minimum bank charges/Service fees	10
Limited paperwork	11
Other (SPECIFY)	12

Q58. **ASK ALL:**
Of the following list, what would you consider, or what factors influence you when deciding to keep your money in a safe place, or invest it, or spend it?

1. **SHOW CARD Q58.**
2. **MULTIPLE MENTION POSSIBLE.**

Political Environment	1
Cost of everyday goods and services	2
Cost of fuel/diesel	3
Availability of fuel/diesel	4
Bank prime rate	5
Interest rates on loans	6
Interest rates on bank's Savings Account	7
Treasury Bill interest rate	8
Availability of food in the marketplace	9
Lusaka Stock Exchange Index	10
Inflation Rate	11
Exchange Rate	12
Other (SPECIFY)	13
None of the above	98

SECTION G: INSURANCE

Q59. **ASK ALL:**

We are now going to talk about your **personal** experience with various **insurance products and services**, that is, those owned in your name. Please tell me your experience with each of the following, using this scale.

1. **SHOW CARD Q59.**
2. **SINGLE MENTION PER INSURANCE PRODUCT (ROW).**

	Never Had It	Used to Have It	Have It Now
1. Motor Vehicle Insurance	1	2	3
2. Travel Insurance	1	2	3
3. Domestic / Household Insurance	1	2	3
4. Funeral Insurance	1	2	3
5. All Risks Insurance	1	2	3
6. Medical Insurance	1	2	3
7. Health Cover (Doctor)	1	2	3
8. Agricultural Insurance	1	2	3
9. Life Insurance	1	2	3
10. Personal Injury / Accident Insurance	1	2	3
11. Property Insurance	1	2	3
12. Money Insurance	1	2	3
13. Pension / NAPSA	1	2	3

Q60. **ASK ONLY IF RESPONDENT HAS AN INSURANCE POLICY I.E. CODE 3 TO ANY OF PRODUCTS 1 TO 13 IN Q59. OTHERWISE, GO TO Q61.**

With which of these companies do you currently have an **insurance policy**?

1. **SHOW CARD Q60.**
2. **MULTIPLE MENTION POSSIBLE.**

Madison Insurance Company	1
NICO Insurance Zambia Ltd	2
Professional Insurance Corporation Zambia Ltd	3
Zambia State Insurance Corporation	4
Goldman Insurance Ltd	5
Cavmont Capital Corporation Ltd	6
Union Insurance Corporation Ltd	7
ZIGI Insurance Company Ltd	8
Other (SPECIFY)	9
Other (SPECIFY)	10
Do not know	98

SECTION H: BUSINESS

- Q61. **ASK ALL:**
Which of the following best describes your main employment status over the last twelve months?

1. **SHOW CARD Q61/63.**
2. **SINGLE MENTION ONLY.**

- Q62. **ASK ALL:**
In addition to your main employment status are you involved in any other means of generating income?

Yes	1	
No	2	⇒ GO TO NEXT SECTION (Q80)

- Q63. **ASK ONLY IF YES IN Q62. OTHERWISE GO TO NEXT SECTION (Q80):**
Which of the following categories describes your other income activity best ?

1. **SHOW CARD Q61/63.**
2. **MULTIPLE MENTION POSSIBLE.**

	Q61 Main Status	Q63 Other Income
I am self-employed – formal sector, e.g. own formal business	1	1
I am self-employed – informal sector, e.g. trader, fisherman	2	2
I am a full-time salaried employee	3	3
I am a part-time salaried employee	4	4
I am a housewife	5	5
I am not working but looking for a job	6	6
I am not working and not looking for a job	7	7
Pensioner / Retired	8	8
I am a student / studying	9	9
Other (SPECIFY)	10	10

- Q64. **ASK Q64 ONLY IF RESPONDENT IS SELF-EMPLOYED I.E. CODE 1 OR 2 IN Q61 AND Q63 OTHERWISE, GO TO Q80.**
You have said that you are self-employed, either full-time or part-time, do you agree that you have your own business?

1. **REFER TO Q61 AND Q63.**

Yes	1	
No	2	⇒ GO TO NEXT SECTION (Q80)

- Q65. **ASK Q65 – Q79 ONLY IF RESPONDED YES IN Q64 OTHERWISE GO TO NEXT SECTION (Q80)**
How many businesses / self-employment activities do you have?

1. **DO NOT PROMPT.**

One	1
Two	2
Three	3
Four or more	4

IF MORE THAN ONE BUSINESS, ASK Q66 TO Q71 FOR MAIN BUSINESS / SELF EMPLOYMENT ACTIVITY ONLY.

- Q66. Is your business or self employment activity registered? - remember I am referring to your MAIN business/self employment activity.

Yes	1
No	2

- Q67. Do you make all or most of the decisions about the activities of your business or self employment?

Yes	1
No	2

- Q68. In your business or self employment activity, do you have people who work for you (including family/relatives) on either a part-time or full-time basis but are not contracted service providers?

Yes	1	
No	2	⇒ GO TO Q72

Q69. If yes, how many?

1. [SHOW CARD Q69.](#)
2. [SINGLE MENTION ONLY.](#)

1-5	1
6-10	2
11-30	3
31-50	4
51-100	5
More than 100	6

Q70. [ASK ONLY IF CODE 1 IN Q68. OTHERWISE GO TO Q72.](#)

Do you pay your employees in cash, in kind, or both?

1. [SINGLE MENTION ONLY.](#)

In cash	1	⇒ GO TO Q71
In kind	2	⇒ GO TO Q72
Both in cash and in kind	3	⇒ GO TO Q71
Do not pay	4	⇒ GO TO Q72

Q71. [ASK ONLY IF CODE 1 or 3 in Q70, OTHERWISE GO TO Q72.](#)

If you pay your employees in cash, how do you do that? – bank deposit/transfer, cash, cheque?

1. [SHOW CARD Q71](#)
2. [MULTIPLE MENTION POSSIBLE.](#)

Bank deposit / transfer	1
Cash	2
Cheque	3

Q72. [ASK ALL:](#)

How do you pay your service providers / suppliers or other businesses?

1. [SHOW CARD Q72.](#)
2. [MULTIPLE MENTION POSSIBLE.](#)

Bank transfer through bank branch	1
Bank transfer at ATM / Cashpoint	2
Bank transfer by cellphone / telephone	3
Cheque	4
Western Union	5
By Courier Service eg Mercury, DHL, Fedex	6
Cash received / delivered through third party eg. taxi-driver, runner	7
Cash received / delivered in person	8
Other (SPECIFY)	9
.....	

Q73. Where do you keep the cash which you need to run your business on a daily basis, or that you earn every day?

1. [SHOW CARD Q73.](#)
2. [MULTIPLE MENTION POSSIBLE.](#)

In a bank	1
At home	2
At my business	3
Carry it with me always	4
Give it to someone else for safekeeping	5
Other (SPECIFY)	6
.....	

Q74. [ASK ONLY IF MENTIONED "IN A BANK" IN Q73. OTHERWISE, GO TO Q76.](#)

Do you have separate bank account (s) for your business/self-employed activity?

1. [RECORD SINGLE ANSWER.](#)

Yes	1
No	2

- Q75. ASK ONLY IF YES (CODE 1) IN Q74. OTHERWISE, GO TO Q76.
With which bank(s) do you have your business/self-employed activity account(s)?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

African Banking Corporation Zambia Ltd	1
Bank of China (Z) Ltd	2
Barclays Bank of Zambia Ltd	3
Cavmont Capital Bank Plc	4
Citibank Zambia Ltd	5
Development Bank of Zambia (DBZ)	6
Finance Bank Zambia Ltd	7
Finance Building Society	8
First Alliance Bank Zambia Ltd	9
Indo-Zambia Bank Ltd	10
Intermarket Banking Corporation (Z) Ltd	11
Investrust Bank Plc	12
National Savings and Credit Bank of Zambia	13
Pan African Building Society	14
Stanbic Bank Zambia Ltd	15
Standard Chartered Bank Plc	16
Zambia National Building Society	17
Zambia National Commercial Bank (ZNCB) PLC	18
Other (SPECIFY),	19
Other (SPECIFY),	20
None	96

- Q76. ASK ALL:
In the event that your current business/self employment activity were to be affected by an unexpected event such as fire, theft, flood, fraud, what would you do to manage / deal with the loss(es)?

1. **SHOW CARD Q76.**
2. **MULTIPLE MENTION POSSIBLE.**

Claim on your insurance	1
Borrow money from bank	2
Borrow money from microfinance institution	3
Borrow money from family / friend / neighbour	4
Borrow money from moneylender / Kaloba	5
Use savings	6
Sell business	7
Sell assets	8
Accept Donation	9
Other (SPECIFY)	10
Do not know	98

- Q77. How did you finance the start-up of your business/self-employment activity?

