



NAMIBIA FINANCIAL INCLUSION SURVEY (FINSCOPE) 2017

QUESTIONNAIRE NUMBER

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Q 1.1 Region Code

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Q 1.2 Constituency Code

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Q 1.3 PSU Number

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Q 1.4 Urban/Rural

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Q 1.5 Dwelling number

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Q 1.6 Household number

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Q1.7 Field staff

Interviewer name

Number

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Supervisor name

Number

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Q1.8 Starting date

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D D M M

Q 1.9 Ending date

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D D M M

Q 1.10 GPS readings

Latitude

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Longitude

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Q1.11 Physical address.....

Q 1.13 Name of head of the household

Q1.13 Telephone number of the household

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Q 1.14 Name of the respondent.....

Q 1.15 Field administrative information

INTERVIEW RESULT CODES

- 1 = Completed
- 2 = Partially completed
- 3 = Non-contact
- 4 = Refusal
- 5 = Other

Q 1.16 Reasons for the result code (2 - 5)

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.....
.....
.....

PARTICULARS OF THE VISITING POINT

RESPONDENT'S INFORMATION			
Q2 Name		Q4.1Physical Address	
Q3.1 Cell number		Q4.2 Suburb	
Q3.2 Tel (H)			

Q5.1 INTRODUCTION

Hello, my name is _____. I work for Namibia Statistics Agency, the agency responsible for the collection of statistics. We are interviewing people to find out more about their lives and financial behaviors and needs so that we can help develop ideas on how to improve financial services and products. Can I please speak to the Head of the household?

Before I ask you any questions, I would like to assure you that the information about you and your household I will record on the Tablet is confidential and no one, except the survey personnel, will have access to it. I am liable to be prosecuted if I reveal any of the information to a third party, except my supervisor. I would now like to ask you questions, which I will record in this Tablet.

First I have to make a list of everyone in the household in order to choose one (1) person who will be interviewed, as not all household members will be interviewed. Can you please help me with this list?

HOUSEHOLD REGISTER

If the head of the household is not available, the next responsible household member should answer this section.

Q6 How many people are part of this household? Remember when I say household, I mean one or more persons, related or unrelated, who live together in the same house/homestead/compound, but not necessarily in the same dwelling unit, with common catering arrangements, and are answerable to the same head of household. It is important to remember that members who belong to the same household need not necessarily be related in blood or marriage.

Q6.1 Of the people you mentioned above, how many are at least 16 years old, will be available for the duration of this survey, and are mentally/physically capable to be interviewed

Q7.1 Can you give me the names of all the household members who are at least 16 years old, will be available for the duration of this survey, and are mentally/physically capable to be interviewed

[USE THE TABLE BELOW TO RECORD ALL THE NAMES OF THOSE HOUSEHOLD MEMBERS WHO ARE AT LEAST 16 YEARS OLD. WHEN THIS IS DONE, ASK THE QUESTIONS THAT FOLLOW AND COPY THE NAMES TO THE TABLE BELOW IN ORDER OF OLDEST TO YOUNGEST.]

Q7.2 How old is this person (from last birthday)? [AGE AT LAST BIRTHDAY]

Q7.3 Is this person male or female?

Q7.4 Is this person an income earner? By income earner I mean a person who receives income in either cash or kind.

Household members who are at least 16 years old, will be available for the duration of this survey, and are mentally/physically capable to be interviewed	Q7.1 NAME OF HH MEMBERS FROM OLDEST TO YOUNGEST		Q7.2 AGE		Q7.3 SEX		Q7.4 INCOME EARNER	
					M	F	NO	YES
	1				1	2	0	1
	2				1	2	0	1
	3				1	2	0	1
	4				1	2	0	1
	5				1	2	0	1
	6				1	2	0	1
	7				1	2	0	1
	8				1	2	0	1
	9				1	2	0	1
	10				1	2	0	1
	11				1	2	0	1
	12				1	2	0	1
	13				1	2	0	1
	14				1	2	0	1
	15				1	2	0	1

8. How many people have not been included in the list of eligible members? These are household members who are either younger than 16 years, will not be available for the duration of this survey, or are mentally/physically incapable to be interviewed [AUTO FILL WITH THE DIFFERENCE BETWEEN Q6 AND Q6.1]

8.1 Can you give me the names of all the household members who are either younger than 16 years, will not be available for the duration of this survey, or are mentally/physically incapable to be interviewed Please tell me the name of the eldest person in the household first. [RECORD DETAILS FOR THIS PARTICIPANT BY ASKING:]

Q8.2 How old was this person **at his/her last birthday**?

Q8.3 Is this person male or female?

Q8.4 Is this person an income earner? By income earner I mean a person who receives income in either cash or kind.

Q8.5 Why did you not include this person's name in the previous table? [THE AIM IS TO FIND OUT WHY THIS PERSON DID NOT QUALIFY FOR THE INTERVIEW. RECORD THE ANSWER BY REFERRING TO CODE LIST 1.]

