



FINMARK TRUST ZAMBIA

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REPUBLIC OF ZAMBIA

CENTRAL STATISTICAL OFFICE

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QUESTIONNAIRE No:

M & N ASSOCIATES

P.O. BOX 35264

LUSAKA

ZAMBIA

FINScope ZAMBIA 2009 SURVEY

IDENTIFICATION PARTICULARS			
1. PROVINCE NAME		<input style="width: 20px; height: 20px;" type="text"/>
2. DISTRICT NAME	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	
3. CONSTITUENCY	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	
4. WARD	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	
5 REGION	RURAL 1 URBAN 2	<input style="width: 20px; height: 20px;" type="text"/>
6. CSA NUMBER			<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
7. EA NUMBER			<input style="width: 20px; height: 20px;" type="text"/>
8. CLUSTER NUMBER			<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
9. SAMPLING SERIAL NUMBER			<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
10. NAME OF HEAD OF HOUSEHOLD			
11. LOCALITY/TOWNSHIP NAME			
12. NAME OF RESPONDENT		13. SEX OF RESPONDENT MALE 1 FEMALE 2	
			<input style="width: 20px; height: 20px;" type="text"/>
14. INTERVIEW STATUS		15. HOUSEHOLD SELECTION STATUS	
Completed 1	<input style="width: 20px; height: 20px;" type="text"/>	Originally Selected Household 1	<input style="width: 20px; height: 20px;" type="text"/>
Partial Completed 2		Replacement Household 2	
16. ASSIGNMENT RECORD		DATE OF INTERVIEW	
ENUMERATORS' NAME		DD	MM YY
		<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
SUPERVISORS' NAME		DATE OF CHECKING	
		<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>

FinScope Zambia 2009 Survey

Hello, my name is I do interviewing on behalf of the Central Statistical Office. We are interviewing people to find out more about the lives of Zambians so that we can help develop ideas on how to improve people's lives.

First I have to make a list of everyone in your household who are Zambian citizens in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in Zambia and I have to follow a specific procedure to choose the person I have to interview. Can I continue?

Household register

How many people are part of this household who are Zambian citizens? When I say household I mean a person or group of persons who normally cook, eat and live together. These people may or may not be related by blood, but make common provision for food or other essentials for living and they have only one person whom they regard as head of household. If someone has not lived with the household continuously for at least six months during the past 12 months he/she is not regarded as a household member for the purpose of the survey.

If no member of the household is a Zambian citizen close interview and substitute the household.

- Record full names of all members of the household in separate grids below in order of oldest to youngest.
- **Note: Member of household is defined as a person** who has continuously been living with the household for at least 6 months during the past 12 months.
- **Head of household is the person all members of the household regard as head. He/she is the one who normally makes day to day decisions governing the running of the household and who has lived in the household continuously for at least 6 months during the past year.**
- An income earner is regarded as a person who contributes either cash or kind to the household.
- Record respondent selected for interview from kish table in column provided.

		Name of household member	Age	Sex: Male=1; Female=2		Income earner? Yes=1; No=2		Tick Respon- dent
Adults 16 years and older	1			1	2	1	2	1
	2			1	2	1	2	2
	3			1	2	1	2	3
	4			1	2	1	2	4
	5			1	2	1	2	5
	6			1	2	1	2	6
	7			1	2	1	2	7
	8			1	2	1	2	8
	9			1	2	1	2	9
	10			1	2	1	2	10
	11			1	2	1	2	11
	12			1	2	1	2	12
	13			1	2	1	2	13
	14			1	2	1	2	14
	15			1	2	1	2	15

		Name of household member	Age	Sex: Male=1; Female=2		Income earner? Yes=1; No=2			
Adults 16 years and older who do not qualify and members younger than 16	1			1	2	1	2		
	2			1	2	1	2		
	3			1	2	1	2		
	4			1	2	1	2		
	5			1	2	1	2		
	6			1	2	1	2		
	7			1	2	1	2		
	8			1	2	1	2		
	9			1	2	1	2		
	10			1	2	1	2		
	11			1	2	1	2		
	12			1	2	1	2		
	13			1	2	1	2		
	14			1	2	1	2		
	15			1	2	1	2		

Reasons why adults 16 years and older do not qualify

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Kish Table

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 qualifying adults (16+) in the household who qualify for the survey.

Find the number running down the left side of the table that matches the end of the questionnaire number, and the total number of household members that qualify running across the top of the table.

Circle the number where these two numbers meet in the table.

This is the number of the person that you will interview – record on previous page and check details.

Interview the selected individual.

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

Section 1: Household Information and Demographics

I am going to start by asking you a few questions about yourself and your household.

Q 1.1 Do you consider yourself the head of the household?

Yes	1	If YES go to Q1.2
No	2	If NO go to Q1.1.1

1.1.1 How old is the head of the household?

999	Don't know

1.1.2 Is the head of the household male/female?

Male	1
Female	2

1.1.3 Which of the following applies to the head of the household? **Single mention**

Never married	1
Married	2
Cohabiting	3
Separated	4
Divorced	5
Widowed	6

1.1.4 Does the head of the household earn an income?

Yes	1	If YES go to Q1.1.4a
No	2	If NO go to Q1.1.6

1.1.4a Is the head of the household the main income earner of the household?

Yes	1
No	2

1.1.5 What is the employment status of the head of the household? **Single mention**

An employer	1
An employee	2
Self-employed	3
unpaid family worker	4
Unemployed	5
Other specify	6

1.1.6 What is your relationship to the head of the household? **Single mention**

Spouse/partner	1
Parent/parent-in-law	2
Child	3
Grandparent	4
Other relative	5
Other	6

Q 1.2 How old are you?

--	--

Q 1.3 Sex:

Male	1
Female	2

Q 1.4 Are you

Single mention

Never married	1
Married	2
Cohabiting	3
Separated	4
Divorced	5
Widowed	6

Q 1.5 Could you please tell me what is the highest level of education you have achieved? **Single mention**

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

Q 1.6 What is your employment status? *Single mention*

An employer	1
An employee	2
Self-employed	3
unpaid family worker	4
Unemployed	5
Other specify	6

Q 1.7 In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.

Single mention

You alone	1
You and your spouse/partner	2
You and your household members (more than just partner)	3
You and household members and other family members	4
Decisions are made without involving me	5

Q 1.8 How would you describe your general state of health? *Single mention*

Health status is good	1
Health status is average	2
Health status is poor	3

Q 1.9 When you are ill, where do you mostly go to be treated? *Single mention*

Public hospital or clinic	1
Private doctor	2
Private hospital	3
Traditional healer	4
Friend or family	5
Other	6
Does not take treatment	7

Q 1.10 POVERTY INDICATORS

1.10.1 Over the past year, how often have you or your household..... ? *READ OUT Single mention for each*

1.10.2 Who would you turn for help if you experience the difficulties we have just talked about?

Spontaneous - don't read out. Multiple mention possible

Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization e.g. CARE=4; Church=5; Financial institution e.g. bank or MFI=6; Government=7; Ward councilor/political leader=8; Savings club e.g. Chilimba, ROSCA or ASCA=9; Money lender e.g. Kaloba or shylock=10; Farmers association=11; No One=12; Dont know=13; Other=14

		1.10.1 Have you or household						1.10.2 Turn to	
		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 enough fuel to cook your food	1	2	3	4	5	6		
5	Gone without a cash income	1	2	3	4	5	6		
6	Not been able to send children to school as a result of not being able to pay fees, uniforms, or other school costs	1	2	3	4	5	6		
7	Taken children out of school to help with household or other activities	1	2	3	4	5	6		

Q 1.11 DWELLING STRUCTURE - Enumerator to observe - ask only where uncertain

1.11.1 What is the main material used for the roof of the dwelling?

Concrete/cement	1
Asbestos sheet	2
Iron sheets	3
Thatch/Grass/Straw	4
Tiles	5
Slate	6
Other	7

1.11.2 What is the main material used for the walls of the dwelling?

Pan brick	1	Thatch/grass/straw	8
Concrete brick/block	2	Iron sheets	9
Mud brick	3	Hard board	10
Mud burnt, brick	4	Mixtures	11
Pole	5	Other	12
Pole and dagga	6	Does not know	13
Mud	7		

1.11.3 What is the main material of the floor of the dwelling?

Concrete only	1
Covered concrete	2
Mud	3
Wood only	4
Other	5
Does not know	6

Q 1.12 LIVING DENSITY

1.12.1 How many rooms in this dwelling are used for sleeping purposes?

1.12.2 How many people usually sleep in this dwelling?

Q 1.13 Please tell me which of the following describes your situation best? **Single mention**

You own this dwelling	1	Go to 1.13.1
A member of your household owns this dwelling	2	Go to Q1.14
You/your household rent this dwelling	3	
This dwelling is provided to you/your household rent free	4	
Other	5	

1.13.1 How did you get the dwelling?
Single mention

I bought it	1	Go to 1.13.1a
I built it	2	Go to 1.13.2
My family bought it	3	
I inherited it	4	
Other	5	

1.13.1a Where did you get most of the money? **Single mention**

Mortgage from building society	1
Loan from bank	2
Loan from other financial institution (eg MFI, SACCO)	3
Loan from government housing scheme	4
Own savings	5
Inherited some money	6
Pension lump sum/terminal benefits payment	7
Other, specify	8

1.13.1b Do you owe money on the dwelling?
Single mention

Yes	1
No	2
Not applicable	3

- 1.13.2** For each of the following statements please tell me if it is true or false or does not apply to you. **Single mention for each statement**

		True	False	Don't apply
1	You will never move and will probably spend your whole life in this dwelling	1	2	3
2	Your dwelling is something to keep and never sell	1	2	3
3	If you needed a large sum of money you would sell your dwelling	1	2	3
4	You would sell your dwelling to buy a bigger dwelling	1	2	3
5	You would use your dwelling as security when borrowing money	1	2	3
6	You think of your dwelling as an investment that will increase in value over time	1	2	3
7	Your dwelling is an asset to earn money e.g. by renting it out to someone else	1	2	3
8	You have enlarged or plan to enlarge your dwelling	1	2	3

- 1.13.3** Do you have a title deed for the land/plot where your dwelling is?