1. **SHOW CARD Q77.**
2. **MULTIPLE MENTION POSSIBLE.**

Through a Loan of any Kind	1	⇒ GO TO Q80
Personal Savings	2	⇒ GO TO Q78
Inheritance	3	
Terminal Benefits	4	
Pensions	5	
Other	6	

- Q78. ASK ONLY IF RESPONDED CODE 2-6 in Q77. OTHERWISE, GO TO NEXT SECTION (Q80).
If you did not start your business/self-employment activity with a loan from a bank, please tell me why?

1. **READ OUT OPTIONS**
2. **SINGLE MENTION POSSIBLE.**

Did not apply for a loan	1
Loan was turned down	2

Q79. ASK ONLY IF RESPONDED CODE 1 in Q78 OTHERWISE, GO TO NEXT SECTION (Q80)

If you did not apply for a loan, what were the reasons?

1. **SHOW CARD Q79**
2. **MULTIPLE MENTION POSSIBLE.**

Did not know where to go	1
I do not have a bank account	2
I did not think I would get a loan	3
The loan terms did not meet my needs	4
The bank is too far away	5
It takes too long to get a loan	6
Interest rates were too high	7
I do not have security	8
My business is not registered	9
I found cheaper financing elsewhere	10
I did not need the money	11
I already had the money	12
Other (SPECIFY)	13
.....	

SECTION I: INFORMAL FINANCE

Q80. ASK ALL.

Some people in Zambia belong to informal group saving schemes such as Saving Clubs / Chilimbas, to which they contribute on a regular basis. Do you personally belong to one or more of these clubs?

1. **SINGLE MENTION ONLY.**

Yes	1	⇒ GO TO Q81
No	2	⇒ GO TO Q89

ASK Q81 TO Q88 IF CODE 1 (YES) IN Q80 ABOVE. OTHERWISE, GO TO Q89.

Q81. How many of these clubs or groups do you belong to?

1. **DO NOT PROMPT.**

One	1
Two	2
Three	3
Four or more	4

IF CODE 1 (YES) IN Q80, ASK Q82 TO Q85 FOR THE FIRST CLUB, THEN FOR THE NEXT CLUB, ETC. – UP TO A MAXIMUM OF THREE CLUBS.

IF CODE 2 (NO) IN Q80, GO TO Q89.

Q82. How often do you contribute to these clubs?

1. **SHOW CARD Q82.**
2. **SINGLE MENTION ONLY.**
3. **RECORD IN TABLE BELOW.**

Q83. On average, how much do you contribute each time?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **RECORD EXACT AMOUNT IN TABLE BELOW.**
3. **CIRCLE CORRESPONDING CODE IN TABLE BELOW.**

Q84. How often do you personally receive funds from your Savings Club / Chilimba?

1. **SHOW CARD Q84**
2. **SINGLE MENTION ONLY.**
3. **RECORD IN TABLE BELOW.**

Q85. How many members are there in your Savings Club / Chilimba?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **RECORD EXACT AMOUNT.**

	First Club	Second Club	Third Club
Q82 – How often do you contribute to these clubs?			
Every week	1	1	1
About twice a month	2	2	2
About once a month	3	3	3
About every two months	4	4	4
About every three months	5	5	5
About twice a year	6	6	6
Less often than twice a year	7	7	7
Q83 – On average, how much do you contribute each time? (Record exact amount)	K	K	K
Up to K5,000	1	1	1
K6,000 – K10,000	2	2	2
K11,000 – K20,000	3	3	3
K21,000 – K30,000	4	4	4
K31,000 – K50,000	5	5	5
K51,000 – K100,000	6	6	6
K101,000 – K250,000	7	7	7
More than K250,000	8	8	8
Do not know	98	98	98
Q84 - How often do you personally receive funds from your Savings Club / Chilimba?			
Every week	1	1	1
About twice a month	2	2	2
About once a month	3	3	3
About every two months	4	4	4
About every three months	5	5	5
About twice a year	6	6	6
Once a year	7	7	7
Q85 - How many members are there in your Savings Club / Chilimba?			
One to five	1	1	1
Six to ten	2	2	2
Eleven to fifteen	3	3	3
More than fifteen	4	4	4

Q86. What are the reasons why you joined a savings club / Chilimba? Any others?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

I do not get charged fees	1
It allows me to save for a specific purpose	2
Save to pay for school fees	3
Save to pay for health care	4
Save to buy physical goods	5
Save to buy land	6
Save to ensure my partner does not spend all my money	7
Save to pay for a holiday	8
To save up for emergencies	9
Other (SPECIFY)	10
.....	
Other (SPECIFY)	11
.....	

Q87. Which of the following has any of your **savings club / chilimba** ever experienced?

1. **SHOW CARD Q87.**
2. **MULTIPLE MENTION POSSIBLE.**

Lost money through theft from an outside party	1
Lost money through theft by a member	2
Ran out of money due to number of deaths in club	3
Members have not contributed as agreed	4
Other (SPECIFY)	5
.....	
Other (SPECIFY)	6
.....	
None	96

Q88. Where does your savings club / chilimba keep the money collected?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **MULTIPLE MENTION POSSIBLE.**

In a bank account	1
Placed in safekeeping with one of the members	2
Placed in safekeeping with someone else	3
It is immediately paid out to a member for their use	4
Other (SPECIFY)	5
.....	
Don't know	98

Q89. **ASK ALL:**

Have you made provisions to cover the expenses of your funeral?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **SINGLE ANSWER ONLY.**

Yes	1	⇒ GO TO Q90
No	2	⇒ GO TO Q91

Q90. **ASK IF "YES" TO Q89 OTHERWISE GO TO Q91**

If yes, what provisions have you made? Any others?

1. **DO NOT PROMPT. SPONTANEOUS MENTION**
2. **MULTIPLE MENTION POSSIBLE.**

Covered by Employer	1
Funeral Insurance	2
Savings Scheme	3
Funeral Funds	4
Agreement with Church	5
Other (SPECIFY)	6
.....	

Q91. ASK ALL:

If a member of your family were to die, how would you cover the cost of the funeral?

1. **SHOW CARD Q91**
2. **MULTIPLE MENTION POSSIBLE.**

Funeral insurance eg. Madison / NICO	1
Funeral fund	2
Employer	3
Church	4
Donations from work colleagues	5
Family / friends / neighbours	6
Bank loan	7
Draw on savings	8
Savings Club / Chilimba	9
Informal money lender / Kaloba	10
Sell livestock	11
Sell other goods	12
Other (SPECIFY)	13
.....	
Don't know	98

SECTION J: PSYCHOGRAPHICS / FINANCIAL SOPHISTICATION

Q92. ASK ALL:

I am going to read out some statements to you. Using this scale, please tell me whether you either agree or disagree with each statement.

1. **SHOW CARD Q92 AND READ OUT STATEMENTS.**
2. **SINGLE MENTION PER STATEMENT.**
3. **ROTATE ORDER OF READING STATEMENTS.**
4. **MARK STARTING POINT WITH AN ASTERISK (*).**

	Agree	Disagree	Don't Know
1. You try to save regularly	1	2	3
2. You do not like carrying cash	1	2	3
3. People often ask your advice on financial matters	1	2	3
4. You hate owing money to anyone	1	2	3
5. When you make financial decisions, you like to get advice from family / friends	1	2	3
6. Having a bank account makes it easier to get credit	1	2	3
7. To get ahead in life, one needs to take some risks	1	2	3
8. You are worried that you won't have enough money for old age	1	2	3
9. You prefer to save where your money is safe, even if the interest rate or return is a little lower	1	2	3
10. You usually read the finance pages in newspapers and magazines	1	2	3
11. You are saving for something specific, such as a car, a holiday, an appliance or furniture	1	2	3
12. You move your money around to get the most growth	1	2	3
13. You have a good idea of what interest / returns you get on the money you save	1	2	3
14. You are prepared to put your money into accounts with higher interest rates, even if your money is not as safe	1	2	3
15. You go without basic things so that you can save	1	2	3
16. When making financial decisions, you like to get advice from a financial broker / agent	1	2	3
17. For you, using a credit card is just an easier way to pay for things	1	2	3
18. You know quite a bit about money and finances	1	2	3
19. You tend to take most of your money out of your bank account as soon as you get it	1	2	3
20. It is very hard to get a loan from most places these days	1	2	3
21. You avoid banking machines such as ATMs / Cashpoints as much as possible	1	2	3
22. Without credit / taking a loan, you would not be able to feed your family	1	2	3
23. You work to a budget	1	2	3
24. You consider yourself to be an entrepreneur	1	2	3
25. You consider yourself to be a business man / woman	1	2	3
26. When buying on credit it ends up being more expensive than you thought it was	1	2	3

SECTION K: ACCESS TO COMMUNICATION TECHNOLOGY

- Q93. **ASK ALL:**
Different people have different products and services available to them. Please tell me which of the following you have **access to now**.