Household members who are either younger than 16 years, will not be available for the duration of this survey, or are mentally/physically incapable to be interviewed	Q8.1 NAME OF HH MEMBERS FROM OLDEST TO YOUNGEST		Q8.2 AGE		Q8.3 SEX		Q8.4 INCOME EARNER		Q8.5 REASON FOR NOT QUALIFYING
					M	F	NO	YES	
		1			1	2	0	1	
		2			1	2	0	1	
		3			1	2	0	1	
		4			1	2	0	1	
		5			1	2	0	1	
		6			1	2	0	1	
		7			1	2	0	1	
		8			1	2	0	1	
		9			1	2	0	1	
		10			1	2	0	1	
		11			1	2	0	1	
		12			1	2	0	1	
		13			1	2	0	1	
		14			1	2	0	1	
	15			1	2	0	1		

KISH TABLE

[1. 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 THIS QUESTIONNAIRE, AND THE NUMBER OF THE PERSONS IN THE HOUSEHOLD WHO QUALIFY FOR THE INTERVIEW.]

[2. FIND THE NUMBER RUNNING DOWN THE LEFT SIDE OF THE TABLE THAT MATCHES THE END OF THE QUESTIONNAIRE NUMBER, AND THE NUMBER OF HOUSEHOLD MEMBERS THAT QUALIFY RUNNING ACROSS THE TOP OF THE TABLE.]

[3. CIRCLE THE NUMBER WHERE THESE TWO NUMBERS MEET ON THE TABLE.]

[4. THIS IS THE NUMBER OF THE PERSON THAT YOU WILL INTERVIEW. CIRCLE THIS NUMBER IN Q7.1 ON PAGE 3.]

[6. INTERVIEW THE SELECTED INDIVIDUAL.]

QUESTIONNAIRE NUMBER ENDS IN...				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

INTRODUCTION TO SELECTED INDIVIDUAL [INTERVIEWER INSTRUCTION: PLEASE ONLY MAKE THE INTRODUCTION IF THE SELECTED RESPONDENT IS A DIFFERENT PERSON THAT YOU HAVE BEEN TALKING TO BEFORE THE KISH GRID EXERCISE]:

Hello, my name is _____. I work for Namibia Statistics Agency, an agency responsible for the collection of statistics. We are interviewing people to find out more about their lives and financial behaviors and needs so that we can help develop ideas on how to improve financial services and products.

Before I ask you any questions, I would like to assure you that the information about you and your household I will record on the Tablet is confidential and no one, except the survey personnel, will have access to it. I am liable to be prosecuted if I reveal any of the information to a third party, except my supervisor. I would now like to ask you questions, which I will record in this Tablet.

SECTION A: HOUSEHOLD INFORMATION AND DEMOGRAPHICS

Q9. Do you consider yourself as the head of the household?

Yes	1	GO TO Q15
No	2	GO TO Q10

Q10 How old is the head of the household [Age at last birthday]?

		Don't know

Q11.[OBSERVE] Is the head of the household male or female?

Q12 Please tell me what the marital status is of the head of the household [SEE CODE LIST 2. DO NOT READ OUT. PROBE FOR TYPE OF MARRIAGE IF MARRIED.]

Never married	1
Married with a certificate (if 18 years or older)	2
Married traditionally	3
Married consensually	4
Separated	5
Divorced	6
Widowed	7
Don't know	99

Q13 Does the head of the household earn an income?

Yes	1
No	2

Q14 What is your relationship to the head of the household? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Spouse/partner	1
Daughter/son	2
Daughter/Son-in-law	3
Grandchild	4
Parent	5
Parent-in-law	6
Sister/Brother	7
Sister/Brother-in-law	8
Other relative	9
Domestic worker	10
Other non-relative	11

AGE OF SELECTED RESPONDENT

Q15 How old are you? [AGE AT LAST BIRTHDAY]

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SEX OF SELECTED RESPONDENT

Q16 [DO NOT ASK, MARK WHETHER RESPONDENT IS MALE OR FEMALE.]

Male	1
Female	2

MARITAL STATUS OF SELECTED RESPONDENT

Q17 Please tell me what is your marital status [SEE CODE LIST 2. DO NOT READ OUT. PROBE TYPE OF MARRIAGE IF MARRIED.]

Never married	1
Married with a certificate	2
Married traditionally	3
Married consensually	4
Separated	5
Divorced	6
Widowed	7

EDUCATION OF SELECTED RESPONDENT

Q18 What is your highest grade/standard or level of education? SEE CODELIST 15

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DECISION MAKING

Q19 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. Which of the following describes your situation best? [READ OUT. SINGLE MENTION ONLY.]

You alone make the financial decisions in your household	1
Your partner/spouse and you make the financial decisions in this household	2
Your partner alone makes the financial decisions in this household	3
Other household members and you make financial decisions in this household	4
You are not involved in any of the financial decisions made in this household	5

HEALTH STATUS

Q20 How would you describe your general state of health? Is it... [READ OUT. SINGLE MENTION ONLY.]

