



# Project FinScope™ 2005 – Zambia

## QUESTIONNAIRE

DCDM Consulting Ltd

Supervisor			Surveyor			Questionnaire No.					<b>QUOTA:</b> 1. Odd Quest. No.: Woman 2. Even Quest No.: Man
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Province	1	Central	4	Luapula	7	North Western
	2	Copperbelt	5	Lusaka	8	Southern
	3	Eastern	6	Northern	9	Western

District				CSA			SEA		
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Sampling Interval			Starting Point Number			Visiting Point Number		
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Locality Name: .....

Region:	1 Rural	2 Urban
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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.

Name of original respondent: ..... Address of respondent: ..... Interviewer No: ..... Field Manager: .....	Name of substitute respondent ..... Address of respondent: ..... Interviewer No: ..... Field Manager: .....
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## 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:

Code	Response		
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: no one 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):	.....
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## 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	⇒ <b>GO TO Q18</b>
No	2	⇒ <b>GO TO Q19</b>

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
Cetlam 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 / Chilimbos	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 / chilimbas	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 Q23:**

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 Q23. 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	10	10
(SPECIFY).....		
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.	<b>ASK ALL:</b> Different people receive money in different ways. Please tell me, what are your <b>regular</b> sources and receipts of money (income and other receipts).	1. <b>SHOW CARD Q27/28.</b> 2. <b>MULTIPLE MENTION POSSIBLE. RECORD IN TABLE BELOW.</b>
Q28.	<b>ASK ONLY IF MORE THAN ONE SOURCE OF MONEY/RECEIPTS IN Q27. IF NO SOURCE/RECEIPT GO TO Q41, OTHERWISE, GO TO Q29.</b> What is your <b>main</b> source of income?	1. <b>SHOW CARD Q27/28.</b> 2. <b>SINGLE MENTION ONLY. RECORD IN TABLE BELOW.</b> 3. <b>IF ONLY ONE SOURCE OF INCOME IN Q27, COPY TO Q28 IN TABLE BELOW.</b>
Q29.	<b>ASK FOR EACH SOURCE OF MONEY/RECEIPTS SPECIFIED IN Q27. IF CODE 96 IN Q27, GO TO Q41.</b> How do you personally receive your ..... (MENTION EACH SOURCE IN Q27 IN TURN)?	1. <b>SHOW CARD Q29.</b> 2. <b>MULTIPLE MENTION POSSIBLE PER EACH SOURCE OF INCOME. RECORD IN TABLE BELOW.</b>
Q30.	<b>ASK FOR EACH SOURCE OF INCOME SPECIFIED IN Q27. IF CODE 96 IN Q27, GO TO Q31.</b> How often do you personally receive ..... (MENTION EACH SOURCE IN Q27 IN TURN)?	1. <b>SHOW CARD Q30.</b> 2. <b>SINGLE MENTION ONLY PER SOURCE OF INCOME. RECORD IN TABLE BELOW.</b>

	Q27 Regular Sources of money/receipts	Q28 Main Source of Money/receipt s	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	Less often
Salaries / wages from a company / business	1	1	1	2	3	4	5	6	7	1	2	3	4	5
Salaries / wages from a farm	2	2	1	2	3	4	5	6	7	1	2	3	4	5
Salaries / wages from an individual	3	3	1	2	3	4	5	6	7	1	2	3	4	5
Self-employed in business	4	4	1	2	3	4	5	6	7	1	2	3	4	5
Self-employed in farming	5	5	1	2	3	4	5	6	7	1	2	3	4	5
Rental income	6	6	1	2	3	4	5	6	7	1	2	3	4	5
Private pension	7	7	1	2	3	4	5	6	7	1	2	3	4	5
State pension	8	8	1	2	3	4	5	6	7	1	2	3	4	5
Maintenance grants	9	9	1	2	3	4	5	6	7	1	2	3	4	5
Interests on financial instruments - savings, stocks, unit trusts, etc.	10	10	1	2	3	4	5	6	7	1	2	3	4	5
Money from family in the country	11	11	1	2	3	4	5	6	7	1	2	3	4	5
Money from family outside the country	12	12	1	2	3	4	5	6	7	1	2	3	4	5
Money from friend in the country	13	13	1	2	3	4	5	6	7	1	2	3	4	5
Money from friend outside the country	14	14	1	2	3	4	5	6	7	1	2	3	4	5
Money from business investments in the country	15	15	1	2	3	4	5	6	7	1	2	3	4	5
Money from business investments outside the country	16	16	1	2	3	4	5	6	7	1	2	3	4	5
Other (SPECIFY)	17	17	1	2	3	4	5	6	7	1	2	3	4	5
Other (SPECIFY) .....	18	18	1	2	3	4	5	6	7	1	2	3	4	5
Do not receive income	96	96	1	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/Q33.**  
2. **SINGLE MENTION ONLY.**

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

1. **SHOW CARD Q32/Q33.**  
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: CREDIT 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
.....	

- Q47. **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.**

	Q53	Q54		
Investments and Savings	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	
Inheritance	3	⇒ GO TO Q78
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 / Chilimbos**, 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
<b>Q82 – How often do you contribute to these clubs?</b>			
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
<b>Q83 – On average, how much do you contribute each time? (Record exact amount)</b>	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
<b>Q84 - How often do you personally receive funds from your Savings Club / Chilimba?</b>			
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
<b>Q85 - How many members are there in your Savings Club / Chilimba?</b>			
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: MISCELLANEOUS

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	⇒ <b>GO TO Q111</b>
Member of household owns this property	2	⇒ <b>GO TO Q115</b>
Rent this property	3	⇒ <b>GO TO Q115</b>
Live on Traditional Land	4	⇒ <b>GO TO Q115</b>

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**