1. **SHOW CARD Q93/94 AND READ OUT LIST.**
2. **MULTIPLE MENTION POSSIBLE.**
3. **RECORD IN COLUMN UNDER Q93.**

- Q94. **ASK ONLY IF ANSWERED CODES 1-12 IN Q93. OTHERWISE GO TO Q96.**
And, of these products and services that you have access to, which ones do you **personally** make use of **regularly**?

1. **SHOW CARD Q93/94**
2. **ASK FOR EACH MENTION IN Q93.**
3. **MULTIPLE MENTION POSSIBLE.**
4. **RECORD IN COLUMN UNDER Q94.**

	Q93 Access	Q94 Use Regularly
Cellphone	1	1
Public phone	2	2
Telephone at home	3	3
Telephone elsewhere	4	4
Computer at home	5	5
Computer elsewhere	6	6
Internet at home	7	7
Internet elsewhere	8	8
E-mail at home	9	9
E-mail elsewhere	10	10
Fax machine at home	11	11
Fax machine elsewhere	12	12
None of the above	96	96

- Q95. **ASK IF RESPONDENT HAS ACCESS TO A CELLPHONE (CODE 1 IN Q93 ABOVE). OTHERWISE, GO TO Q96.**
Do you personally own a ...?

1. **SHOW CARD Q95 AND READ OUT LIST.**
2. **SINGLE MENTION ONLY.**

Cellphone paying with a pre-paid card	1
Cellphone with a contract / subscription	2
I do not personally own a cellphone	3

- Q96. **ASK ALL:**
How do you usually pay for your grocery shopping?

1. **SHOW CARD Q96.**
2. **MULTIPLE MENTION POSSIBLE.**

Pay cash	1
Pay by credit card e.g. Master Card, Visa	2
Pay by debit card / ATM / Cashpoint Card / Connect Card	3
Pay by cheque	4
Pay on credit	5
Other (SPECIFY).....	6

SECTION L: EVERYDAY QUALITY OF LIFE QUESTIONS

Q97. **ASK ALL:**

Some of these things might sound strange to you, but we need to find out about them to understand a bit more about your lifestyle. Please tell me which, if any, apply to you or your household?

1. **SHOWCARD Q97 AND READ OUT LIST.**
2. **ONLY CIRCLE IF "YES".**

Do you have a built in kitchen sink	1
Do you live in a brick house / cluster house / flat	2
Do you have a cell phone with a working line?	3
Do you have a microwave oven?	4
Have you completed secondary education?	5
Do you have a refrigerator?	6
Have you watched television in the last 7 days?	7
Do you have an electric stove with an oven?	8
Do you have a vacuum cleaner?	9
Do you have one or more cars in your household?	10
Do you live in an urban area?	11
Do you have a television set?	12
Do you have a free standing deep freezer?	13
Do you have an electric iron?	14
Have you read a newspaper in the last 7 days?	15
Do you have a still camera?	16
Do you have a fixed telephone line or outstanding application?	17
Do you have a video recorder?	18
Do you have a hi-fi / music centre?	19
Have you had access to the internet in the past 4 weeks?	20
Have you got a radio?	21
None of the above	96

Q98. **ASK ALL:**

Please can you tell me which of the following apply to you and your household?

1. **SHOWCARD Q98 AND READ OUT LIST.**
2. **ONLY CIRCLE IF "YES".**

There is a communal tap or a tap shared by a number of houses	1
Toilet is a pit latrine or hole or bucket system	2
There is a bank nearby	3
There is a formal restaurant or hotel nearby	4
There is a formal shop nearby selling men's clothing	5
There is a formal shop nearby selling women's or children's clothing	6
There are tarred roads on most roads nearby	7
There is a lot of wood or coal smoke around where you live	8
There is a hospital / clinic nearby	9
There are emergency services (ambulance, fire, etc.) nearby	10

Q99. **ASK ALL:**

How do you usually get to your nearest food and grocery store / market?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **SINGLE MENTION ONLY.**

Walk	1
Own car	2
Someone else's car	3
Taxi	4
Local Minibus	5
Public bus	6
Bicycle	7
Boat	8
Cattle / cart	9
Other (SPECIFY).....	10

- Q100. **ASK ALL:**
How long does it take you to get to your nearest food and grocery store / market using (MENTION TRANSPORTATION METHOD IN Q99)?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. RECORD EXACT TIME AND CIRCLE CORRESPONDING CODE IN TABLE BELOW.

Under 5 minutes	1
About 5 minutes	2
About 10 minutes	3
About 15 to 20 minutes	4
About 20 to 30 minutes	5
About 30 to 45 minutes	6
Between one and two hours	7
Up to a day	8
More than one day	9

- Q101. There are different statements that can be used to describe a person. I will now read them out to you, and I would like you to tell me which of them apply to you. These questions may appear somewhat personal, but I would like you to answer them as best as you can.

1. READ OUT STATEMENTS ONE BY ONE.
2. SINGLE ANSWER PER STATEMENT.
3. ROTATE ORDER OF READING STATEMENTS.
4. MARK STARTING POINT WITH AN ASTERISK (*).

	Yes	No	Don't Know
1. I have rather a boring life	1	2	3
2. I get very little or no physical exercise	1	2	3
3. I do not drink alcoholic drinks at all, or only very seldom	1	2	3
4. So far I am satisfied with what I have achieved in my life	1	2	3
5. I feel like my life is emotionally empty	1	2	3
6. I do not feel really well most of the time	1	2	3
7. I feel I am a failure	1	2	3
8. I consider myself physically fit	1	2	3
9. I feel lonely	1	2	3
10. I feel alive and energetic	1	2	3
11. I can't afford to eat the correct kinds of foods	1	2	3
12. I do not think people think much of me or respect me much	1	2	3
13. Generally I am a happy and cheerful person	1	2	3
14. I only drink one, at most two, alcoholic drinks a day	1	2	3
15. I feel anxious, tense and a sense of panic	1	2	3
16. I do not know very many people	1	2	3
17. People very seldom ask me for advice	1	2	3
18. I have a varied life with lots of different activities	1	2	3
19. I do not feel I really belong - I want to be more accepted	1	2	3
20. Sometimes I feel quite frightened	1	2	3
21. I often drink three or more alcoholic drinks a day	1	2	3
22. I regard myself as a spiritual person	1	2	3
23. I do not really have a close relationship with anyone	1	2	3
24. I have many dreams in life but will never achieve them	1	2	3
25. I feel well and in good health	1	2	3
26. I often feel calm or serene	1	2	3
27. I experience feelings of depression or hopelessness	1	2	3
28. I have family and friends to turn to whenever I need them	1	2	3
29. My life has meaning and purpose	1	2	3
30. I have enough leisure time to be happy	1	2	3

- Q102. Which of the following statements best describes how you feel about your life?

1. SHOW CARD Q102 AND READ OUT.
2. SINGLE MENTION ONLY.

My life is very close to my ideal	1
My life is fairly close to my ideal	2
My life is not very close to my ideal	3
My life is not at all close to my ideal	4
Do not know	5

SECTION M: DEMOGRAPHICS

ASK THIS SECTION TO ALL.

Q103. Are you the **main income earner** in the household?

Yes	1
No	2

Q104. Do you consider yourself to be the head of household?

Yes	1
No	2

Q104B ASK ONLY IF ANSWERED CODE 2 IN Q104 ABOVE OTHERWISE GO TO Q 105..

What is your relationship to the head of the household?

1. **READ OUT.**
2. **RECORD SINGLE MENTION ONLY.**

Wife, husband/spouse, partner	1
Parent	2
Child	3
Grandparent	4
Other relative e.g. uncle	5
Other (SPECIFY	6
.....	

Q105. How many members of your household are income earners, including yourself?

NO. OF INCOME EARNERS IN HOUSEHOLD:

.....

Q106. ASK ONLY IF ANSWERED MORE THAN 1 IN Q105 OTHERWISE GO TO Q107.

What are the **regular** sources of income earned by **other members of your household**?

1. **SHOW CARD Q106.**
2. **MULTIPLE MENTION POSSIBLE. RECORD IN TABLE BELOW.**

	Q106 Regular Sources of Income (Other Household Members)
Salaries / wages from a company / business	1
Salaries / wages from a farm	2
Salaries / wages from an individual	3
Self-employed in business	4
Self-employed in farming	5
Rental income	6
Private pension	7
State pension	8
Maintenance grants	9
Interests on financial instruments - savings, stocks, unit trusts, etc.	10
Money from family or friends	11
Other (SPECIFY	12
Other (SPECIFY	13
Do not receive income	96
Do not know	98

Q107. Are you (READ OUT)?