Satisfactory; you do not often need treatment or medical attention	1
Not satisfactory, you often need treatment or medical attention	2

Q21 When you are ill, where do you mostly get treatment? [DO NOT READ OUT. SINGLE MENTION ONLY.]

I do not get treatment	1
Public hospital or clinic	2
Private doctor	3
Private hospital	4
Traditional healer	5
Friend or family member	6
Church or other religious place	7
Other (specify)	98

FOOD COPING MECHANISMS

Q22.1 Thinking back over the past year, how often have you or your household...

Q22.2 Who would you turn to for financial help if you experienced this difficulty? [SEE CODE LIST 3. READ OUT. MULTIPLE MENTION POSSIBLE]

	Q22.1 Thinking back over the past year, how often have you or your household...				Q22.2 Who would you turn to for financial help if you experienced this difficulty?
	Always	Often	Sometimes	Never	[SEE CODE LIST 3.]
a) Had to skip a meal because you didn't have enough money to buy food	4	3	2	1	
b) Had to go without medical treatment/medicine because you did not have money for treatment/medicine	4	3	2	1	
c) Not been able to send children to school because of a lack of money for transport/uniform/other school costs	4	3	2	1	
d) Had to go without a cash income and had to make a plan for daily needs	4	3	2	1	

CONSTRUCTION MATERIALS

Q23 Dwelling structure [ENUMERATOR TO OBSERVE. ONLY ASK Q23.1 AND Q23.2 WHEN UNCERTAIN.]

Q23.1 What type of dwelling does your household occupy? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Detached house	1
Semi-detached house/town	2
Apartment	3
Guest flat	4
Part commercial/industrial	5
Mobile home (Caravan/tent)	6
Single quarters	7
Traditional dwelling	8
Improvised housing unit	9
Other (specify)	98

Q23.2 What is the main material used for the roof of the main dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Corrugated iron	1
Asbestos	2
Brick tiles	3
Slate	4
Wood	5
Thatch/Grass	6
Stick/Mud/Cow Dung	7
Other	98

Q23.3 What is the main material of the floor of the main dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Sand/Earth	1
Cement	2
Mud/Clay	3
Wood	4
Concrete	5
Tiles(ceramic, wood, plastic)	6
Other (specify)	98

Q23.4 What is the main material for the outer walls of the main dwelling?

Cement blocks/Bricks/Stones	1
Burnt bricks/ Face bricks	2
Corrugated iron/zinc	3
Wooden poles, sticks and grass	4
Sticks, mud, clay, and/or cow-dung	5
Asbestos	6
Brick tiles	7
Slate	8
Thatch, grass	9
None	10
Other (specify)	98

Q24.1 How many rooms does this dwelling have, excluding the kitchen, bathroom(s) and garage?

Q24.2 How many rooms in this dwelling including the kitchen, bathroom(s) and garage are used for sleeping purposes?

Q24.3 How many people usually sleep in this dwelling?

HOUSING TENURE

Q25 Please tell me which of the following describes you or your household's situation the best: [READ OUT. SINGLE MENTION ONLY.]

You or a member of your household owns this dwelling	1	GO TO Q26
You or a member of your household rents this dwelling	2	GO TO Q32
This dwelling is provided rent-free	3	GO TO Q32
Do not know	4	GO TO Q32
Other(specify)	98	GO TO Q32

Q26 If you, or someone in your household OWNS this dwelling, how did you get this dwelling? [READ OUT. SINGLE MENTION ONLY.]

You or a member of your household bought this dwelling	1	GO TO Q27
You or a member of your household built this dwelling	2	GO TO Q27
You or a member of your household inherited this dwelling	3	GO TO Q28
Do not know	4	GO TO Q2
Other (specify)	98	GO TO Q28

Q27 If you BOUGHT or BUILT this dwelling, where did you get most of the money for buying or building this dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

No money needed, I used materials collected from nature	1
Pension pay-out	2
Savings	3
Inherited money	4
Loan from a bank	5
Loan from a financial institution which is not a bank	6
Government scheme	7
Borrowed from employer	8
Subsidy from employer	9
Borrowed from family/friends	10
Borrowed from informal money lender/cash loans lender	11
Borrowed from a savings club/group	12
Do not know	13
Other (please specify):	98

Q28 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you owe money on the dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2
Do not know	3

Q29 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you have an official document (title deed issued by the Government) stating that you are the rightful owner of this dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2
Do not know	3

Q30 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you own the land on which your dwelling is? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q31
No	2	GO TO Q32
Do not know	3	GO TO Q32

Q31 [IF HOUSEHOLD OWNS THE LAND ON WHICH THE DWELLING IS; ASK:] What proof do you have that you own this land? Do you have a... [READ OUT. SINGLE MENTION ONLY.]