Yes	1
No	2

- 1.13.4** Do you own other dwellings?

Yes	1
No	2

- Q 1.14** What is the main source of drinking water for household members? **Single mention**

Own tap	1	Pumped water	6
Public tap	2	Unprotected well	7
Other tap	3	Lake/river/stream	8
Borehole	4	Vendor	9
Protected well	5	Other	10

- Q 1.15** What type of toilet facility is mostly used by the members of your household? **Single mention**

Own flush toilet inside dwelling	1	Neighbour's/other's pit latrine	6
Own flush toilet outside	2	Acqua privy	7
Communal shared flush toilet	3	Bucket	8
Own pit latrine	4	None	9
Communal pit latrine	5	Other	10

- Q 1.16 SOURCES OF ENERGY**

- 1.16.1** What is the main source of energy that your household uses for cooking? **Single mention**

Electricity	1	Gas	4
Kerosene/Paraffin	2	Crop/livestock residues	5
Coal / Wood / Charcoal	3	Other	6

- 1.16.2** What is the main source of energy that your household uses for lighting? **Single mention**

Electricity	1	Torch	6
Kerosene/Paraffin	2	Solar panel	7
Candles	3	Other	8
Diesel	4	None	9
Open fire	5		

- Q 1.17** Some of the following 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 of the following do you or your household own. **(Asset should be in working condition)**

	Yes	No
1 Television	1	2
2 Radio	1	2
3 Refridgerator	1	2
4 Electric stove with oven	1	2
5 Generator	1	2
6 Car/truck	1	2
7 Four wheel drive	1	2
8 Cellphone	1	2
9 Bicycle	1	2
10 Sewing machine	1	2
11 Bed	1	2
12 Lounge suite	1	2
13 Wardrobe	1	2
14 Tractor	1	2
15 Plough	1	2
16 Picks, hoes, hand tools for working on land	1	2
17 Hand drawn cart	1	2
18 Donkey/ox cart	1	2

Q 1.18 TECHNOLOGY ACCESS

1.18.1 Which of the following do you have access to?

1.18.2 *Those with access:* Do you use this at least once a week?

		1.18.1 Access		1.18.2 Usage	
		Yes	No	Yes	No
1	Cellphone	1	2	1	2
2	Public phone	1	2	1	2
3	Telephone at home	1	2	1	2
4	Computer at home	1	2	1	2
5	Computer elsewhere	1	2	1	2
6	Internet at home	1	2	1	2
7	Internet elsewhere	1	2	1	2
8	E-mail at home	1	2	1	2
9	E-mail elsewhere	1	2	1	2

1.18.3 Do you personally have a

		Yes	No
1	Cellphone paying with a pre-paid card	1	2
2	Cellphone with a contract / subscription	1	2

Q 1.19 Which of the following did you read, watch or listen to in the last month?

		Yes	No
1	Television	1	2
2	Radio	1	2
3	Newspapers	1	2
4	Magazines	1	2

Q 1.20 Which of the following documents do you have in your name?

		Yes	No
1	National registration card	1	2
2	Driver's licence	1	2
3	Passport	1	2
4	Electricity/water bill	1	2
5	Telephone/Zamtel bill	1	2
6	Bank statement	1	2
7	Lease or rental agreement (e.g. vehicle or house)	1	2
8	Subscription (eg satellite TV)	1	2
9	Tax return	1	2
10	Insurance policy	1	2
11	Payslip from employer	1	2

Q 1.21 Please tell me what you regard as the most valuable thing that you have?

Single mention. Spontaneous mention - do not read out but prompt

Dwelling or other buildings	1
Business or businesses	2
Vehicle or means of transport	3
Household goods and furniture	4
Savings and/or investments	5
Health and ability to work	6
Being part of a family with financial support	7
Children/spouse/family	8
Other specify	9

Section 2: Farming and Fishing

- Q 2.1** I am now going to talk about farming and fishing. When I say farming I am talking about growing crops or keeping livestock and when I talk about fishing I refer to fishing in lakes/ivers and/or aquaculture. Can you please tell me which of the following statements describes your household best? **Single mention**

Your household is only involved in farming/fishing and no-one in the household has any other work	1	Go to Q2.2
Your household is involved in farming/fishing AND other work	2	
Your household is NOT involved in farming or fishing at all	3	Go to Section 3

Q 2.2 FARMING/FISHING ACTIVITIES

- 2.2.1** Which of the following types of farming/fishing is your household involved in? **Multiple mentions possible**

Crops/Vegetables		Yes	No
1 Beans		1	2
2 Cassava		1	2
3 Coffee		1	2
4 Cotton/Seed cotton		1	2
5 Cowpeas		1	2
6 Groundnuts		1	2
7 Irish potato		1	2
8 Maize		1	2
9 Millet		1	2
10 Rice		1	2
11 Sorghum		1	2
12 Soya beans		1	2
13 Sugar cane		1	2
14 Sunflower		1	2
15 Sweet potatoes		1	2
16 Tobacco		1	2
17 Wheat		1	2
18 Vegetables (eg tomato, onion, rape, cabbage, green maize)		1	2
19 Other crops specify		1	2

Livestock		Yes	No
20 Cattle		1	2
21 Goats		1	2
22 Sheep		1	2
23 Pigs		1	2
24 Other livestock specify		1	2
25 Poultry		1	2
26 Fishing - lake/river		1	2
27 Fish farming		1	2

- 2.2.1a Ask only those with livestock:** Thinking of your livestock, please tell me if the following statements are true or false?

	True	False	Don't know
1 Your household will sell some of your livestock to get cash when you need cash	1	2	3
2 Your household regards your livestock as a form of savings	1	2	3
3 Your household will use your livestock as security when you need to borrow money	1	2	3
4 Your household will never sell your livestock	1	2	3

- Q 2.3** For your farming and/or fishing activities, you need things like seed or fertiliser, pesticides, food and medicine for livestock or equipment for fishing, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it? **Spontaneous mention, do not read out. Multiple mention possible**

Have money to buy/ don't buy	I do not use any inputs for farming or fishing activities	1
	I don't have to buy because I manage with what I have already(keeping seed from own harvest, using	2
	I have money to buy it, I use money from other sources of income	3
	I Use savings I have	4
Sell something	I sell some of my crops and use the money	5
	I sell some of my livestock and use the money	6
	I sell products like milk, eggs that I get from my own animals to get money to buy it	7
	I sell something I collect from nature (eg thatch, wood) to get money to buy it	8
Labour	I do piece work to get money to buy it	9
	I get it in exchange for work I do	10
Supplier credit	I get it from a buyer to whom I have to sell my crop, livestock or fish when it is ready	11
	I get from a supplier or distributor and pay later	12
Borrow	I get a loan from a bank	13
	I get a loan from another financial institution (eg MFI, SACCO)	14
	I get a loan from a farmers association	15
	I borrow from a community/savings group where we save and lend to each other (eg Chilimba, ROSCA,	16
	I borrow from a money lender eg Kaloba,shylock	17
Subsidies	Government or a government body gives them to me or subsidises the cost (eg subsidised fertiliser)	18
	A Non-Government Organisation (NGO) or community based organisation gives them to me or subsidises	19
Friends and family	A relative or friend gives them to me or gives me money to buy it	20
	A relative or friend takes a loan to buy them for me	21
	Other specify	22
	Does not know	23

- 2.3.1** During which months is your expenditure on your farming/fishing activities the highest? *Multiple mentions possible*

January	1	September	9
February	2	October	10
March	3	November	11
April	4	December	12
May	5	All months are the same	13
June	6	NA - no expenditure	14
July	7	Don't know	15
August	8		

- Q 2.4** Which of the following describes your household situation best?

Read out. Single mention

You sell most of your farm produce/fish	1	Go to 2.4.2
You use most of your farm produce/fish	2	
You use ALL your farm produce/fish and sell nothing	3	Go to 2.4.1

- 2.4.1** Why do you farm or fish only for your own use? Why don't you sell anything? *Spontaneous mention Do not read out. Multiple mentions possible*

The market is too far away	1	Go to Section 3
There is no transport to the market	2	
Transport is too expensive	3	
There is no surplus to sell	4	
Nobody in the household is able to travel	5	
There is no need to sell as have other source of income	6	
Other specify	7	
Does not know	8	

- 2.4.2** During which months is your income from your farming/fishing activities the highest? *Multiple mentions possible*

January	1	August	8
February	2	September	9
March	3	October	10
April	4	November	11
May	5	December	12
June	6	All months are the same	13
July	7	Don't know	14

- 2.4.3** From which farming activity does your household get the most income? *Multiple mentions possible*

Crops/Vegetables		Livestock	
Beans	1	Cattle	20
Cassava	2	Goats	21
Coffee	3	Sheep	22
Cotton/Seed cotton	4	Pigs	23
Cowpeas	5	Other livestock specify	24
Groundnuts	6		
Irish potato	7	Poultry	25
Maize	8	Fishing - lake/river	26
Millet	9	Fish farming	27
Rice	10	Don't know	28
Sorghum	11		
Soya beans	12		
Sugar cane	13		
Sunflower	14		
Sweet potatoes	15		
Tobacco	16		
Wheat	17		
Vegetables (e.g. tomato, onion, rape, cabbage, green maize)	18		
Other crops specify	19		

Section 3: Income and Expenditure

- Q 3.1** An expense is anything that you pay for, whether in cash, in kind (goods or services) or any other form. Thinking of all your regular expenses, please tell me which three items are most important for you to pay first?