1. READ OUT OPTIONS.
2. SINGLE MENTION ONLY.

Single	1
Divorced / separated	2
Widowed	3
Living with a partner	4
Married	5

Q108. Could you please tell me what is the highest level of education that you have achieved?

1. **SHOW CARD Q108.**
2. SINGLE MENTION ONLY.

No formal education	1
Some primary school	2
Primary school completed	3
Some secondary school	4
Secondary school completed	5
Some College	6
College completed	7
Some University	8
University Completed	9
Professional Qualification or equivalent	10
Post-Graduate / Doctorate	11

Q109. RECORD TYPE OF ACCOMMODATION: PERSONAL OBSERVATION OF SURVEYOR

Informal accommodation / hut, not in the back yard of someone else's property	1
Informal accommodation / hut, in the back yard of someone else's property	2
Traditional / low cost – rural	3
Medium / high cost – village accommodation	4
Low cost – urban accommodation	5
Medium cost house – urban accommodation	6
High cost house – urban accommodation	7
Servants quarters – urban accommodation	8
Small houses rented on same yard	9
Part of a house / share a house	10
Townhouse or cluster house in complex	11
A unit in a block of flats / apartment	12
Other (SPECIFY)	13

Q110. **ASK ALL:**

Do you or anyone in your household ... (READ OUT)?

1. READ OUT OPTIONS
2. SINGLE MENTION ONLY.

I own this property	1	⇒ GO TO Q111
Member of household owns this property	2	⇒ GO TO Q115
Rent this property	3	⇒ GO TO Q115
Live on Traditional Land	4	⇒ GO TO Q115

Q111. ASK ONLY IF RESPONDENT OWNS PROPERTY (CODE 1 IN Q110):

If you own this property, how was this property acquired?

1. **SHOW CARD Q111.**
2. **MULTIPLE MENTION POSSIBLE.**

Mortgage from building society	1
Loan from bank	2
Loan from government housing scheme	3
Own savings	4
Inheritance	5
Terminal benefits payment	6
Loan from family / friends	7
Loan from employer	8
Family bought it	9
Other (SPECIFY)	10
.....	

Q112. ASK ONLY IF OWN PROPERTY (CODE 1 IN Q110):

Do you view your property as a **tradeable asset**? By this, I mean an asset that you can sell for money or take a loan against it or use it for business purposes.

1. **SINGLE MENTION ONLY.**

Yes	1
No	2
Do not know	3

Q113. ASK ONLY IF MORTGAGED (CODE 1 IN Q111). OTHERWISE, GO TO Q114.

Is the property you are living in fully paid off?

1. **SINGLE MENTION ONLY.**

Yes	1
No	2
Do not know	3

Q114. ASK ONLY IF OWN PROPERTY (CODE 1 IN Q110):

Do you have the title deeds?

1. **SINGLE MENTION ONLY.**

Yes	1
No	2
Do not know	3

ASK THE FOLLOWING QUESTIONS TO ALL:

Q115. What languages do you **speak fluently**?

1. **DO NOT PROMPT. SHOW CARD Q115/116/117**
2. **MULTIPLE MENTION POSSIBLE.**

Q116. What languages can you **read comfortably**?

1. **DO NOT PROMPT. SHOW CARD Q115/116/117**
2. **MULTIPLE MENTION POSSIBLE.**

Q117. In what languages can you **write comfortably**?

1. **DO NOT PROMPT. SHOW CARD Q115/116/117**
2. **MULTIPLE MENTION POSSIBLE.**

	Q115 Speak	Q116 Read	Q117 Write
Bemba	1	1	1
Nyanja	2	2	2
Tonga	3	3	3
Lozi	4	4	4
Kaonde	5	5	5
Lunda	6	6	6
Luvale	7	7	7
English	8	8	8
None		96	96

Q118. What is the **main** source of energy / fuel used by your household **for cooking**?

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **SINGLE MENTION ONLY.**

Electricity	1
Paraffin	2
Coal / wood / charcoal	3
Gas	4
Other (SPECIFY)	5
.....	

Q119. Do you have access to a PO Box?

Yes	1
No	2

Q120. Which of the following documents, if any, do you have that are in your name?

1. **SHOW CARD Q120.**
2. **MULTIPLE MENTION POSSIBLE.**

National Registration Card	1
Driving Licence	2
Passport	3
Electricity / Water Bill	4
Telephone / Zamtel Bill	5
Bank Statement	6
Lease or Rental Agreement (e.g. DSTV)	7
Tax Return	8
Insurance policy	9
Payslip	10
Other (SPECIFY)	11
None of the above	96

Q121. Generally, how interested are you in financial matters?

1. **READ OUT OPTIONS**
2. **SINGLE MENTION ONLY.**

Not interested at all	1
Uninterested	2
Neither uninterested nor interested	3
Interested	4
Strongly interested	5

Q122. How closely do you follow what is written or said about financial matters?

1. **READ OUT OPTIONS**
2. **SINGLE MENTION ONLY.**

Never	1
Rarely	2
Sometimes	3
Often	4
Always	5

Q123. Every year in Zambia, prices go up by a certain amount. What is the word used to describe this increase in prices?

1. DO NOT PROMPT. SPONTANEOUS MENTION.
2. SINGLE MENTION ONLY.

Inflation	1
Cost of living	2
Interest	3
(Consumer Price Index) CPI	4
Tax	5
Other (SPECIFY).....	6
Do not know	98

Q124. Please give me the **letter** that best describes your **TOTAL MONTHLY PERSONAL INCOME before tax and other deductions**. Please include all sources of income i.e. salaries, pensions, income from investment, etc. I appreciate the sensitivity of this information and would like to assure you that the information will be treated with strict confidentiality.

1. SHOW CARD Q124/125.
2. SINGLE MENTION ONLY. CIRCLE CODE IN COLUMN UNDER Q124.

Q125. Please give me the **letter** that best describes your **TOTAL MONTHLY HOUSEHOLD INCOME before tax and other deductions**. Please include all sources of income i.e. salaries, pensions, income from investment, etc. This includes all income generated by everyone in the household. Again, I appreciate the sensitivity of this information and would like to assure you that the information will be treated with strict confidentiality.

1. SHOW CARD Q124/125.
2. SINGLE MENTION ONLY. CIRCLE CODE IN COLUMN UNDER Q125.
3. CHECK RESPONSE. AMOUNT IN Q125 (TOTAL HOUSEHOLD INCOME) CANNOT BE LESS THAN AMOUNT IN Q124 (TOTAL PERSONAL INCOME).

		Q124 Monthly Personal Income	Q125 Monthly Household Income
A.	No income	1	1
B.	Less than K50,000	2	2
C.	K50,000 – K150,000	3	3
D.	K150,001 – K300,000	4	4
E.	K300,001 – K450,000	5	5
F.	K450,001 – K600,000	6	6
G.	K600,001 – K800,000	7	7
H.	K800,001 – K1,000,000	8	8
I.	K1,000,001 – K5,000,000	9	9
J.	K5,000,001 – K10,000,000	10	10
K.	Over K10,000,000	11	11
	Uncertain / Do not know	98	98
	Refuse to answer	99	99

THANK RESPONDENT AND END INTERVIEW

Appendix C: FinScope sample

i) Design and selection procedures

Objectives of the sample Design

1. The survey is designed to produce reliable indicators for the country as a whole for each province and rural and urban each separately.
2. To select a sample of 160 Enumeration Areas (EAs) and 25 households from the selected EAs in which all eligible members will be interviewed about the survey subject.

Sample Size Determination

Calculations to come up with sample sizes in the different domains (Province, Rural and Urban) of this survey are based on the illustration below assuming a 10% margin of error, 95% confidence level, a design effect ($deff$)=1.5 and response rates of 80.

The Frame

Administratively, Zambia is divided into nine provinces. Each province is in turn subdivided into districts. In total there are 72 districts. For statistical purposes each district is subdivided into Census Supervisory Areas (CSAs) and these are in turn subdivided into Standard Enumeration Areas (SEAs). During the 1998-2000 mapping exercise in preparation for the last 2000 Census of Population and Housing, CSAs were grouped within wards. Wards were grouped within Constituencies and constituencies within districts. The list of SEAs has information on the number of households and population. The number of households are used as a measure of size for selecting Primary Sampling Units (PSUs)-SEAs.

There are over 16,000 SEAs countrywide. (The Central Statistical Office has continued updating the frame).

The sample frame for this study is the list of SEAs in the selected districts. The SEAs are as developed from the 2000 Population Census.

Sampling Procedure

The design of the sample is a two-stage cluster sampling, in which the first stage involves selection of Enumeration Areas-the Primary Sampling Units (PSUs) and the second stage involving selection of Households from the selected PSUs.

Selection of Clusters -PSUs

A cluster is an ultimate area unit retained in the survey. In this survey, a cluster corresponds to a Standard Enumeration Area (SEA).