Title deed	1
Letter from a chief	2
Verbal agreement	3
Don't know	4
Other (specify):	98

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Q32 Do you own other dwellings? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q33
No	2	GO TO Q34
Don't know	3	GO TO Q34

Q33 [IF YES TO Q32, ASK:] Why do you own other dwellings? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

For rental income	1
I bought it to sell it for a profit	2
For other family members to live in	3
To own as an asset that can be used as collateral	4
Don't know	5
Other (please specify):	98

Q34 Do you own land somewhere else? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q35
No	2	GO TO Q36
Don't know	3	GO TO Q36

Q35 [IF YES TO Q34, ASK:] What proof do you have that you own this land? Do you have a... [READ OUT. SINGLE MENTION ONLY.]

Title deed	1
Letter from a chief	2
Verbal agreement	3
Don't know	4
Other (specify):	98

Q36 In your opinion, please tell me which of the following statements do you agree with? [READ OUT.]

	YES	NO	DON'T KNOW
a) You will never move and will probably spend your whole life in this dwelling	1	2	99
b) Your dwelling is something to keep and never sell	1	2	99
c) If you needed a large sum of money you would sell your dwelling	1	2	99
d) You would sell your dwelling to buy a bigger dwelling	1	2	99
e) You would use your dwelling as security when borrowing money	1	2	99
f) You think of your dwelling as an investment that will increase in value over time	1	2	99
g) Your dwelling is an asset to earn money e.g. by renting it out to someone else	1	2	99
h) You have enlarged or plan to enlarge your dwelling	1	2	99

Q37 Which of the following applies to the main source of drinking water of your household? [READ OUT. SINGLE MENTION ONLY.]

Piped (Tap) water into dwelling	1
Piped (Tap) water on site or in yard/ Plot (outside)	2
Public tap/ Stand pipe	3
Tube well/Borehole – private	4
Tube well/Borehole – Communal	5
Dug well, protected	6
Dug well, unprotected	7
Protected Spring	8
Unprotected spring	9
Rainwater collection/ Rainwater tank	10
Cart with small tank/Drum	11
Tanker truck	12
Flowing surface water	13
River/Dam/pool/Pond/Stagnant	14
Bottled water	15

Q38.1 Which of the following applies to your household's sanitation facilities? [READ OUT. SINGLE MENTION ONLY.]

Q38.2. Please also tell me if this facility is shared with other households. [ASK FOR STATEMENT SELECTED IN Q38.1

	Q38.1	Q38.2
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		YES	NO
No facility/Bush/Field	1		
Flush/Pour flush to piped sewer system	2	1	2
Flush/Pour flush to septic tank	3	1	2
Flush/Pour flush to pit latrine	4	1	2
Ventilated improved pit (VIP) latrine	5	1	2
Pit latrine with slab	6	1	2
Composting toilet	7	1	2
Flush/Pour flush not to sewer/septic tank/pit latrine	8	1	2
Pit latrine without slab/open pit	9	1	2
Bucket	10	1	2
Hanging toilet/Hanging latrine	11	1	2
Other (specify)	98	1	2

Q39 What is your main source of energy that your household uses for cooking? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Electricity from mains	1
Electricity from generator	2
Gas	3
Paraffin	4
Firewood	5
Charcoal	6
Coal	7
Solar energy	8
Animal dung	9
None	10
Other (specify)	98

Q40 Please tell me which of the following do you, or your household, own or have access to. Please remember that the assets you list should be in working order. [READ OUT. SINGLE MENTION PER ITEM.]

Household Asset	OWN	HAVE ACCESS TO	DO NOT OWN/NO ACCESS TO
a) Furniture	1	2	3
b) Livestock (cattle, goats, sheep, donkeys, pigs, chicken, game, etc.)	1	2	3
c) Farming implements (hand tools)	1	2	3
d) Farming machinery (e.g. tractor, harvester)	1	2	3
e) Generator	1	2	3
f) Solar panels	1	2	3
g) Trailer/Donkey cart/Wheelbarrow	1	2	3
h) Bicycle	1	2	3
i) Motorcycle/Scooter	1	2	3

Q41.1 Which of the following do you own or do you have access to?

				Q41.2 [IF OWN OR HAVE ACCESS, ASK IN Q41.1:] Do you use it personally?	
	OWN	HAVE ACCESS	DON'T OWN & DON'T HAVE ACCESS	YES	NO
a) Cell phone	1	2	3	1	2
b) Public phone		2	3	1	2
c) Landline at home	1	2	3	1	2
d) Internet		2	3	1	2

Q42 Which of the following documents do you have in your name? [READ OUT. MULTIPLE MENTION POSSIBLE.]

	Yes	No
a) Identification document/Passport	1	2
b) Documents that show your residential address	1	2

c) Proof of income (e.g. pay slip)	1	2
d) Driver's License	1	2

Q43 Please tell me whether you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You have a clear sense of what you want to achieve with your life	5	4	3	2	1
b) You are working towards achieving your dreams and goals	5	4	3	2	1
c) After your death, your family will have enough to live comfortably	5	4	3	2	1
d) It is the responsibility of government to take care of you in terms of basic things like shelter, health care and education	5	4	3	2	1
e) People in your community have a strong sense of involvement in the community – people rely on each other for support	5	4	3	2	1
f) It is your own responsibility to ensure that the basic needs of you and your household are met	5	4	3	2	1

SECTION B: FARMING

Q44 Please tell me which of the following statements best describes your household situation: [READ OUT. SINGLE MENTION ONLY.]