Spontaneous mention, do not read out - multiple mention

Rent	1
Electricity bills	2
Water bills	3
Telephone / cellphone bills	4
Food & groceries	5
Clothing	6
Medical expenses	7
School / tuition fees	8
Fuel – Charcoal / Wood / Paraffin	9
Petrol / Diesel	10
Savings club contribution e.g. Chilimba, ROSCA, ASCA	11
Money owed to store where I got goods	12
Money owed to suppliers of the goods I sell	13
Loan from bank	14
Loan from another financial institution	15
Loan from money lender eg Kaloba, shylock	16
Money owed to family/friends	17
Other specify	18
I don't have expenditure	19

- Q 3.2** How do you usually pay for: **Spontaneous mention - multiple mention possible**

3.2.1 Food/groceries

3.2.2 Clothes

3.2.3 Larger household goods or appliances

	3.2.1 Food	3.2.2 Clothes	3.2.3 HH goods
By using cash	1	1	1
By borrowing money and paying in cash	2	2	2
By cheque	3	3	3
By debit card / ATM card / Cashpoint card / Connect card	4	4	4
By credit card e.g. Master Card	5	5	5
By other bank card	6	6	6
Cell phone payment	7	7	7
Internet payment	8	8	8
By getting from the store/supplier and paying later with interest	9	9	9
By getting from the store/supplier and paying later without interest	10	10	10
By exchanging goods for this	11	11	11
By doing piece work or providing services for it	12	12	12
Other specify	13		
Other specify		13	
Other specify			13
I don't buy this	14	14	14

Q 3.3 Different people get money in different ways to pay for their expenses

3.3.1 Please tell me how you get/make your money? Please tell me about all the different ways that you get/make money if you get money in more than one way **Multiple mention possible**

3.3.2 **Only for those with more than one source of money:** On which of these do you rely most to make a living? **Single mention**

3.3.3 **For each money source ask:** During what time of the year do you receive money from ...? Is it

3.3.4 **For each money source ask:** How do you receive the money you get from? **Multiple mention possible**

3.3.5 **For each money source ask:** During the time of the year that you get the money from how often do you get money? Is it

		3.3.1 Regular sources of income	3.3.2 Rely most on	3.3.3 Time of year			3.3.4 Ways of receiving						3.3.5 Frequency of receiving				
				All months of the year	Only specific months (seasonal ly)	Occasion ally	Cash in person	Cash - 3rd party	Swift transfer	Western Union	Into bank account	Other	Daily	Weekly	Twice amonth	Monthly	More than monthly
Wages/ Salaries	1	Salaries / wages from a company / business	1	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	2	Salaries / wages from a farm	2	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	3	Salaries / wages from an individual (incl family)	3	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	4	Salaries/wages from government	4	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Business	5	Self-employed in own business	5	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Farming/ Fishing	6	Money from farming - sale of crops/livestock/poultry or by-products such as milk, eggs, meat	6	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	7	Money from fishing/fish farming	7	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Rent	8	Rental income	8	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Pension	9	Private pension	9	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	10	State/Government pension	10	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Grants	11	Social welfare money/grant from Government	11	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Maintenance	12	Maintenance money	12	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Savings investment	13	Interest from savings, investments, stocks, unit trusts, etc.	13	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	14	Money from business investments in the country	14	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	15	Money from business investments outside the country	15	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Remittances	16	Money from family in the country	16	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	17	Money from family outside the country	17	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	18	Money from friend in the country	18	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	19	Money from friend outside the country	19	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Depend on hh member	20	Get money from household member	20	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	21	Household member pays all my expenses	21	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Informal activities	22	Borrow goods to sell for income and repaying lender after selling (marketeeing)	22	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	23	Exchanging goods and selling the exchanged goods	23	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	24	Piece work	24	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	25	Trading products collected from nature (such as wood, thatch, charcoal, honey, muti etc.)	25	1	2	3	1	2	3	4	5	6	1	2	3	4	5
	26	Provide financial services to your community for profit (money lender)	26	1	2	3	1	2	3	4	5	6	1	2	3	4	5
Other	27	Other specify	27	1	2	3	1	2	3	4	5	6	1	2	3	4	5
None	28	Do not receive income	28	GO TO Q3.10													

- Q 3.4 How do you PREFER to be paid for these activities that we just talked about? **Single mention**

Cash	1
Cheque	2
Into bank account	3
Other specify	4

- Q 3.5 **Ask only those who get money from salaries/wages (3.3.1=1,2,3 or 4) and work all months of the year (3.3.3=1)**

Do you work	Full-time	1
	Part-time	2

- Q 3.6 **Ask only those who get money from a household member (3.3.1=20) Multiple response possible**

You said that you got money from a household member, who gives you money?

Parent	1
Child	2
Spouse/partner	3
Other	4

- Q 3.7 **Income**

- 3.7.1 What is your personal **TOTAL MONTHLY INCOME** before tax and other deductions? Please include income from all the activities that you have just mentioned. **(Single Mention)**

No income	1
Less than K50,000	2
K50,000 – K100,000	3
K100,001 – K150,000	4
K150,001 – K200,000	5
K200,001 – K300,000	6
K300,001 – K400,000	7
K400,001 – K600,000	8
K600,001 – K800,000	9
K800,001 – K1,000,000	10
K1,000,001 – K5,000,000	11
K5,000,001 – K10,000,000	12
Over K10,000,000	13
Don't have monthly income	14
Uncertain / Do not know	15
Refuse to answer	16

- 3.7.2 What is your personal **TOTAL ANNUAL INCOME** before tax and other deductions?. Please include income from all the activities that you have just mentioned. **(Single mention)**

No income	1
Up to K500,000	2
K500,001 – K1,000,000	3
K1,000,001 – K2,000,000	4
K2,000,001 – K5,000,000	5
K5,000,001 – K10,000,000	6
K10,000,001 – K20,000,000	7
K20,000,001 – K30,000,000	8
K30,000,001 – K50,000,000	9
Over K50,000,000	10
Uncertain / Do not know	11
Refuse to answer	12

- 3.7.3 **Ask only those who gave monthly and annual income estimates**

Which of the **monthly or annual** figures that you gave me just now would you say is the most accurate?

Annual income	1
Monthly income	2
Both accurate	3
Don't know	4

- Q 3.8 Do you have money of your own that you can do with as you wish?

Yes	1	Go to Q3.9
No	2	Go to 3.8.1

- 3.8.1 Why not? **Spontaneous mention - do not read out**

Money goes into household expenses	1
Have to give my money to household member/family member	2
Does not get an income	3
Other specify	4
Refused to answer	5

Q 3.9 Income risk factors and coping mechanisms:

3.9.1 Unexpected things sometimes happen that affect your income. What things can you think of that would affect your income? **Multiple mention possible**

3.9.2 **Ask for each mentioned in 3.9.1** Did you experience in the past 12 months?

3.9.3 **Ask for each mentioned in 3.9.1** Who do you turn to or would you turn to for help if?

*Rely on: Family and friends for help=1; Insurance=2; Community to help=3;
Borrow: Family/friends=4; Savings club=5; Employer=6; Money lender=7; Bank=8; Other fin inst=9;
Other: Apply for Gov help=10; Go to councillor=11; Use savings=12; Sell something=13; Cut on other costs=14; Nothing=15;
Other=16; Don't know=17*

			3.9.1 Events	3.9.2 Happened? 1=Yes; 2=No	3.9.3 Turn to
Household	1	Increase in household size (more dependents relying on household income)	1	1	2
	2	Death of or loss of income from main income earner	2	1	2
	3	Death of other family member not main income earner	3	1	2
	4	Illness within your household or family that requires medical expenses	4	1	2
	5	Separation or divorce	5	1	2
	6	Disability - self or household member	6	1	2
Education	7	Having to pay unforeseen school/education fees	7	1	2
Employment	8	Loss of job - self or household member	8	1	2
Property	9	Fire or destruction of household property	9	1	2
	10	Loss of your home	10	1	2
Savings	11	Loss of your savings	11	1	2
Nature	12	Drought, poor rainfall or loss of access to water for farming	12	1	2
	13	Flooding	13	1	2
	14	Harvest failure or losses of crop harvest	14	1	2
Agriculture	15	Death or illness of livestock	15	1	2
	16	Loss of your land or access to land you use	16	1	2
	17	Low selling prices - e.g. maize, tobacco floor prices or prices buyers are prepared to pay	17	1	2
	18	Competition - everyone is selling - difficult to sell own goods/products	18	1	2
	19	FRA not able to buy all maize	19	1	2
	20	Lack/shortage of subsidised fertiliser	20	1	2
Business	21	Loss/failure of your business	21	1	2
Expenditure increases	22	Rise in transport costs	22	1	2
	23	Rise in electricity/water prices	23	1	2
	24	Rent increases	24	1	2
	25	Rise in prices of goods such as groceries etc.	25	1	2
Interest	26	Rise in interest rates	26	1	2
	27	Other specify	27	1	2
	28	Can't think of any/nothing	28	Go to Q3.10	