The procedure for selecting SEAs in each District involves:

- (i) Calculating the sampling interval, I , for each District

$$I_h = \frac{\sum_{i=1}^{N_h} M_{hi}}{a_h}$$

where M_{hi} is the number of households in SEAi and stratum h ,

$\sum_{i=1}^{N_h} M_{hi}$ is the size of the stratum (total number of households in the stratum according to the 2000 census) and a is the number of SEAs to be selected in the Stratum.

- (ii) Calculating the cumulated size of each SEA.
- (iii) Calculating the sampling numbers $R, R+I, R+2I, \dots, R+(a-1)I$, where R is a random number between 1 and I .
- (iv) Comparing each sampling number with the cumulated sizes.

The SEA to be selected is the first whose cumulated size would be greater or equal to the random number.

Selection of households

Let M =the total number of households listed in the SEA

n =the number of households to be selected from each cluster (25 in this case)

1. Calculate the sampling interval for the cluster as: $M/n=I$
2. Generate a random number (R) between 1 and I ; the first selection will hence be R
3. Add the interval to the random number to get your next selection: $R+I$
4. Add the interval repeatedly until you get your desired sample size.

NOTES: SAMPLE SIZE DETERMINATION

Introduction

“How big should be the sample size” is the important question that that comes up when planning a survey. The important issues in sample size determination are the required reliability or precision (basically driven by the objectives of the survey), variability of characteristics in the population, the size of the population, the method of sampling and the levels of non-response. Factors of cost, time and operational constraints must also be considered.

The formulas to calculate sample size are based on simple random sampling. More complex sampling designs such as multi-stage sampling (usually applicable for Zambia), lead to higher variances in survey estimates. Therefore it is necessary to inflate the sample size determined using simple random sampling formulars to take the type of design into account. The multiplication factor is called the *design effect*.

This inflation factor is usually determined from other surveys of the same or similar design.

Computational illustration

If for example the survey objective is to estimate a population proportion (for instance the proportion of the population aged 18+ who easily access financial services) a step by step approach could be followed to come up with a sample size as follows:

1. Select a confidence level
2. Specify a margin of error (e.g $\pm 5\%$, $\pm 10\%$ etc. A margin of error of 5% and below is very good, 10% would be considered good and below 20% could be acceptable.
3. Decide on a method of sampling
4. Obtain the population Size (Survey population)
5. Assumed response rate

The sample size is then obtained by using estimated proportions, whose variance, under the assumption of simple random sampling, is given as

$$s^2 = pq,$$

where p is an estimate of the proportion of the population that has the characteristic of interest or the probability of success and $q = 1-p$. The safest choice is when $p=0.5$. Fixing the desired precision at $\pm 5\%$ margin and a 95% confidence interval, then the initial simple random sample size, is computed as

Step 1:

$$n_1 = \frac{z^2 pq}{d^2}$$

where $z = (1.645 \text{ for a } 90\% \text{ confidence interval})$

$z = (1.96 \text{ for a } 95\% \text{ confidence interval})$

$z = (2.575 \text{ for a } 99\% \text{ confidence interval})$

$d = \text{the specified margin of error } (\pm 5\%)$

$p = \text{an estimate of the proportion of the population that has a characteristic of interest}$

$q = 1-p$

$$n_1 \text{ is therefore } \frac{1.96^2 \times (0.5 \times 0.5)}{0.1^2} = 96 \text{ The simple random sample size is 196}$$

cases

Note: The calculation above expresses d , p , and q as percentages.

Step 2: Calculate the modified sample size (n_2) to take into account the population size:

$$n_2 = n_1 \frac{N}{N + n_1} = 96 \frac{2,000,000}{2,000,000 + 96} = 96$$

where, N is the size of the survey population i.e Households in Zambia

Step 3: An adjustment for the design effect is made using :

$$n_3 = Bn_2$$

where $B = 1$ for simple random sampling design

$B < 2$ for stratified sampling design

$B > 1$ for cluster multistage sampling designs

Adjusting this sample size by the design effect = 1.5 (a default value when no survey of a similar nature was conducted) the sample size of households is calculated as shown below.¹

$$n_3 96 * 1.5 = 144$$

Step 4: Adjusting for non-response

$$n = \frac{n_3}{r}$$

where r is the expected response rate

$$n = \frac{144}{0.8} = 180$$

assuming a response rate of 80%. From this illustration a sample of 180 (about 200) of from each reporting domain should to give a reliable estimate. The reporting domains are the Nation as a whole, Province rural and urban. Multiplying 200 by 18 which is the total number of domains (i.e 9 provinces by rural and urban). The final sample size is about 3600. Therefore a 4000 sample of households is adequate.

¹ The design effect (deff) is the factor by which a simple random sample size is inflated to take into account a design other than a simple random sample. It is the ratio of the variance of the estimate for a particular design to the variance of the estimate for a simple random sample of the same size. This is usually determined from other surveys of the similar designs. For this kind of a design the deff is usually greater than 1 (usually close to 2 or 3) In this case deff equal to 1.5 and a response rate of 80% were used.

ii) FinScope Zambia sampling frame

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NO. HH
CENTRAL	1	CHIBOMBO	01	CHISAMBA	001	LITETA	03	1	06	3	101001031063	139
CENTRAL	1	CHIBOMBO	01	KATUBA	002	MUNGULE	14	1	07	2	101002141072	89
CENTRAL	1	CHIBOMBO	01	KEEMBE	003	KALOLA	09	1	02	1	101003091021	119
CENTRAL	1	KMPOSHI	03	KAPRIMPOSHI	006	MUKUBWE	02	1	01	2	103006021012	97
CENTRAL	1	KMPOSHI	03	KAPRIMPOSHI	006	MPUNDE	05	1	10	2	103006051102	95
CENTRAL	1	KMPOSHI	03	KAPRIMPOSHI	006	LUNCHU	09	1	13	4	103006091134	93
CENTRAL	1	MKUSHI	04	MKUSHINORTH	007	MUNSHIBEMBA	04	1	01	3	104007041013	131
CENTRAL	1	MKUSHI	04	MKUSHISOUTH	008	MUNDA	11	1	03	1	104008111031	93
CENTRAL	1	MUMBWA	05	MUMBWA	010	SHIMBIZHI	13	1	02	4	1050010131024	171
CENTRAL	1	MUMBWA	05	NANGOMA	011	MYO OYE	10	1	02	1	105011101021	218
CENTRAL	1	SERENJE	06	CHITAMBO	012	CHITAMBO	09	1	04	4	106012091044	143
CENTRAL	1	SERENJE	06	SERENJE	014	MUCHINGA	07	1	04	2	106014071042	89
CENTRAL	1	KABWE	02	BWACHA	004	MAKULULU	15	2	03	1	102004142031	246
CENTRAL	1	KABWE	02	BWACHA	004	KANGOMBA	25	2	01	3	102004252013	168
CENTRAL	1	KABWE	02	KABWE	005	CHIRWA	08	2	03	1	102005082031	454
CENTRAL	1	KMPOSHI	03	KAPRIMPOSHI	006	KAPRIMPOSHI	07	2	14	2	103006072142	151

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NO. HH
COPPERBELT	2	CHINGOLA	2	CHINGOLA	16	MUSENGE	21	1	2	3	202016211023	187
COPPERBELT	2	KITWE	4	KAMFINS	20	KAMFISA	14	1	5	2	204020141052	61
COPPERBELT	2	LUFWANYAMA	6	LUFWANYAMA	30	BOSO	3	1	3	2	206030031032	125
COPPERBELT	2	MASAITI	7	KAFULAFUTA	29	CHONDWE	3	1	2	3	207029031023	185
COPPERBELT	2	MASAITI	7	MASAITI	31	KATUBA	11	1	1	2	207031111012	291
COPPERBELT	2	MPONGWE	8	MPONGWE	32	MUNKUMPU	8	1	1	1	208032081011	230
COPPERBELT	2	CHILLABOMBWE	1	CHILLABOMBWE	15	NAKATINDI	11	2	4	3	201015112043	178
COPPERBELT	2	CHINGOLA	2	CHINGOLA	16	KASOMPE	19	2	2	2	202016192022	199
COPPERBELT	2	KALULUSHI	3	KALULUSHI	18	KALENGWA	5	2	1	1	203018052011	155
COPPERBELT	2	KITWE	4	CHIMWEMWE	19	TWATASHA	3	2	8	3	204019032083	126
COPPERBELT	2	KITWE	4	KWACHA	21	KWACHA	7	2	4	4	204021072044	132
COPPERBELT	2	KITWE	4	KWACHA	21	LUBWA	11	2	3	1	204021112031	366
COPPERBELT	2	KITWE	4	WUSAKILE	23	WUSAKILE	22	2	4	3	204023222043	173
COPPERBELT	2	LUANSHYA	5	LUANSHYA	24	LEVICHKO	9	2	3	4	205024092034	137
COPPERBELT	2	LUANSHYA	5	ROAN	25	NGBE	25	2	2	1	205025252021	111
COPPERBELT	2	MUFURILA	9	MUFURILA	28	KANSUSWA	2	2	2	3	209028022023	188
COPPERBELT	2	NDOLA	10	BWANAMUKUBWA	33	MUSHILI	16	2	2	4	210033162024	167
COPPERBELT	2	NDOLA	10	CHIFUBU	34	KAWAMA	21	2	1	4	210034212014	121
COPPERBELT	2	NDOLA	10	KABUSHI	35	KAFUBU	7	2	4	1	210035072041	185
COPPERBELT	2	NDOLA	10	NDOLA CENTRAL	36	KANSENSHI	1	2	5	3	210036012053	137
COPPERBELT	2	NDOLA	10	NDOLA CENTRAL	36	KANINI	5	2	2	3	210036052023	197