Your household is only involved in farming and no one in the household has any other work	1	GO TO Q45
Your household is involved in farming AND other work	2	GO TO Q45
Your household is NOT involved in farming at all	3	GO TO Q57.1
Your household owns farm land, but is not involved in farming	4	GO TO Q57.1

Q45 Which of the following describes your household situation best: [READ OUT. SINGLE MENTION ONLY.]

Farm on communal land mostly to provide food for my family to eat	1
Farm on communal land mostly to produce products I could sell (meat; mahangu; maize; etc.)	2
Commercial farmer who makes a living by selling what I produce	3
Live on a farm mostly to provide food for my family to eat	4

Q46.1a Please tell me what kind of agricultural crops you/your household are involved in? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Q46.2a Please tell me which one you make the most income from?

Q46.1b Please tell me what kind of indigenous natural products you/your household are involved in [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Q46.2b Please tell me which one you make the most income from?

Q46.1c Please tell me what kind of livestock your household have [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Q46.2c Please tell me which one you make the most income from?

	Q46.1 Yes	Q46.2
Crops		
1) Maize	1	1
2) Mahangu	1	2
3) Wheat	1	3
4) Sorghum	1	4
5) Fruit	1	5
6) Vegetables	1	6
7) Ground nuts	1	7
98) Other (specify)	1	98
Indigenous Natural Products		
8) Devil's claw	1	9
9) Marula	1	10
1) Ximania	1	11
11) Mopane	1	12
12) Eembe	1	13
13) Eenyandi	1	14
14) Maguni, mauni	1	15
15) Commiphora Resin	1	16
16) Melon seed	1	17
17) Hoodia	1	18
18) !Nara	1	19
98) Other (specify)	1	98
Livestock		
19) Cattle (dairy)	1	21
2) Cattle (beef)	1	22
21) Goats	1	23
22) Sheep	1	24
23) Poultry	1	25
24) Game	1	26
25) Pigs	1	27

26) Fish	1	28
27) Donkeys	1	29
28) Horses	1	98
29) Pelts (Karakul)	1	31
3) Other (please specify):	1	98

Q47 [ASK ONLY THOSE WITH LIVESTOCK:] Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) Your household will never sell your livestock	5	4	3	2	1
b) Your household will use your livestock as security when you need to borrow money	5	4	3	2	1
c) Your household regards livestock as a form of savings	5	4	3	2	1
d) Your household will sell some of your livestock to get cash when you need cash	5	4	3	2	1
e) Your household sells livestock on a regular basis as a means to generate income and wealth	5	4	3	2	1

Q48 For your or your household's farming activities, you need things like seed or fertilizer, pesticides, food and medicine for livestock. Where do you or your household mainly get the money for it? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Do not use any inputs for farming activities	1
Do not have to buy inputs – we manage with what we have already (e.g. keeping seed from your own harvest)	2
Use money from income from sources other than farming (non-farming income)	3
Use savings	4
Sell some crops and use the money	5
Sell some livestock and use the money	6
Sell products like milk or eggs that we get from animals to get money to buy it	7
Sell something that we collect from nature (e.g. wood) to get money to buy it	8
Labor/do piece work to get money to buy it	9
Get it from a buyer to whom we sell our crop/livestock	10
Get it from a supplier or distributor and pay later	11
Loan from a bank	12
Loan from another formal financial institution	13
Loan from a farmers' association	14
Borrow from a community/savings group where we save and lend to each other	15
Borrow from a money lender/cash loan lender in the community	16
Borrow from friends and/or family	17
Other (please specify):	98
Don't know	99

Q49 Do you or your household get some of the farming inputs you use from the Government at a subsidized or lower cost? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q50
No	2	GO TO Q51
Don't know	9	GO TO Q51

Q50 [ASK IF YES TO Q49 ABOVE:] Which inputs or services do you get from the Government at a subsidized or lower cost? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Fertilizer	
Seed	1
Pesticides	2
Fuel	3
Ploughing services by means of tractors	4
Farming implements such as ploughs and rippers	5
Animals for ploughing	6
Vaccines	7
Other (please specify):	98

Q51 Do you or your household mainly farm for consumption (for your own purposes) or for selling? In other words, do you consume more than what you sell or do you sell more than what you consume? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Consumption	1	GO TO Q52.1
Selling	2	GO TO Q55

Q52.1 Have you or your household ever considered turning your farming activities into a farming business?

Yes	1	GO TO Q52.2
No	2	GO TO Q53
Don't know	9	GO TO Q57.1

Q52.2 Which statement below suits the consideration made by you or your household?