Q 3.10 Major events

3.10.1 Which of the following events is the most costly? **Single mention**

3.10.2 How would you pay for it? (**Mention the main means**) **Single mention**

Save for it=1; Rely on savings club=2; Borrow money at the time=3; Rely on Family/friends=4; Rely on community to help=5; Sell something to cover the costs=6; Don't know=7; Other=8

		3.10.1 Event	3.10.2 Payment							
1	Birth of a child	1	1	2	3	4	5	6	7	8
2	Lobola	2	1	2	3	4	5	6	7	8
3	Wedding	3	1	2	3	4	5	6	7	8
4	Funeral	4	1	2	3	4	5	6	7	8
5	Illness or medical emergency (self or household member)	5	1	2	3	4	5	6	7	8
6	Children's education	6	1	2	3	4	5	6	7	8
7	Does not know (Do not read out)	7	1	2	3	4	5	6	7	8

Section 4: Access to Infrastructure

Q 4.1 Physical access to infrastructure

- 4.1.1 How would you get to your nearest food and grocery store? *Single mention*
 4.1.2 How long would it take you to get there? (*refer to transportation method*) *Single mention*
 4.1.3 How would you get to your nearest market? *Single mention*
 4.1.4 How long would it take you to get there? (*refer to transportation method*) *Single mention*
 4.1.5 How would you get to your nearest Post Office? *Single mention*
 4.1.6 How long would it take you to get there? (*refer to transportation method*) *Single mention*

Transportation Method	4.1.1 Store	4.1.3 Market	4.1.5 Post Office
Walk	1	1	1
Own vehicle	2	2	2
Someone else's vehicle	3	3	3
Taxi	4	4	4
Local Minibus	5	5	5
Public bus / lift	6	6	6
Bicycle	7	7	7
Boat / Canoe	8	8	8
Cattle / cart	9	9	9
Other	10	10	10
Don't know	11	11	11
Time taken	4.1.2 Store	4.1.4 Market	4.1.6 Post Office
Under 10 minutes	1	1	1
About 10 minutes	2	2	2
Between 10 and 20 minutes	3	3	3
About 20 minutes	4	4	4
Between 20 and 30 minutes	5	5	5
About 30 minutes	6	6	6
Between 30 minutes and 60 minutes	7	7	7
About an hour	8	8	8
More than an hour	9	9	9
Up to a day	10	10	10
More than a day	11	11	11
Don't know	12	12	12

Q 4.2 Now I would like you to think about financial institutions like banks, building societies, microfinance institutions and insurance companies

- 4.2.1 Which of these types of institutions is the closest to where you live? *Single mention*

Bank	1
Micro finance institution	2
Building society	3
Insurance company	4
Does not know (<i>do not read out</i>) Go to Q5.1	5

- 4.2.2 How would you get to the nearest? (*Refer to institution mentioned in 4.2.1*) *Single mention*
 4.2.3 How long would it take you to get there? (*Refer to transportation method*) *Single mention*

Transportation Method	4.2.2
Walk	1
Own vehicle	2
Someone else's vehicle	3
Taxi	4
Local Minibus	5
Public bus / lift	6
Bicycle	7
Boat / Canoe	8
Cattle / cart	9
Other	10
Don't know	11
Time taken	4.2.3
Under 10 minutes	1
About 10 minutes	2
Between 10 and 20 minutes	3
About 20 minutes	4
Between 20 and 30 minutes	5
About 30 minutes	6
Between 30 minutes and 60 minutes	7
About an hour	8
More than an hour	9
Up to a day	10
More than a day	11
Don't know	12

4.2.3a Ask only those who walk (4.2.2): Why don't you use public transport? *Spontaneous mention - do not read out. Multiple mentions possible*

It is close enough to walk - don't need to use transport	1
It is too expensive	2
It is not available	3
It does not come on time	4
It does not come regularly	5
It is not safe	6
Other specify	7
Don't know	8

4.2.4 If you should use public transport to get to your nearest, what would a return trip cost you? *Single mention*

Up to K5000	1
K5001 to K10000	2
K10 001 to K11 000	3
K11 001 to K25 000	4
K25 001 to K50 000	5
K50 001 to K100 000	6
Over K100 000	7
Don't know	8
NA (Too Near)	9

Section 5: General Financial Literacy & Awareness

Q 5.1

There are many words used in Zambia that apply to financial services. I am going to read out a few of these words, please tell me whether you have heard of the word and understand its meaning or whether you have heard the word but do not understand what it means or whether you have never heard of the word. *Single mention for each*

	Heard and understand	Heard but don't understand	Never heard
1 Bank	1	2	3
2 Budget	1	2	3
3 Debt	1	2	3
4 Savings Account	1	2	3
5 Current Account	1	2	3
6 Debit Card	1	2	3
7 Credit Card	1	2	3
8 ATM / Cashpoint Card	1	2	3
9 Collateral	1	2	3
10 Insurance	1	2	3
11 Interest	1	2	3
12 Investment	1	2	3
13 Microfinance	1	2	3
14 Exchange Rate	1	2	3
15 Profit	1	2	3
16 Turnover	1	2	3
17 Revenue	1	2	3
18 Cashflow	1	2	3
19 Savings	1	2	3
20 Premium	1	2	3

Q 5.2

Thinking about banking, can you please tell me the names of banks you know or are aware of? Any others? *Spontaneous mention - do not read out or prompt Multiple mentions possible*

	Spontaneous Banks Awareness	
	First Mention	Other Mentions
Access Bank	1	1
African Banking Corporation (ABC)	2	2
Bank of China	3	3
Barclays Bank	4	4
Cavmont Capital Bank	5	5
Citibank	6	6
EcoBank	7	7
Finance Bank	8	8
First Alliance Bank	9	9
Indo-Zambia Bank	10	10
Intermarket Banking Corporation	11	11
Investrust Bank	12	12
Stanbic Bank	13	13
Standard Chartered Bank	14	14
Zambia National Commercial Bank (ZANACO)	15	15
Finance Building Society	16	16
Pan African Building Society	17	17
Zambia National Building Society	18	18
First National Bank (FNB)	19	19
National Savings and Credit Bank (NatSave)	20	20
Other mentions: specify	21	21
Don't know of any	22	

- Q 5.3 If you want to open an account or use the services of a financial institution, which factors will you take into account when you select the institution that you think would be best for YOU? *Spontaneous - don't read out. Multiple mentions possible*

	First mention	Other Mentions
Location - close to where I live	1	1
Location - close to where I work	2	2
Convenient operating hours	3	3
Least amount of queueing	4	4
Their requirements in terms of documents that I need to provide	5	5
Low minimum balance amount/book amount	6	6
Lowest bank charges or service fees	7	7
Highest interest on savings	8	8
Lowest interest on loans	9	9
Whether they offer the products/services that I need	10	10
Quick access to a loan	11	11
Easy access to money	12	12
Attitude of staff	13	13
Good service	14	14
Image of the institution	15	15
Other	16	16

- Q 5.4 Who do you ask if you need financial advice?
Spontaneous mention - do not read out. Multiple mention possible

A household member	1
Family member or friend	2
Employer	3
Financial institution like bank/microfinance institution or Savings and Credit Co-op (SACCO)	4
Financial advisor/consultant	5
Farmers association	6
Savings club (eg Chilimba, ROSCA, ASCA) members	7
Money lender in community	8
Other specify	9
Would not ask anyone for advice	10
Don't know	11

- Q 5.5 Every year in Zambia, prices go up by a certain amount. What is the word used to describe this increase in prices?
Spontaneous mention - do not read out or prompt. Single mention

Inflation	1
Cost of living	2
Interest	3
Consumer Price Index/CPI	4
Tax	5
Other	6
Do not know	7

- Q 5.6 What documents do financial institutions require you to have before you can use their services?
Spontaneous mention - do not read. Multiple mention possible

National registration card	1
Driver's licence	2
Passport	3
Electricity/water bill	4
Telephone/Zamtel bill	5
Bank statement	6
Lease or rental agreement (eg vehicle, house)	7
Subscription (eg satellite TV)	8
Tax return	9
Proof of residential address	10
Payslip from employer	11
Introductory Letter from Employer	12
Other specify	13
Don't know	14

- Q 5.7 Which of the following statements is true for you?

		Yes	No	Not applicable
1	You check your salary slips e.g to ensure that payment and deductions are correct	1	2	3
2	You keep track of your expenses every month	1	2	3
3	You have a monthly or weekly budget	1	2	3
4	You ensure you spend within your budget	1	2	3
5	You review your budget if your expenses or income changes	1	2	3

Section 6: General Attitudes towards Money and Financial Perceptions

Q 6.1 For each of the following statements, please tell me whether it is true for you or not?

		True	Not True	Don't know
1	You do not like carrying cash	1	2	3
2	You try to make provision for the future in terms of money	1	2	3
3	People often ask your advice on financial matters	1	2	3
4	To get ahead in life, one needs to take some risks	1	2	3
5	You know quite a bit about money and finances	1	2	3
6	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	3
7	When it comes to money you trust your own experience / knowledge rather than the advice / promises of others	1	2	3
8	In times of need you would rather deal with people you know than with a large organisation	1	2	3
9	You would like to use your cellphone to transfer money if you could	1	2	3
10	It is not safe to keep cash in your dwelling	1	2	3
11	You try to have the same things that other people have	1	2	3
12	You are prepared to learn how to use new technology	1	2	3

Q 6.2 If you were to receive K10 million and did not spend it immediately, what would you do with it?