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NO. HH
EASTERN	3	CHADIZA	301	CHADIZA	037	CHILENGA	03	1	01	4	301037031014	68
EASTERN	3	CHAMA	302	CHAMA NORTH	039	KAMPHEMBA	10	1	01	1	302039101011	64
EASTERN	3	CHAMA	302	CHAMA SOUTH	040	MABINGA	08	1	02	2	302040081022	249
EASTERN	3	CHIPATA	303	CHIPANGALI	041	MUSANDILE	15	1	12	4	303041151124	136
EASTERN	3	CHIPATA	303	CHIPATA CENTRAL	042	KANJALA	19	1	03	1	303042191031	103
EASTERN	3	CHIPATA	303	KASENENGWA	043	KWENJE	09	1	5	2	303043091052	158
EASTERN	3	CHIPATA	303	LUANGENI	044	MANKANGILA	02	1	6	1	303044021061	123
EASTERN	3	KATETE	304	MILANZI	045	KAPANGULULA	08	1	2	4	304045081024	147
EASTERN	3	KATETE	304	MKAICA	046	MKAICA	23	1	1	2	304046231012	72
EASTERN	3	KATETE	304	SINDA	047	NYAMASONKHO	18	1	3	3	304047181033	120
EASTERN	3	LUNDAZI	305	CHASEFU	048	SUSA	22	1	4	2	305048221042	136
EASTERN	3	LUNDAZI	305	LUMEZI	049	WACHITANGACHI	04	1	1	2	305049041012	99
EASTERN	3	LUNDAZI	305	LUNDAZI	050	MSUZI	13	1	3	3	305050131033	142
EASTERN	3	MAMBWE	306	MALAMBO	051	MNKHANYA	06	1	5	5	306051061055	116
EASTERN	3	NYIMBA	307	NYIMBA	052	NYIMBA	06	1	2	4	307052061024	98
EASTERN	3	PETAUKE	308	KAPOCHE	053	MTAMBAZI	04	1	1	2	308053041012	106
EASTERN	3	PETAUKE	308	PETAUKE	054	MSUMBAZI	08	1	3	4	308054081034	245
EASTERN	3	PETAUKE	308	PETAUKE	054	NSIMBO	14	1	1	2	308054141012	53
EASTERN	3	CHAMA	302	CHAMA NORTH	039	KAMPHEMBA	10	2	03	2	302039102032	171
EASTERN	3	CHIPATA	303	CHIPATA CENTRAL	042	DILIKA	20	2	13	4	303042202134	131

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NO. HH
LUAPULA	4	CHIENG	01	CHIENG	065	KANTETE	05	1	05	2	401065051052	61
LUAPULA	4	KAWAMBWA	02	KAWAM. CENT	066	LUENA	07	1	03	1	402066071031	121
LUAPULA	4	KAWAMBWA	02	M/BOMBWE	067	MUNUNSHI	20	1	02	2	402067201022	139
LUAPULA	4	MANSA	03	BAHATI	069	MISAKALALA	02	1	05	3	403069021053	156
LUAPULA	4	MANSA	03	CHEMBE	060	CHIBELEKA	05	1	06	1	403060051061	174
LUAPULA	4	MANSA	03	CHEMBE	060	LWINGISHI	14	1	03	5	403060141035	91
LUAPULA	4	MLENGE	04	MANSA CENT.	061	SOKONTWE	12	1	02	1	404061121021	144
LUAPULA	4	MWENSE	05	MAMBILIMA	063	CHIBEMBE	19	1	01	2	405063191012	487
LUAPULA	4	MWENSE	05	MWENSE	064	KATITI	07	1	01	2	405064071012	186
LUAPULA	4	NCHELENGE	06	NCHELENGE	066	KILWA	05	1	03	1	406066051031	134
LUAPULA	4	NCHELENGE	06	NCHELENGE	066	KATOFYO	12	1	03	4	406066121034	265
LUAPULA	4	SAMFYA	07	BANGWEULU	067	MUSABA	19	1	04	1	407067191041	133
LUAPULA	4	SAMFYA	07	CHIFUNABULI	068	CHISHI	05	1	01	3	407068051013	185
LUAPULA	4	SAMFYA	07	LUAPULA	069	NSALUSHI	17	1	01	3	407069171013	92
LUAPULA	4	MANSA	03	CHEMBE	060	MULENSHI	07	2	03	2	403060072032	304
LUAPULA	4	SAMFYA	07	BANGWEULU	067	CHIMANA	10	2	04	3	407067102043	216

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NQ HH
Lusaka	5	Chongwe	501	Chongwe	073	Lwinba	07	1	01	3		51
Lusaka	5	Chongwe	501	Rufuna	074	Shikabeta	01	1	02	1		79
Lusaka	5	Kafue	502	Chilanga	072	Chilongolo	11	1	03	1		152
Lusaka	5	Kafue	502	Kafue	070	Kansenje	07	2	03	2		126
Lusaka	5	Lusaka	504	Chawama	075	Nkoloma	21	2	06	5		168
Lusaka	5	Lusaka	504	Chawama	075	Chawama	22	2	15	1		251
Lusaka	5	Lusaka	504	Kabwata	076	Kabwata	26	2	01	2		128
Lusaka	5	Lusaka	504	Kanyama	077	Hary Mwanga Nkumbula	18	2	06	4		145
Lusaka	5	Lusaka	504	Kanyama	077	Hary Mwanga Nkumbula	18	2	33	4		342
Lusaka	5	Lusaka	504	Kanyama	077	Kanyama	19	2	28	1		144
Lusaka	5	Lusaka	504	Lusaka Central	078	Kabulonga	03	2	10	1		52
Lusaka	5	Lusaka	504	Lusaka Central	078	Lubwa	29	2	05	1		406
Lusaka	5	Lusaka	504	Matero	079	Kapwepwe	15	2	10	3		196
Lusaka	5	Lusaka	504	Matero	079	Lima	17	2	06	1		173
Lusaka	5	Lusaka	504	Munali	080	Chainda	01	2	04	3		144
Lusaka	5	Lusaka	504	Munali	080	Mtendere	02	2	18	3		278
Lusaka	5	Lusaka	504	Munali	080	Munali	06	2	05	1		402
Lusaka	5	Lusaka	504	Mandevu	081	Mulungushi	08	2	05	1		161
Lusaka	5	Lusaka	504	Mandevu	081	Raphael	11	2	07	1		156
Lusaka	5	Lusaka	504	Mandevu	081	Justin Kabwe	12	2	05	2		210

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NQ HH
Northem	6	Chilubi	601	Chilubi	082	Kawena	06	1	01	1	601082061011	168
Northem	6	Chinsali	602	Chinsali	083	Chilinda	03	1	01	3	602083031013	215
Northem	6	Chinsali	602	Shivangandu	084	Mukumbi	14	1	01	1	602084141011	201
Northem	6	Isoka	603	Isoka East	085	Kalanga	14	1	01	1	603085141011	125
Northem	6	Kaputa	604	Chinhamilonga	088	Nsimbu	01	1	05	4	604088011054	51
Northem	6	Kaputa	604	Kaputa	089	Mowa	07	1	01	1	604089071011	167
Northem	6	Kasama	605	Kasama	090	Lukupa	05	1	01	3	605090051013	110
Northem	6	Kasama	605	Lukasha	091	Chibumbu	15	1	04	2	605091151042	126
Northem	6	Luwingu	606	Luposhi	094	Mwelawamano	08	1	01	3	606094081013	126
Northem	6	Mbala	607	Mbala	095	Kawiribe	07	1	01	2	607095071012	114
Northem	6	Mbala	607	Senga	097	Chinyika	11	1	01	1	607097111011	108
Northem	6	Mpika	608	Kanchibiya	098	Lubansenshi	03	1	07	2	608098031072	99
Northem	6	Mpika	608	Mfuwe	099	Muchinga	19	1	01	1	608099191011	221
Northem	6	Mporokoso	609	Lurie	101	Nchelenge	14	1	03	3	609101141033	324
Northem	6	Mputungu	610	Mputungu	096	Mputungu	07	1	01	1	610096071011	76
Northem	6	Mungwi	611	Malole	092	Lubala	01	1	06	1	611092011061	119
Northem	6	Mungwi	611	Malole	092	Fube	07	1	06	2	611092071062	77
Northem	6	Nakonde	612	Nakonde	087	Ngunba	03	1	04	2	612087031042	117
Northem	6	Kasama	605	Kasama	090	Mulilansolo	06	2	05	3	605090062053	115
Northem	6	Kasama	605	Lukasha	091	Kapongolo	10	2	14	2	605091102142	144
Northem	6	Mputungu	610	Mputungu	096	Mputungu	07	2	08	4	610096072084	200