We have considered turning our farming activities into farming business but have not done it	1	GO TO Q54
We have turned our farming activities into farming business already	2	GO TO Q57.1
Don't know	9	GO TO Q57.1

Q53 [IF NO in Q52.1, ASK:] If you have never considered turning your farming activities into a farming business, please tell us why. [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Have another source of income	1
Farming is a hobby	2
Farming is a family activity	3
I just love to farm	4
I bought this land as an investment and will sell it later	5
Full-time farming is too risky	6
The income from full-time farming is too low	7
I do not have sufficient funds to stock or work the farm properly	8
The future of farming in this country is too uncertain	9
I do not have enough land to farm commercially	10
The quality of the land does not allow for this	11
The profit I can make is not sufficient (market price too low)	12
Other (please specify):	98

Q54 [IF CONSIDERED BUT NOT DONE SO ALREADY, Q52.2=1, ASK:] If you have considered turning your farming activities into a farming business, please tell us why you have not done so already. [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I do not have enough water	1
I do not have enough land	2
I do not have enough money for inputs	3
The market/place where I can sell my products is too far away	4
There is no transport to the market/place where I can sell my products	5
Transport is too expensive	6
There is no surplus to sell, we use everything we produce	7
Limited or lack of knowledge or know-how	8
The profit I can make is not sufficient (market price too low)	9
Other (please specify):	98

Q55 [IF MOSTLY SELLING, ASK:] Who do you mainly sell your products and services to? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Co-operative (Agra)	1
Wholesaler (Hartlief)	2
Supermarket (Spar; Pick 'n Pay; Punyu; etc)	4
Direct to the public	5
Direct to a Government agency	6
Middleman (Speculator/Feedlot)	7
Local butcher	8
Abattoirs (Meatco; Brakwater; etc.)	9
Export abattoirs (Meatco/Witvlei)	10

Other (please specify):	98
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Q56 [IF MOSTLY SELLING, ASK:] Can you tell us, in order of importance, what the THREE (3) main challenges are that you face when selling your products and services? [DO NOT READ OUT. SPONTANEOUS MENTION.]

	Q56.1 MOST IMPORTANT	Q56.2 2 ND MOST IMPORTANT	Q56.3 3 RD MOST IMPORTANT
Distance to the market/the place I sell my goods and products at	1	1	1
Lack of transportation	2	2	2
Reliability of transport	3	3	3
Cost of transportation	4	4	4
Goods/products get damaged in transport	5	5	5
Lack of storage facilities	6	6	6
Lack of refrigeration facilities	7	7	7
Unreliable middleman	8	8	8
Low market price	9	9	9
Other (please specify):	98	98	98

SECTION C: INCOME AND EXPENDITURE

[READ OUT] WE UNDERSTAND MATTERS ON INCOME ARE QUITE SENSITIVE, BUT PLEASE REST ASSURED THAT THIS INFORMATION WHICH I AM ABOUT TO ASK WILL ONLY BE USED FOR STATISTICAL ANALYSIS PURPOSES, AND AS INDICATED BEFORE, IT WILL REMAIN CONFIDENTIAL AS PER THE STATISTICS ACT

Q57.1 Please tell me how you get or make your money to pay for your expenses. If you get or make money in more than one (1) way, please tell me about all of the different ways in which you get or make money. [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Q57.2 How often do you receive the money you get from this source(s)? [SEE CODE LIST 4. READ OUT. SINGLE MENTION PER ACTIVITY ONLY.]

Q57.3a How do you receive the money you get from this source(s)? [SEE CODE LIST 5. READ OUT. SINGLE MENTION PER METHOD ONLY.]

Q57.3b Ask if code 5 in code list 5: How much do you leave on the wallet for later use after a cash-out/withdrawal? [SEE CODE LIST 6. READ OUT. SINGLE MENTION PER METHOD ONLY.]

Q57.3c. what other services provided by the wallet money do you use the money for? SEE CODE LIST 7. READ OUT. Multi mentions possible]

Q57.4 [IF MORE THAN ONE SOURCE, ASK:] On which of these do you rely the most to make a living? [SINGLE MENTION ONLY.]

	Q57.1 Income generating activity/source	Q57.2 How often do you receive the money you get from this source?	Q57.3a How do you receive the money you get from this source?	Q57.3b Ask if code 5 in code list 5: How much do you leave on the wallet for later use after cash- out/withdrawal?	Q57.3c. what other services provided by the wallet money do you use the money for?	Q57.4 [IF MORE THAN ONE SOURCE, ASK:] On which of these do you rely the most to make a living?
Salary/wages from Government/parastatal	1					1
Salary/wages from private company	2					2
Salary/wages from an individual (i.e. domestic worker/farm worker etc)	3					3
Self-employed (have own business) – formal sector	4					4
Self-employed (have own business) –	5					5

informal sector					
Money from farming (crops and/or livestock; by-products from livestock)	6				6
Piece work	7				7
Make goods to sell	8				8
Sell something I grow	9				9
Sell something I collect from nature (thatch/wood/charcoal)	10				10
Rental income/subletting rooms, shack, house	11				11
Government old age pension	12				12
Company pension	13				13
Child grant	14				14
Disability grant	15				15
War veterans/ex-combatants grant	16				16
Return on investments	17				17
Maintenance money	18				18
Remittances (money from friends/family)	19				19
Get money from someone else	20				20
Other (please specify):	98				98
Do not get money (Please do not read out) [GO TO Q64]	22				

Q58 [IF RESPONDENT GETS MONEY FROM SOMEONE ELSE OR HAS SOMEONE ELSE WHO PAYS THEIR EXPENSES (OPTIONS 19 & 20 IN Q57), ASK:] **Who gives you money, or pays for your expenses?** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Parent	1
Spouse	2
Child	3
Other relative	4
Other (please specify):	98

Q59a. What is your TOTAL PERSONAL MONTHLY income before tax and other deductions?