Spontaneous mention - do not read out. Single mention

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
Keep it in a safe hiding place at home	4
Carry it with you always	5
Lend it out to someone else	6
Other specify	7
Does not know	8

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

Spontaneous mention - do not read out - Single mention

Dwelling	Go towards Building/buying a house	1
	Improve dwelling	2
Assets	Spend it on household goods – cooker / fridge / TV / radio etc	3
	Invest in agricultural equipment	4
	Buy livestock	5
	Buy a vehicle	6
Business	Start a business	7
	Expand a business	8
	Buy additional stock for business	9
Save/invest	Save in the bank to get interest	10
	Buy stocks on the Lusaka Stock Exchange	11
	Buy Treasury Bills, Unit Trusts, Govt Bonds, etc.	12
Bills/Debt	Pay off outstanding bills	13
	Pay off loans / debts	14
Education	Pay school fees – for self / family / dependents / friends	15
Consumption or to cover expenses	Use for household consumption i.e. spend on groceries, food etc	16
	Pay rent	17
Agricultural inputs	Purchase of farming inputs (e.g. Fertilizer, seed, veterinary stock, land preparation)	18
Friends/family	Help friends/family	19
	Other specify	20
	Do not know	21

- Q 6.3** I would like you to think about the following financial service providers: **Banks, microfinance institutions, savings clubs like Chilimbos and moneylenders like Kaloba.**
- I am going to read some words or statements and I would like you to tell me which of these it makes you think of - in other words does it make you think of a bank, or a microfinance institution or a savings club or a moneylender? If it makes you think of more than one of these I would like to know that too. If it does not make you think of any of these or you don't know or are not sure please tell me so.
- Interviewer to read each statement - Multiple mention for each statement possible. Prompt well**

		Bank	MFI	Savings club	Money lender	None	Don't know
1	Quick access to loans	1	2	3	4	5	6
2	Quick access to your savings/cash	1	2	3	4	5	6
3	The services they offer are expensive	1	2	3	4	5	6
4	They charge high interest when you borrow from them	1	2	3	4	5	6
5	They give good interest on savings	1	2	3	4	5	6
6	They have the right products and services for me	1	2	3	4	5	6
7	They treat you like you want to be treated	1	2	3	4	5	6
8	They use words and language you don't understand	1	2	3	4	5	6
9	To use their products and services gives you status in the community	1	2	3	4	5	6
10	They try to understand your needs	1	2	3	4	5	6
11	They lend too much and get you into trouble	1	2	3	4	5	6
12	You know how to get their products and services	1	2	3	4	5	6
13	You know where to go if you want to use their products and services	1	2	3	4	5	6
14	You qualify to have their products and services	1	2	3	4	5	6
15	You trust them	1	2	3	4	5	6

Section 7: Savings

- Q 7.1** Please tell me whether the following statements are true for you or not?

		True	Not true	Don't know	Not applicable
1	It is better to save where your money is safe than to take risks to make more money	1	2	3	4
2	You prefer to spend money when you have it rather than keep it for later use	1	2	3	4
3	If you regularly put away small amounts of money it eventually will be a lot and you will be secure	1	2	3	4
4	You have to save for difficult times - even if your income is low	1	2	3	4
5	You try different savings products to try and get the most interest	1	2	3	4
6	You know how much interest you will get on your savings	1	2	3	4
7	You go without certain things to be able to save	1	2	3	4

- Q 7.2** People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? **Single mention**

Putting money in a special place or account for the money to be safe	1
Putting money aside to stop it being spent immediately to use later when needed	2
Putting money aside so that you have some money at the end of the week/month	3
Putting money away so that the total amount increases over time as more is put away	4
Putting money aside for you to use later for a specific purpose	5
Don't know (do not read)	6

- Q 7.3** Saving status:
- 7.3.1** Do you, when you can, save or put money away for a specific purpose?

Yes	1
No	2

7.3.2 Still thinking about putting money away, please tell me which of the following do you have, have you had in the past but not now, or have you never had.

7.3.3 If 7.3.1=1 ask: With which bank/institution? *Multiple mentions possible - use CODE LIST in appendix1*

		7.3.2 Savings products			7.3.3. Institution code			
		Have now	Used to have	Never had				
1	Savings at a bank	1	2	3				
2	Savings at another financial organisation like a microfinance institution or Savings and Credit Co-op (SACCO)	1	2	3				
3	Savings with your employer	1	2	3				
4	Savings with a savings club eg Chilimba, ROSCA, ASCA	1	2	3				
5	Savings with another community group or church	1	2	3				
6	Savings in the form of cash at home or in a secret hiding place that you are not using for everyday living expenses	1	2	3				
7	Savings in the form of cash kept safe by carrying it around (eg in waist band/chitenge) - not using it for living expenses	1	2	3				
8	Savings by means of money that you gave to a household or family member to keep safe for you	1	2	3				
9	Saving by means of money you gave to someone else for safe keeping (eg money guards)	1	2	3				
10	Savings by means of buying farming/fishing inputs in advance (like seeds or fertiliser)	1	2	3				
11	Savings in Treasury Bills or Government Bonds	1	2	3				
12	Savings in unit trusts	1	2	3				
13	Is there any other form of savings that I have not mentioned that you have or used to have? <i>If yes</i> , Please tell me what this is?	1	2	3				

Saving status	7.3.1= Yes OR 7.3.2=Yes for HAVE NOW for ANY product	1	Go 7.3.3b
	None of the above	2	Go to 7.3.3a

7.3.3a Why are you not saving or putting money away? *Spontaneous response - do not read out but prompt. Multiple mentions possible*

No money left over after living expenses	1	Go to Q 7.4
All your money is put into the household pot	2	
Do not have any income – so nothing to save	3	
You prefer to spend money when you have it	4	
You cannot open an account with a bank or other finance organisation	5	
You cannot get to a bank or other finance organisation	6	
It is not safe to keep money in a bank or other financial organisation	7	
Saving is for rich people who can afford to save and still pay their living expenses	8	
You are worried who would get your money after you die	9	
You are worried that your relatives would come for your savings	10	
Other specify	11	
Does not know	12	

7.3.3b How often are you able to put money away? *Single mention*

Daily basis	1
Weekly basis	2
Monthly basis	3
Three to four times a year	4
Once a year	5
Less than once a year	6

7.3.3c Approximately how much of your income do you save or put away every time? *Single mention*

Depends on the amount you have available	1
Depends on the amount you have left over after living expenses	2
Less than a quarter	3
About a quarter	4
About half (two quarters)	5
About three quarters	6
More than three quarters	7
Don't know (<i>do not read out</i>)	8

7.3.3d What are you saving or putting money away for? *Spontaneous mention - do not read out. Multiple mentions possible*

Emergencies	Medical expenses either planned or emergency	1
	An emergency other than medical	2
Life events	A wedding or lobola	3
	Funeral expenses when needed	4
	Education or school fees	5
Living/farming expenses	Living expenses when you do not have money at that time	6
	Farming expenses such as seeds or fertiliser or fishing expenses	7
Old age/future	Providing something for my family after I die	8
	Retirement or old age	9
Collateral	Security or cash collateral so that I can borrow money	10
Assets	Buying land	11
	Buying or building a dwelling to live in	12
	Buying a dwelling or land to rent out	13
	Buying household appliances, goods or furniture	14
	Buying livestock	15
	Buying farming/fishing equipment or implements	16
	Buying a bicycle, motorcycle, car, truck or other transport	17
	Starting or expanding my business	18
	Putting money or goods into someone else's business	19
	Other specify	20

Q 7.4	During the past 12 months, did you have extra money that you used to pay off credit/loans sooner than you had to?	Yes	1
		No	2

Q 7.5 Which of the following have you put money into for the purpose of selling it later to get cash or to make a profit?

		Yes	No
1	Property - including second homes and rental properties	1	2
2	Investments outside Zambia including property or other assets	1	2
3	Vacant land (including farm land)	1	2
4	Cattle and/or other livestock	1	2
5	Farming equipment or structures (irrigation, dams, buildings etc.)	1	2
6	Fishing equipment (such as boats or nets)	1	2
7	Improving, extending or building your home	1	2
8	Investment in your own business (such as buying more stock, or equipment)	1	2
9	Investment in someone else's business	1	2
10	Buying agricultural crops from farmers	1	2
11	Buying shares /stock market	1	2
12	Do you have any other form of investment that I have not mentioned? <i>If yes:</i> Please tell me what it is?	1	2

Q 7.6 If you want to save or put money away, what are the things you would take into account to help you decide HOW to save or WHERE to put your money. *Multiple mention possible - prompt*

Location - proximity to home/place of work	1
Easy/simple to use	2
Quick cash when it is needed	3
Convenience of depositing/withdrawing	4
Affordability - must not pay high service fees	5
Trust in service provider	6
Good service by service provider	7
Safety of money (from theft)	8
High interest on savings	9
Other specify	10

Section 8: Borrowing

Q 8.1 In terms of the following statements, please tell me which is true or false for you?