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NQ HH
N. WESTERN	7	KABOMPO	2	KABOMPO EAST	104	LOLOMA	14	1	1	4	702104141014	142
N. WESTERN	7	KABOMPO	2	KABOMPO WEST	105	KAMISOMBO	17	1	1	4	702105171014	50
N. WESTERN	7	KASEMPA	3	KASEMPA	106	MUKINGE	12	1	2	2	703106121022	231
N. WESTERN	7	MUFUMBWE	4	MUFUMBWE	107	KIKONGE	8	1	1	2	704107081012	127
N. WESTERN	7	MWINILUNGA	5	MWINILUNGA EAST	108	SAMUTEBA	14	1	2	5	705108141025	140
N. WESTERN	7	MWINILUNGA	5	MWINILUNGA WEST	109	IKELANGE	4	1	1	1	705109041011	89
N. WESTERN	7	SOLWEZI	6	SOLWEZI CENTRAL	110	KAHIMPANGA	8	1	6	3	706110081063	126
N. WESTERN	7	SOLWEZI	6	SOLWEZI EAST	111	KANGWENA	3	1	4	3	706111031043	149
N. WESTERN	7	SOLWEZI	6	SOLWEZI WEST	112	MATEBO	16	1	1	1	706112161011	129
N. WESTERN	7	ZAMBEZI	7	ZAMBEZI EAST	113	NYAKULENGA	4	1	3	2	707113041032	148
N. WESTERN	7	ZAMBEZI	7	ZAMBEZI WEST	114	MATONDO NYACHIKAYI	15	1	2	1	707114151021	161
N. WESTERN	7	KABOMPO	2	KABOMPO WEST	105	KABOMPO	18	2	9	2	702105182092	173
N. WESTERN	7	SOLWEZI	6	SOLWEZI CENTRAL	110	TUNWANTANANAI	11	2	7	3	706110112073	103

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NQ HH
SOUTHERN	8	CHOMA	1	MBABALA	116	KABIMBA	5	1	2	1	801116051021	51
SOUTHERN	8	CHOMA	1	PENBA	117	HABUNKULLU	13	1	3	2	801117131032	67
SOUTHERN	8	ITEZHITTEZHI	3	ITEZHITTEZHI	130	BASANGA	5	1	1	5	803130051015	169
SOUTHERN	8	KALOMO	4	KALOMO	120	SIACHITEMA	6	1	3	2	804120061032	171
SOUTHERN	8	KALOMO	4	KALOMO	120	NACHIKUNGU	16	1	2	3	804120161023	68
SOUTHERN	8	KAZUNGULA	5	KATOMBOLA	121	MUSOKOTWANE	6	1	2	2	805121061022	108
SOUTHERN	8	MAZABUKA	7	CHIKANKATA	124	MALALA	9	1	3	3	807124091033	178
SOUTHERN	8	MAZABUKA	7	MAGOYE	125	MWACHIGWALA	3	1	4	2	807125031042	57
SOUTHERN	8	MAZABUKA	7	MAZABUKA	126	NAKAMBALA	14	1	1	2	807126141012	291
SOUTHERN	8	MONZE	8	BWEENGA	127	CHOONGO EAST	6	1	6	1	808127061061	101
SOUTHERN	8	MONZE	8	MOOMBA	129	MWANZA WEST	7	1	2	2	808129071022	156
SOUTHERN	8	NAMWALA	9	NAMWALA	131	NDEMA	10	1	3	2	809131101032	122
SOUTHERN	8	SIYONGA	10	SIYONGA	132	IBWEMUNYAMA	12	1	1	2	810132121012	115
SOUTHERN	8	SINAZONGWE	11	SINAZONGWE	133	MALIMA	12	1	3	3	811133121033	167
SOUTHERN	8	GWEMBE	2	GWEMBE	118	LUKONDE	12	2	1	3	802118122013	177
SOUTHERN	8	LIVINGSTONE	6	LIVINGSTONE	123	MARAMBA	7	2	3	1	806123072031	122
SOUTHERN	8	MAZABUKA	7	MAZABUKA	126	MAZABUKA	13	2	3	1	807126132031	166
SOUTHERN	8	SIYONGA	10	SIYONGA	132	KARIBA	5	2	2	4	810132052024	134

PROVINCE	PROV. CODE	DISTRICT	DIST. CODE	CONSTITUENCY	CODE	WARD	CODE	REGION	CSA	SEA	SEA_ID	NO. HH
WESTERN	9	KALABO	1	KALABO	134	NDOKA	5	1	4	2	901134051042	193
WESTERN	9	KALABO	1	LIUWA	135	KUULI	21	1	3	1	901135211031	140
WESTERN	9	KAOMA	2	KAOMA CENTRAL	137	NKEYEMA	4	1	2	2	902137041022	85
WESTERN	9	KAOMA	2	KAOMA CENTRAL	137	LALAFUTA	10	1	1	3	902137101013	114
WESTERN	9	KAOMA	2	MANGANGO	139	NKENG	14	1	1	2	902139141012	59
WESTERN	9	LUKULU	3	LUKULU EAST	140	LUANCHUMA	7	1	1	1	903140071011	343
WESTERN	9	MONGU	4	LUENA	142	LIMULUNGA	8	1	4	3	904142081043	92
WESTERN	9	MONGU	4	MONGU	143	KATONGO	15	1	4	2	904143151042	147
WESTERN	9	MONGU	4	NALIKWANDA	144	MUTONDO	25	1	2	2	904144251022	96
WESTERN	9	SENANGA	05	NALOLO	145	KATABA	7	1	3	2	905145071032	122
WESTERN	9	SESHEKE	6	MULOBEZI	148	MACHILE	11	1	2	2	906148111022	87
WESTERN	9	SESHEKE	6	SESHEKE	150	LUSU	3	1	1	3	906150031013	99
WESTERN	9	SHANGOMBO	7	SINJEMBELA	147	BESHE	8	1	2	3	907147081023	195
WESTERN	9	MONGU	4	MONGU	143	KANYONYO	1	2	1	4	904143012014	152
WESTERN	9	SESHEKE	6	MWANDI	149	MWANDI	7	2	3	3	906149072033	93

Appendix D: Institutional and functional definitions

Terms	Definition	Additional Information
Part I: The Institutional Dimension		
Banks and bank like institutions: (B)	<p>Financial institution authorized to provide multiple financial services to their individual clients, including at least deposits, payments, credits and loans.</p> <p>Have access to the national payments network and are subject to formal surveillance by the Central Bank or other financial regulator.</p>	<p>Comment: Banks and bank-like institutions have a series of known and broadly comparable attributes across countries. All countries' regulators will have information on institutions registered as banks, as well as other formal financial institutions which offer similar services. These entities operate on relatively standard terms, typically have access to the national payments network and are subject to formal prudential surveillance by the Central Bank or other financial regulator. Such institutions would be registered under a Banking Act, Financial Services Act or Special Acts e.g. for Post banks or broad spectrum credit unions.</p> <p>This would include: all broad spectrum of formal financial institutions such as commercial banks, post office banks where these are allowed credit functions, and savings and loan banks, whether established as cooperatives or mutuals.</p> <p>It would not include credit-only MFIs, hire purchase or leasing firms, savings banks that do not lend to their clients.</p>
Other Formal Financial Institutions: (FO)	Registered financial institutions licensed to provide financial services.	<p>Comment: This adds to the previous category those limited service entities which do not provide the full spectrum of functions provided by banks and near banks. They are likely to be more specialized in terms of the functional spectrum and would include deposit only entities (such as savings banks), credit only entities (such as microfinance organizations), and payment only entities (such as Western Union agents). The range of such institutions will vary by country and by service introducing a trade-off of comparability and comprehensiveness across countries.</p> <p>Most of these institutions would be registered under financial services legislation, such as Financial Services, Microfinance Act, Insurance Act, or Credit Cooperative Act. Most would also be subject to some form of reporting to a financial surveillance authority – Central Bank or, e.g., Commissioner of Cooperatives, Microfinance Supervisor, Credit Union Authority, etc</p> <p>Include: finance/ credit companies, leasing companies, (including credit card providers), financial trust companies, insurance companies, formal remittance or money transfer agents as well as store card providers which are usually backed by a finance company or credit card company. Thus it would also include, e.g., South</p>