Refused	1	GO TO 59b
Don't know	9	GO TO 59b

Q59b. Please give me a range of your TOTAL PERSONAL MONTHLY INCOME? [SHOW CARD 1.SINGLE MENTION ONLY.]

I do not have a regular monthly income	1
NAD 1 to NAD 1000	2
NAD 1001 to NAD 1999	3
NAD 2000 to NAD 3000	4
NAD 3001 to NAD 5000	5
NAD 5001 to NAD 7000	6
NAD 7001 to NAD 9000	7
NAD 9001 to NAD 11000	8
NAD 11001 to NAD 13000	9
NAD 13001 to NAD 15000	10
NAD 15001 to NAD 17000	11
NAD 17001 to NAD 19000	12
NAD 19001 to NAD 21000	13
NAD 21001 to NAD 25000	14

NAD 25001 to NAD 30000	15
NAD 30001 to NAD 35000	16
NAD 35001 to NAD 50000	16
NAD 50001 to NAD 75000	17
More than NAD 75000	18
Refused	97
Don't know	99

Q64 The following are big events in most people's lives. How would you cover the cost for these if you need to pay for it? [DO NOT READ OUT THE OPTIONS FOR HOW A RESPONDENT WILL COVER THE COSTS. ONLY ASK HOW RESPONDENT WILL COVER THE COST FOR EACH EVENT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

	Q64.1 Birth of a child	Q64.2 Wedding	Q64.3 Funeral/Memorial	Q64.4 Medical emergency	Q64.5 Children's education	Q64.6 Damage from a natural disaster (e.g. a flood; drought)	Q64.7 Retirement	Q64.8 Other celebrations (e.g. birthdays; confirmations, Matric farewell; initiations)
I will use my savings	1	1	1	1	1	1	1	1
I will get the money from family and friends	2	2	2	2	2	2	2	2
I will get the money from someone in the community	3	3	3	3	3	3	3	3
I will sell something to cover the costs	4	4	4	4	4	4	4	4
I have a policy/insurance that will cover it	5	5	5	5	5	5	5	5
I will borrow the money from the bank	6	6	6	6	6	6	6	6
I will borrow the money from another registered financial institution	7	7	7	7	7	7	7	7
I will borrow the money from a cash loan lender in the community	8	8	8	8	8	8	8	8
I will borrow the money from a savings group	9	9	9	9	9	9	9	9
Other (please specify):	98	98	98	98	98	98	98	98

Q65. Thinking about all the things you pay regularly, apart from the challenge of getting money to pay for these, do you face any other problems in terms of where or how you have to pay for these? [DO NOT READ OUT. SINGLE MENTION ONLY.]

No	2	GO TO Q67
Yes	1	GO TO Q66

Q66 [IF Q65 is YES, ASK:] What are the main problems that you face? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Distance to the shop or institution where I have to pay	1
Lack of transportation	2
Reliability of transport	3
Cost of transportation	4
Availability of crucial items	5
Lack of credit	6
Unfavourable repayment terms	7
Other (please specify):	98

SECTION D: ACCESS TO INFRASTRUCTURE

Q67a How long does it usually take you to get to the nearest... [READ OUT. SINGLE MENTION PER LOCATION ONLY.]

	Less than 30 min	Between 30 minutes and 1 hour	1 to 3 hours	More than 3 hour	Don't know
a) Retail outlets (e.g. shoprite, Pick 'n Pay, Spar etc)	1	2	3	4	99
b) Market – place where vendors sell food and other items directly to the public	1	2	3	4	99
c) Post Office	1	2	3	4	99
d) Bank	1	2	3	4	99
e) ATM	1	2	3	4	99
f) Medical services (e.g. clinic; hospital; doctor)	1	2	3	4	99
g) Insurance company/Broker/Agent	1	2	3	4	99
h) Cuca shops	1	2	3	4	99

Q67b What is the distance from here to the nearest... [READ OUT. SINGLE MENTION PER LOCATION ONLY.]