		True	Not true	Don't know	Not applicable
1	When buying on credit you find it usually ends up being more expensive than you thought it was	1	2	3	4
2	You avoid borrowing money if you can	1	2	3	4
3	Without credit / taking a loan, you would not be able to feed your family	1	2	3	4
4	If you borrow money it is okay to pay it a bit later than agreed	1	2	3	4
5	If you borrow from your family, most of the time they do not expect you to pay back	1	2	3	4
6	It is okay to borrow money to pay back outstanding debt	1	2	3	4
7	You have a good idea of the amount of interest you pay when you borrow money that you have to pay back with interest	1	2	3	4
8	Being able to borrow money when you need it is more important than the amount of money you have to pay back	1	2	3	4
9	Taking a loan or credit for someone else is a risky thing to do	1	2	3	4
10	It is better to remain with debt than to sell something to pay it	1	2	3	4
11	It is better to keep savings than to use it to pay a debt	1	2	3	4
12	You would consider using a money lender (Kaloba, shylock) in an emergency	1	2	3	4
13	You have used a money lender (Kaloba, shylock) in the past	1	2	3	4
14	A lender has taken your security/collateral in the past	1	2	3	4
15	It is embarrassing to borrow money or buy on credit	1	2	3	4

Q 8.2 Credit status

8.2.1 Did you borrow or get money from anybody or any institution during the past 12 months?

Yes	1
No	2

8.2.2 Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution?

Yes	1
No	2

8.2.3 During the past 12 months, did you get any goods/services in advance and had to pay it later?

Yes	1
No	2

8.2.4 Please tell me which of the following have you done in the past 12 months?

If borrowed from bank or other financial institution (8.2.4 options 1 and 2), ask:

8.2.4a From which bank/institution? *Multiple mentions possible - use CODE LIST in appendix 1*

8.2.4b Were you given a written contract?

If received a contract, go to 8.2.4(c)

8.2.4c Was the contract in the language you understand (even if you cannot read that language)?

8.2.4d Did you read the contract or did someone explain it to you before you signed it?

8.2.4e Did you understand the terms of the contract?

		8.2.4 Product		8.2.4a Institution Code				8.2.4b Contract		8.2.4c Language		8.2.4d Read/explained		8.2.4e Terms	
		Yes	No					Yes	No	Yes	No	Yes	No	Yes	No
1	Borrowed money from a bank	1	2					1	2	1	2	1	2	1	2
2	Borrowed money from another financial institution (eg Microfinance institution, Savings and Credit Co-op (SACCO))	1	2					1	2	1	2	1	2	1	2
3	Got a loan from the Government Scheme/Institution	1	2												
4	Borrowed money from your employer	1	2												
5	Borrowed money from family/friends that you had to pay back	1	2												
6	Got money from family/friends that you did not have to pay back	1	2												
7	Borrowed money from savings club (eg Chilimba, ROSCA, ASCA)	1	2												
8	Borrowed money from a money lender (Kaloba, shylock)	1	2												
9	Borrowed goods from a farmer/someone else to sell (marketeering)	1	2												
10	Borrowed money/got goods in advance from an agricultural buyer	1	2												
11	Borrowed money/got goods in advance from a farmers organisation	1	2												
12	Borrowed money from a church or other community based organisation that you belong to	1	2												
13	Got goods in advance from a shop/store and had to pay back later	1	2												
14	Did you borrow money or get goods in advance from any other source that I have not mentioned? From whom/where?	1	2					1	2	1	2	1	2	1	2

Borrowing status	8.2.1= Yes OR 8.2.2=Yes OR 8.2.3=Yes OR 8.2.4=Yes for ANY product	1	Go to Q8.4
	None of the above	2	Go to Q8.3

Q 8.3 Why have you not borrowed money? *Spontaneous mention - do not read out but prompt. Multiple mentions possible*

Fear of debts	1	Go to Q8.5
I can pay my living expenses with what I have	2	
I am worried that I would not be able to pay back the money	3	
Interest charged on borrowed money is too high	4	
I do not know where to borrow money	5	
I do not want to become a defaulter or be known as a defaulter	6	
I do not know how to apply for a loan	7	
I do not believe in borrowing money	8	
I do not have assets to give as security or collateral	9	
I do not have a credit record	10	
I do not have an ID document or salary slip	11	
I do not trust banks or other lenders	12	
I do not want to borrow from moneylenders	13	
Borrowing money is shameful or embarrassing to me	14	
I am not allowed to borrow money by spouse, by family or other	15	
I tried, but have been refused	16	
Had no one to borrow from	17	
Other specify	18	
No specific reason	19	
Does not know	20	

Q 8.4 MOTIVES AND BEHAVIOUR

8.4.1 For what reason(s) did you borrow money/get money? *Multiple mention possible*

8.4.2 *For each response in 8.4.1 ask:* How do/did you have to pay the money back?

8.4.3 *For each response in 8.4.1 and 8.4.2=1 or 2 ask:* Over how many months do/did you have to pay back?

		8.4.1 Reason	8.4.2			8.4.3				
			In cash/in bank account	In kind	Didn't have to pay back	1 month	Betw 1 & 3 months	3-6 months	Betw 6 & 12 months	12 months or more
Emergencies	Medical expenses/medical emergencies	1	1	2	3	1	2	3	4	5
	An emergency other than medical	2	1	2	3	1	2	3	4	5
Life events	A wedding or lobola	3	1	2	3	1	2	3	4	5
	Funeral expenses	4	1	2	3	1	2	3	4	5
	Education or school fees (self or others)	5	1	2	3	1	2	3	4	5
Living/farming expenses	Living expenses when you did not have money	6	1	2	3	1	2	3	4	5
	To pay water/electricity/telephone bills	7	1	2	3	1	2	3	4	5
	Farming expenses such as seeds, fertiliser or land preparation or fishing expenses such as nets or boats	8	1	2	3	1	2	3	4	5
Household goods Debt	To buy household goods such as fridge, stove, etc	9	1	2	3	1	2	3	4	5
	Paying off another debt	10	1	2	3	1	2	3	4	5
Assets/ investment	Buying land	11	1	2	3	1	2	3	4	5
	Buying or building a dwelling for you to live in	12	1	2	3	1	2	3	4	5
	Buying a dwelling or land to rent out	13	1	2	3	1	2	3	4	5
	Improving or renovating your dwelling	14	1	2	3	1	2	3	4	5
	Buying household appliances, goods or furniture	15	1	2	3	1	2	3	4	5
	Buying livestock	16	1	2	3	1	2	3	4	5
	Buying farming equipment or implements	17	1	2	3	1	2	3	4	5
	Buying a bicycle, motorcycle, car, truck or other transport	18	1	2	3	1	2	3	4	5
	Starting or expanding your business	19	1	2	3	1	2	3	4	5
	Putting money or goods into someone else's business	20	1	2	3	1	2	3	4	5
Help family / friends	To take care of a sick relative/relatives	21	1	2	3	1	2	3	4	5
	For another person to use	22	1	2	3	1	2	3	4	5
	Other specify	23	1	2	3	1	2	3	4	5

8.4.4 What proportion of your income did/do you usually use to pay back money that you owe(d)? Is it?

Less than a quarter	1
About a quarter	2
About half (two quarters)	3
About three quarters	4
More than three quarters	5
Do not know (<i>don't read</i>)	6

- 8.4.5 In the current economic situation many people cannot always make the payments on the money they have borrowed. In the past 12 months have you missed a payment?

Yes	1	Go to Q8.4.5a
No	2	Go to Q8.4.6

- 8.4.5a Why did you miss a payment? **Spontaneous mention - do not read out but prompt. Multiple mentions 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
People/institution I supply goods to did not pay me	8
I was sick	9
I lost my job	10
I lost my crop/harvest	11
I lost livestock	12
I was looking after a family member who was sick	13
I did not have the money	14
Other specify	15
Refused	16

- 8.4.6 What will happen if you were to die before the money you have borrowed has been repaid? **Spontaneous response - do not read out. Multiple mentions possible**

I don't have any debt outstanding	1
I have insurance that will cover the loan	2
My family will have to take care of it	3
My debt gets cleared	4
Other specify	5
I don't know	6

- Q 8.5 If you want to borrow money, what are the things that will help you decide where or from whom you are going to borrow? **Spontaneous response - do not read out but prompt. Multiple mentions possible**

Location	1
Quick access to money	2
Easy of application process	3
Collateral/security/guarantees not required	4
No credit history needed	5
Proof of employment not required	6
No down payment	7
Affordable monthly payments	8
Low interest rates	9
Other specify	10

- Q 8.6 In the past 12 months, have you been refused a loan?

Yes	1	Go to 8.6.1
No	2	Go Section 9

- 8.6.1 What was the reason? **Spontaneous mention - do not read but prompt. Multiple mentions possible**

I did not have a down payment	1
I did not have a bank account	2
I did not have a credit history/references	3
I do not have an identity document	4
I do not have proof of a permanent address	5
I don't have a pay slip	6
My income is too low	7
I do not have formal employment	8
I have too many other debts	9
Cannot provide security/collateral	10
Don't know	11
Other specify	12

Section 9: Product Penetration & Banking

Q 9.1 Please tell me which of the following statements are true for you?

		True	Not true	Don't know	Not applicable
1	If you are not employed in the formal sector you cannot open a bank account	1	2	3	4
2	If you don't understand technology you cant get a bank account	1	2	3	4
3	Having a bank account makes it easier to get credit	1	2	3	4
4	You can easily live your life without a bank account	1	2	3	4
5	When you receive your bank statement you check the details	1	2	3	4
6	You would change your bank account if another bank offers better products	1	2	3	4
7	You always look around where you can find the best interest rates	1	2	3	4
8	Most services from banks are also offered elsewhere	1	2	3	4
9	Banks try to understand your needs and offer products that meet them	1	2	3	4
10	You trust banks with your money	1	2	3	4

Q 9.2 PRODUCT PENETRATION

9.2.1 Please tell me which of the following do you currently **have and use**, **have but don't use**, **had in the past but don't have any more** and **which you never had**.