Terms	Definition	Additional Information
		<p>Africa, funeral parlors and burial societies as they are registered under the Financial Advisory and Intermediary Services Act. It also includes microfinance institutions (NGO or other) provided they are licensed to provide services of financial intermediation, and credit cooperatives, other than full service bank-like credit unions.</p> <p>Government banks and schemes would be included here.</p> <p>Formal financial services such as cited above which would normally be regulated (e.g. the provision of consumer credit through stores) may be omitted in some countries' legislation if it is not very comprehensively defined. In such cases, obtaining services from such financial service providers would still be included.</p>
Informal Financial Institutions: (FI)	Organized providers of financial services who could be registered as commercial entities under the commercial code, or other forms of civil society organizations offering financial services, or NGOs providing financial services and other entities not registered providing financial services.	<p>The key criterion is that these are civil, commercial or non profit providers of finance not formally licensed to provide financial intermediation services. They are not required to report their financial service activities to a financial surveillance authority. They may be registered commercial entities, such as pawn shops brokers, check cashing outlets, unregistered moneylenders, ROSCAs, tontines, ususus, stokvels etc. Highly country specific. Illegal providers would also be included.</p> <p>This category does not include friends, family or employer unless back by a registered financial institution.</p>
Part II: The Functional Dimension		
Transactions:	Financial services using cash or other means (cheque, cards, electronic means) to make or receive payments, domestic or international.	<p>At a basic level, obtaining cash for personal use, withdrawing cash, converting checks or vouchers to cash.</p> <p>At a more complex level, making or sending domestic payments through the financial network, receiving domestic funds through the financial network.</p> <p>At a higher level, sending or receiving cross border payments</p>
Savings	Safeguarding wealth and accumulating wealth for future use	<p>Primary purpose is to safeguard wealth. High degree of liquidity required in case funds are needed immediately, and high risk aversion.</p> <p>At a more complex level, earn a return on savings and increase their amount, for future use. May involve some reduction in immediate liquidity, in exchange for a higher return.</p> <p>At a higher level, try to increase returns on savings through investment vehicles with some</p>

Terms	Definition	Additional Information
		trade off in terms of liquidity / riskiness.
Credit/Loan	Obtaining funds from a third party with a promise of repayment of principal, and in most cases with interest and arrangement charges in exchange for use of the money.	Basic credit services would be short term loans for small amounts, and more complex services would be for longer durations and larger sums. Lines of credit / overdraft facilities which make funds available on a more flexible basis are more complex than basic loans.
Insurance	Payment of premium for risk of an event happening, where payout is made if the event occurs, or when the event occurs.	The primary purpose of the service is to manage risk around a specific event that may occur (fire, theft, damage, loss of crop, business failure) or will occur (death, illness).

Appendix E: Explanation of the Statistical Tools

1. Concentration indexes

Concentration indexes are used to determine the extent to which markets or industries are concentrated or fragmented. They are commonly employed to determine the monopolistic effects of mergers or takeovers. The most often used index is the Hirschman-Herfindahl (HH) index. Markets or industries with small HH indexes (typically below 1000) are commonly perceived to be monopolistic, and those with large indexes (typically above 1000) to be competitive (or un-concentrated or fragmented). The HH index is usually calculated from the market share of the various agencies in a sector, industry or market. In cases where market share is equally or near equally distributed among a large number of agencies (e.g. banks), the market will be competitive or fragmented. In cases where one or two agencies have nearly all market share the market will be concentrated or uncompetitive. Market share can be calculated from various bases. In the case of banks these could include: share of assets, share of savings accounts, share of credit and loan accounts, share of home loans, share of transactions etc. FinScope uses attitudinal data to determine the various banks' market share. These are calculated using: 1) awareness of banks; 2) usage of banks; 3) and main banks. Also, FinScope uses the number of bank products currently owned to calculate the concentration of bank products used.

The HH Index is calculated by means of the following formula:

$$HH = \sum_{i=1}^f p_i^2 \text{ where } f \text{ is the number of firms participating the market/industry;}$$

p is the market share of the i -th agency, and i is a given firm in the market/industry.

The following guidelines can be used to interpret the HH Index:

HH<1000:	Unconcentrated (or fragmented) market
1000<HH<1800:	Moderately concentrated market
HH>1800:	Highly concentrated market

These are merely guidelines, and not given truths, as governments and industries often set their own standards for concentration. Because the HH is often difficult to interpret with precise accuracy, FinScope uses the Effective Number of Banks index which is a derivative from the HH index. The advantage of the Effective Number of Banks Index is that it makes intuitive sense as it gives an exact number of more or less equally sized banks (e.g. 5.4 or 1.9 etc.). It is calculated as follows:

$$N = 1 / HH \text{ or } N = \frac{1}{\sum_{i=1}^f p_i^2}$$

To understand the effects of concentration one has to compare the actual number of banks (f) with the effective number of banks (N).

2. Correspondence analysis

Correspondence analysis is a statistical technique that measures the correspondence between two categories of data (e.g. types of financial institutions and service quality). The correspondence between the two variables is displayed graphically in multidimensional space. The results are interpreted as the distance between the categories in each of the two variables, i.e. how close or far apart they are.

The Correspondence Analysis looking at the types of financial service providers and the attributes assigned to each of them identified two dimensions. The first dimension distinguishes the informal institutions - Chilimbas and Kalobas – from the formal ones (Banks, Building Societies, Insurance Companies). These organizations are quite far apart based on the attributes assigned to them. MFIs are somewhere between them. The second dimension distinguishes between banks and all other institutions.

According to the analysis, the following attributes are most closely associated with informal institutions:

- Do not require an ID
- Clients understand the product
- They make quick decisions on loans
- They accept small transactions
- They charge high interest rates.

The following attributes are associated with MFIs:

- They require a permanent address.

The following with banks:

- Low return and interest
- Ideal service provider
- Clients trust them
- Convenient hours
- Can't borrow small amounts
- Require a minimum balance
- Charge high bank charges and fees
- Satisfied with service
- Need a payslip

With insurance companies and building societies:

- They are too far away
- They have too few branches
- Service is slow
- Difficult to withdraw money
- Require a permanent address
- Staff explains obligations to clients

The remaining attributes are associated with two or more organizations and are located at points that are equally close to two or more of the financial institutions. Thus none of these could be regarded as specific to one type of institution.

Overall, the distance between the formal and informal institutions is quite large with regard to their corresponding attributes. Among the formal institutions, banks are quite a distance away from insurance companies and building societies, and these two, in turn are quite close together. Their attributes are thus quite similar, but quite different from that of banks (and informal institutions). The two informal institutions are also very similar with regard to their attributes.

3. Lived Poverty Index

The data can also be used to calculate a Lived Poverty Index which is a measure of real-time deprivation. The LPI is useful understanding the poverty profiles of segments of the market. The LPI measures poverty as the frequency and extent to which people have to do without some basic necessities - water, food, cooking materials, and medical care. These measures are collected by means of a 5-point scale, going from never to almost always. All items are combined into a single measure where individuals on the upper side of the scale have much more lived poverty, and those on the lower end, much less. This index performs well in capturing the pliable nature of poverty, and is fairly accurate when compared to other well known measures of poverty (such as the HDI, and HPI). The Lived Poverty Index was devised and first used during Round 1 of the Afrobarometer surveys.

Looking at the Zambian data, not having sufficient electricity is the most common basic necessity that people do without. Yet, although an important component of poverty, one had to keep in mind that electricity might not be available in most areas, hence, the high levels of deprivation.

Second most important item, is going without a cash income. Slightly more than one-in-three Zambians have to go without a cash income “often” or “always”. About one-in-five lack their required medicines, food and clear water.

These individual items have been collated into a single index ranging from 1 (never) to 5 (always). Thus, the higher the score on the index, the greater the lived poverty. Conversely the lower the score, the smaller the lived poverty. Comparing the various subgroups on the Lived Poverty Index, the following trends are statistically significant:

- ✓ The unbanked are significantly poorer than the banked.
- ✓ Rural dwellers are significantly poorer than urban dwellers.
- ✓ Those citizens with lower levels of formal education are significantly poorer than those with higher levels of formal education.
- ✓ Larger households are significantly poorer than smaller households.
- ✓ There is no significant correlation between age and lived poverty, and there is no difference between the lived poverty scores of male and female respondents.



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