9.2.1a *If 9.2.1=1 or 9.2.1=2, then ask:* At which financial institution do you have a? *Multiple mentions possible. Use codelist in appendix 1*

		9.2.1 Product status				9.2.1a Financial institution code		
		Have & use=1; Have but don't use=2; Had in past but not now=3; Never had=4						
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	Notice Deposit Account/Call Account	1	2	3	4			
7	Visa Electron Account	1	2	3	4			
8	Unit Trust Account	1	2	3	4			
9	High Interest Savings Account	1	2	3	4			
10	Foreign currency account (eg Dollar account or Pound account or Euro account or Rand account etc)	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	Loan account	1	2	3	4			
16	Internet banking	1	2	3	4			
17	Cell phone banking	1	2	3	4			

9.2.1b Do you have any other type of account that I have not mentioned?

Yes	1	
No	2	

9.2.2 Do you currently have a bank account in your name? It could also be a joint/group account on which your name appears.

Yes	1	Go to 9.2.2a
No	2	Go to 9.2.3

9.2.2a Is this account (s).....?

	Yes	No
In your name only	1	2
In your name and your spouse/partner's name jointly	1	2
In your name and someone else's name jointly	1	2
A group account through a farmer's association / community organisation / savings club that you belong to?	1	2
Other	1	2

9.2.3 Are you using someone else's bank account?

Yes	1	Go to 9.2.3a
No	2	Go to 9.2.4

9.2.3a Whose account(s) are you using? *Multiple mentions possible*

Your spouse / partner's account	1
Your child's account	2
Your parent's account	3
Account of another family member	4
Account of a neighbour/friend	5
Account of savings club eg Chilimba, ROSCA	6
Account of a community organisation/church	7
Other specify	8
Don't know	9

Banking Status	9.2.1=1 for ANY product OR 9.2.1=2 for ANY product OR 9.2.2=Yes OR 9.2.3=Yes	1	Go to Q9.3
	None of the above	2	Go to 9.2.4

9.2.4 There are many reasons why people often do not have a bank account or use bank services. Can you please tell me why YOU do not use it? *Spontaneous response - do not read out but prompt. Multiple mentions possible*

Income	Does not need it - Insufficient or no money coming in to justify it	1
	Income coming in, but insufficient balance after expenses	2
Affordability	Cannot maintain the minimum balance	3
	Bank service charges are too high	4
Access	Banks are too far away or transport too difficult	5
	Banking hours are not convenient	6
	Does not have an ID document or salary slip or letter from the Chief to be able to open an account	7
Financial literacy	Does not understand how banks work	8
	Does not understand the financial language used in banks	9
	Does not know how to apply	10
	Does not understand benefits from having a bank account	11
Attitude	Does not trust banks	12
	Bank accounts are not for people like 'me'	13
	Fears embarrassment or refusals	14
Products & services	Banks do not provide the products or services needed	15
	Can get services needed elsewhere in the community	16
Decision making	Need permission of someone else to open it	17
	Other specify	18
	Does not know	19

Q 9.3 TRANSACTIONS

9.3.1 Which of the following have you done in the past month?

9.3.2 *For each of the transactions conducted ask:* Where/how did you do this?

		9.3.1 Transactions		9.3.2 Where	
		Yes	No	Bank branch	ATM
1	Cash a cheque	1	2	1	2
2	Deposit cash into a bank account	1	2	1	2
3	Deposit a cheque into bank account	1	2	1	2
4	Cash withdrawal from a bank account	1	2	1	2
5	Paid people/bills per cheque	1	2		
6	Used cash point/ATM	1	2		
7	Money transfers between your own bank accounts	1	2	1	2
8	Money transfer to another person's bank account	1	2	1	2
9	Received money from someone in a bank account	1	2	1	2
10	Set up a debit order	1	2	1	2
11	Set up a stop order	1	2	1	2
12	Draw a bank cheque	1	2	1	2
13	Get a bank statement	1	2	1	2
14	Internet banking transaction	1	2		
15	Mobile banking transaction	1	2		

- Q 9.4 People have different opinions about bank accounts - what do you think are the advantages of using a bank account?
Spontaneous response - Multiple mentions possible. Do not read out but prompt

Salaries can be deposited by employers	1
Easy way of receiving money from others	2
Safe way of receiving money from others	3
Easy way of sending money to others	4
Safe way of sending money to others	5
Money is safe from theft	6
Helps you to get access to loans	7
You get interest on savings	8
Other specify	9
Don't know	10
None - no advantages	11

- Q 9.5 During the past 12 months have you used the services of a microfinance institution?

- 9.5.1 **If yes, ask:** Can you please tell me which ones? **Multiple mentions possible. Use Code list in appendix 1**

9.5 MFI use		9.5.1 Institution code			
Yes	No				
1	2				

Section 10: Insurance

- Q 10.1 Please tell me which of the following is true?

		True	Not true	Don't know
1	Having insurance protects you when you have a problem	1	2	3
2	Insurance is for rich people	1	2	3
3	Insurance is a way of saving on a long term basis	1	2	3
4	Insurance companies don't pay out when you claim	1	2	3
5	Applying for insurance is a complicated process	1	2	3

- Q 10.2 **PRODUCT PENETRATION:**

- 10.2.1 Please tell me which of the following do you currently have, had in the past but not now, have you never had?

- 10.2.2 **If 10.2.1=1 then ask:** With which institution do you have ..**Multiple mentions possible. Use list in appendix 1**

		10.2.1 Have now=1; Had in past=2; Never had=3			10.2.2 Institution code		
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 Assurance	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			
14	Insurance that covers a loan	1	2	3			
15	Pension scheme from employer	1	2	3			

If 10.2.1=1 for any product go to 10.2.3 otherwise go to 10.3

- 10.2.3 People have these products we have just talked about for different reasons, why do you have it?

Spontaneous mention - do not read out but prompt. Multiple mentions possible

Cannot afford to lose the thing that is covered	1	Go to section 11
The cost is low compared to the consequences of loss	2	
Being insured stops you worrying about losing things	3	
Have to make provision for my old age	4	
It is required by law to have it	5	
It is better to be safe than sorry later	6	
Have to make provision for when things go wrong	7	
To cover my loan when somethings happen to me	8	
Other specify	9	
Does not know	10	
No specific reason	11	

Q 10.3 There are different reasons for people not having these products. Why don't YOU have it?

Spontaneous mention - do not read out but prompt. Multiple mentions possible

Has not heard about it	1
Has never thought about it	2
Does not need it	3
Does not know how it works	4
Does not know how to get it	5
Does not know where to get it	6
Does not trust it or the companies	7
Someone else in the family or household has it	8
Protects self in other ways	9
Does not want to think about bad things happening	10
Using insurance brings bad things or problems onto you	11
It is not good value for money	12
Cannot afford it	13
They don't want to pay out when you claim	14
Other specify	15
Does not know	16
No specific reason	17

Section 11: Informal products

Q 11.1 Some people belong to group saving schemes such as Saving Clubs, Chilimbias, ROSCAs or ASCAs to which they contribute on a regular basis.

11.1.1 Do you personally belong to one or more of these clubs?

Yes	1	Go to 11.1.2
No	2	Go to Q11.2

I am now going to ask you a few questions about the saving/s clubs you belong to

If you belong to one or more than one savings club please tell me about the 2 clubs you regard as the most important with regard to your savings

11.1.2	How often do you contribute to these clubs?	Club 1	Club 2
	Every week	1	1
	About twice a month	2	2
	About once a month	3	3
	About every two months	4	4
	About every three months	5	5
	About twice a year	6	6
	Once a year	7	7
11.1.3	On average, how much do you contribute each time?	Club 1	Club 2
	Up to K5,000	1	1
	K5,001 – K10,000	2	2
	K10,001 – K20,000	3	3
	K20,001 – K30,000	4	4
	K30,001 – K50,000	5	5
	K50,001 – K100,000	6	6
	K100,001 – K250,000	7	7
	More than K250,000	8	8
	Refused	9	9
11.1.4	How often do you personally receive funds from these clubs?	Club 1	Club 2
	Every week	1	1
	About twice a month	2	2
	About once a month	3	3
	About every two months	4	4
	About every three months	5	5
	About twice a year	6	6
	Once a year	7	7
11.1.5	How many members do these clubs have?	Club 1	Club 2
	One to five	1	1
	Six to ten	2	2
	Eleven to fifteen	3	3
	More than fifteen	4	4
11.1.6	Where does your savings club keep the money they collect?	Club 1	Club 2
	In a bank account	1	1
	Placed in safekeeping with one of the members	2	2
	Placed in safekeeping with someone else	3	3
	It is immediately paid out to a member for their use	4	4
	Other specify	5	5
	Don't know	6	6

11.1.7	Please tell me which of the following services do these clubs provide?	Club 1		Club 2	
		Yes	No	Yes	No
	Lend money out to members when they need the money	1	2	1	2
	Lend out money to non-members when they want to borrow	1	2	1	2
	Give collected money to one member every month	1	2	1	2
	Keep the collected money for members and members can withdraw this money when they need it	1	2	1	2
	Keep the collected money for members and give to members after a certain period of time	1	2	1	2
	Buy assets as a group	1	2	1	2
	Buy assets for members	1	2	1	2
	Raise money for funerals for group members	1	2	1	2
	Raise money for other emergencies for members	1	2	1	2
	Act as guarantor when members want to borrow money somewhere else	1	2	1	2

11.1.8 Why do you belong to a savings club? **Spontaneous mention - do not read out but prompt. Multiple mentions possible**

Because I inherited the position from my parents	1
It is compulsory for people in my tribe or village	2
To socialise or meet friends	3
They give me financial advice	4
I can turn to them when in financial need	5
To exchange ideas with other members	6
Forces me to participate and support my group members	7
I can get money easily when I need it	8
Because I trust and know them	9
To borrow money	10
It's close or easy to get to	11
It's easy to become a member	12
I don't get charged fees	13
It is an easy way of saving	14
Other specify	15

Q 11.2 Have you made provisions to cover the expenses of your funeral?

Yes	1	Go to 11.2.1
No	2	Go to Q11.3

11.2.1 What provisions have you made? **Multiple mentions possible**

Covered by Employer	1
Funeral Insurance	2
Savings scheme	3
Funeral Fund	4
Agreement with Church	5
Other specify	6

Q 11.3 Are you a member of any other group or organisation?

Yes	1	Go to 11.3.1
No	2	Go to Section 12

11.3.1 Can you please tell me what type of group/organisation? **Multiple mention possible**

11.3.2 **For each mention in 11.3.1 ask:** Why do you belong to such an organisation? **Multiple mention possible**

It is compulsory=1; To get advice=2; To exchange ideas=3; To socialise/meet friends=4; We have same interests=5; They provide financial services I need=6; I can go to them if I need financial help=7; Other=8

	11.3.1 Group	11.3.2 Reason							
Business organisation	1	1	2	3	4	5	6	7	8
Farmer's association	2	1	2	3	4	5	6	7	8
Market/traders association	3	1	2	3	4	5	6	7	8
Cooperative	4	1	2	3	4	5	6	7	8
Outgrower scheme	5	1	2	3	4	5	6	7	8
Church / religious group	6	1	2	3	4	5	6	7	8
Women's / men's group	7	1	2	3	4	5	6	7	8
Political party	8	1	2	3	4	5	6	7	8
Other specify	9	1	2	3	4	5	6	7	8

Section 12: Remittances

Q 12.1

Many people tell us that they use different services to send money from time to time. In the past 12 months, have you

12.1.1 Sent money to someone living in a different place within Zambia

12.1.2 Sent money to someone living in another country

If 12.1.1=1 OR 12.1.2=1 go to Q12.1.3, if Q12.1.1 AND Q12.1.2 both "NO" (2) go to Q 12.2

12.1.3 To whom have you sent money to in the past year?

Ask for each recipient 12.1.4 to 12.1.6:

12.1.4 Where are you sending the money to when you are sending to? **Single mention**

Rural village=1; Urban town=2; Outside of Zambia=3

12.1.5 How often do you send money to? **Single mention**

Weekly=1; Fortnightly=2; Monthly=3; Seasonally=4; Once a year=5; Other=6

12.1.6 How do you send the money to? **Multiple mentions possible**

Bank transfer=1; Pay into bank account=2; Post Office=3; Western Union=4; Money gram=5; Swift cash=6; Friends/family=7; Transfer by cell phone(Xapit)=8; Cellphone top-up=9; Bus/Taxi=10; Other=11

12.1.7 How much did you send the last time you sent money to? **Single mention**

K50 000 or less=1; K50001-K100000=2; K100001-K200000=3; K200001-K300000=4; K300001-K500000=5; K500001-K1m=6; More than K1m=7; Cannot remember=8; Refused=9

	12.1.3 To whom	12.1.4 Where to	12.1.5 Frequency	12.1.6 How			12.1.7 Amount Code
Spouse	1						
Child	2						
Parent	3						
Other family member	4						
Friend	5						
Supplier	6						
Someone you borrowed from	7						
School, college or university	8						
To a business	9						
Other specify	10						

Q 12.2

In the past 12 months, have you

12.2.1 Received money from someone living in a different place within Zambia

12.2.2 Received money from someone living in another country

If 12.2.1=1 OR 12.2.2=1 go to Q12.2.3, if 12.2.1 AND 12.2.2 = "NO" (2) go section 13

12.2.3 From whom have you received money in the past year?

Ask for each source 12.2.4 to 12.2.6:

12.2.4 Where were they sending the money from? **Single mention**

Rural village=1; Urban town=2; Outside of Zambia=3

12.2.5 How often have you received money from? **Single mention**

Weekly=1; Fortnightly=2; Monthly=3; Seasonally=4; Once a year=5; Other=6

12.2.6 How did you receive the money from? **Multiple mentions possible**

Into bank account=1; Post Office=2; Western Union=3; Money gram=4; Swift cash=5; Friends/family=6; Transfer by cell phone(Xapit)=7; Cellphone top-up=8; Bus/Taxi=9; Other=10

12.2.7 How much did you receive the last time you received money from? **Single mention**

K50 000 or less=1; K50001-K100000=2; K100001-K200000=3; K200001-K300000=4; K300001-K500000=5; K500001-K1m=6; More than K1m=7; Cannot remember=8; Refused=9

	12.2.3 From whom	12.2.4 From where	12.2.5 Frequency	12.2.6 How			12.2.7 Amount CODE
Spouse	1						
Child	2						
Parent	3						
Other family member	4						
Friend	5						
Customer	6						
Someone who owes you money	7						
Other specify	8						

Section 13: Psychographics

- Q 13.1** 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 are true or false for you. These statements may appear somewhat personal, but I would like you to answer them as best as you can.

		True	Not true
1	You have rather a boring life	1	2
2	So far you are satisfied with what you have achieved in your life	1	2
3	You feel you are a failure	1	2
4	You feel lonely	1	2
5	You feel alive and energetic	1	2
6	You can't afford to eat the correct kinds of foods	1	2
7	You do not think people think much of you or respect you much	1	2
8	Generally you are a happy and cheerful person	1	2
9	You feel anxious, tense and a sense of panic	1	2
10	You do not know very many people	1	2
11	People very seldom ask you for advice	1	2
12	You do not feel you really belong – you want to be more accepted	1	2
13	Sometimes you feel quite frightened	1	2
14	You regard yourself as a spiritual person	1	2
15	You do not really have a close relationship with anyone	1	2
16	You have many dreams in life but will never achieve them	1	2
17	You often feel calm or serene	1	2
18	You have family and friends to turn to whenever you need them	1	2
19	Your life has meaning and purpose	1	2

- Q 13.2** Which of the following statements best describes how you feel about your life? *Single mention. Read out*

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

- Q 13.3** Which of the following statements is true for you? *Read out*

		True	Not true	Don't know
1	You would like to leave a legacy for your children	1	2	3
2	You have hope for the future	1	2	3
3	Your family life is important to you	1	2	3
4	You feel that you can achieve more with your life	1	2	3
5	You have many dreams in life but feel that you may not achieve them	1	2	3
6	Other people are often jealous of your success	1	2	3
7	You would rather hide your success	1	2	3
8	You like to attend community events such as weddings and engagements	1	2	3
9	Financial success gives you status	1	2	3
10	You do not get bothered with other people's problems	1	2	3

- Q 13.4** Do you generally feel that your life is.... *(Single mention) Read out*

Getting better	1
Getting worse	2
Not getting better or worse	3
Does not know <i>(Do not read out)</i>	4

- Q 13.5** Unfortunately I now have to ask you a few sensitive questions about your household.

- 13.5.1** Would you please tell me, in the past year did any member(s) of your household pass away?

Yes	1	Go to 13.5.2
No	2	End interview

- 13.5.2** How old was this person/were these persons? *Multiple mention possible*

16 years or older	1
6-15 years	2
5 years and younger	3

- 13.5.3** Did you lose the main income earner/breadwinner of the household?

Yes	1
No	2

THANK RESPONDENT AND CLOSE INTERVIEW

APPENDIX 1
CODE LIST 7.3.3 AND 8.2.4a AND 9.2.1a AND 9.5.1
Financial Institutions

Access Bank	1
African Banking Corporation (ABC)	2
Bank of China	3
Barclays Bank	4
Cavmont Capital Bank	5
Citibank	6
EcoBank	7
Finance Bank	8
First Alliance Bank	9
FirstNational Bank (FNB)	10
Indo-Zambia Bank	11
Intermarket Banking Corporation	12
Investrust Bank	13
Stanbic Bank	14
Standard Chartered Bank	15
Zambia National Commercial Bank (ZANACO)	16
Finance Building Society	17
Pan African Building Society	18
Zambia National Building Society (ZNBS)	19
National Savings and Credit Bank (Natsave)	20
Africa Enterprise Trust Zambia (AETZ)	21
Africa Housing Fund (AHF)	22
Agricultural Support Programme	23
Bayport	24
Blue Financial Services	25
Cetzam Opportunity Microfinance Ltd.	26
Ecumenical Church Loan Fund (ECLOF)	27
Evangelical Fellowship of Zambia	28
FINCA Zambia Ltd	29
Harmos MED Ltd	30
Keepers Zambia Foundation	31
Lutheran World Federation (LWF)	32
Micro Bankers Trust	33
Microfin Africa Zambia Ltd	34
Nedfin	35
Peoples Participation Service	36
Pride Zambia Ltd	37
Pulse Holdings Ltd	38
Salvation Army – Lusumpuko Women's Microcredit Fund	39
Women Finance Co-operative Zambia Ltd	40
Young Women Christian Association (YWCA)	41
Zambezi Youth Organisation (ZAYO)	42
Other	43

APPENDIX 1
Code List 10.2.2
Insurance Companies

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 / Diamond General Insurance	6
Union Insurance Corporation Ltd	7
ZIGI Insurance Company Ltd	8
Other	9