	Less than 1km	Between 1km and 10km	Between 11km and 50km	More than 50km	Don't know
a) Retail outlets (e.g. shoprite, Pick 'n Pay, Spar etc)	1	2	3	4	99
b) Market – place where vendors sell food and other items directly to the public	1	2	3	4	99
c) Post Office	1	2	3	4	99
d) Bank counter	1	2	3	4	99
e) ATM	1	2	3	4	99
f) Medical services (e.g. clinic; hospital; doctor)	1	2	3	4	99
g) Insurance company/Broker/Agent	1	2	3	4	99
h) Cuca shops	1	2	3	4	99

Q68 What in your opinion would help to improve the lives of people in this community? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Roads/better roads	1
Improved housing	2
Access to basic services such as drinking water/sanitation	3
Access to water for farming	4
Health care facilities	5
Educational facilities	6
Better access to public transport	7
Electricity	8
Improved retail markets/banks	9
Access to financial institutions/banks	10
Other (please specify):	98

SECTION E: FINANCIAL CAPABILITY

Q69 How easy is it for you as an individual to keep up with your financial commitments? [READ OUT. SINGLE MENTION ONLY.]

Very difficult	1
Somewhat difficult	2
Neither easy nor difficult	3
Somewhat easy	4
Very easy	5

Q70 After you receive money, how often are you able to make it last until the next time you receive money? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Seldom	2
Often	3

Q71 What do you do if you run out of money? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I will get the money from family and friends	1
I will get the money from someone in the community	2
I will sell something to cover the costs	3
I will borrow the money from family and friends	4
I will borrow the money from someone in the community	5
I will borrow the money from the bank	6
I will borrow the money from another registered financial institution	7
I will borrow the money from a cash loan lender in the community	8
I will borrow the money from a savings group or Savings associations	9
I will get money from my savings	10
Other (please specify):	98

72 On a scale of 1-10, how easy or difficult is it for you to keep up with paying your accounts and meeting other financial commitments that you have on a monthly basis, where one (1) is not difficult at all, and ten (10) is very difficult?

1	2	3	4	5	6	7	8	9	10
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Q73 Please tell us how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You buy things even if you cannot afford them	5	4	3	2	1
b) You would rather buy something on credit than waiting to save enough money to buy the item you want	5	4	3	2	1
c) You consider yourself organized when it comes to managing your money	5	4	3	2	1
d) You consider yourself a saver rather than a spender	5	4	3	2	1
e) You like to be in control of your finances and money matters	5	4	3	2	1
f) You often have to spend more money than what you have available	5	4	3	2	1
g) Dealing with finances is stressful	5	4	3	2	1
h) You are impulsive in terms of spending money	5	4	3	2	1

Q74.1 How frequently do you keep record of the money you get? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Daily	2
Weekly	3
Monthly	4
Annually	5

Q74.2 How frequently do you keep record of your spending? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Daily	2
Weekly	3
Monthly	4
Annually	5

Q75 How often, if ever, do you save? [READ OUT. SINGLE MENTION ONLY.]

I do not save at all	1
I save on a daily basis	2
I save on a weekly basis	3
I save on a monthly basis	4
I save if and when I have extra money	5

Q76 When you get money, do you plan how you are going to spend this money to make sure that it lasts until you get money again? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q77.1
No	2	GO TO Q78

Q77.1 [IF YES TO Q76, ASK:] Do you change this plan if you have to pay for something unexpected, like a medical or funeral expense for example? [READ OUT. SINGLE MENTION ONLY.]

Yes	1
No, I do not change my plan because I make provision for unexpected events	2
No, I stick to my plan and find other sources of money to cover unexpected expenses	3

Q77.2 [IF YES TO Q76, ASK:] On a scale of 1-10, how often do you normally stick to this plan, where one (1) is never and ten (10) is always?

1	2	3	4	5	6	7	8	9	10
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Q77.3 [IF YES TO Q76, ASK:] Do you have a general plan that you use every time, or do you make a new plan every time, based on your income? [DO NOT READ OUT. SINGLE MENTION ONLY.]

General plan	1
Plan according to my income	2

Q78 When you get money, are there things you make sure you pay before you do anything else with your money? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q79
No	2	GO TO Q8

Q79 [IF YES TO Q78, ASK:] What are the TOP THREE (3) things that you pay for or buy when you get money? [DO NOT READ OUT. ONLY THREE MENTIONS POSSIBLE.]

I buy food and other groceries	1
I buy air time or credit for my cell phone	2
I pay for my internet	3
I set aside money to pay for fuel and transportation (taxi fare; bus fare and fuel)	4
I set aside money to pay for accommodation	5
I set aside money to pay for general household items	6
I buy electricity	7
I pay my store accounts	8
I buy medication	9
I pay my landline telephone or internet account	10
I pay my water bill	11
I pay my loan	12
I set aside money for saving or investment	13
Other (please specify):	98

Q80 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You will go without certain things to be able to save	5	4	3	2	1
b) You believe that you have to save for difficult times, even if your income is low	5	4	3	2	1
c) You believe it is better to save where your money is safe than to take risks to make more	5	4	3	2	1

Q81 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) When you buy something on credit, you will find that it ends up being more expensive than you at first thought it would be	5	4	3	2	1
b) You avoid borrowing money if you can	5	4	3	2	1
c) If you borrow money, it is okay to pay it back a little bit later than agreed	5	4	3	2	1
d) It is okay to borrow money to pay back outstanding debt	5	4	3	2	1
e) You have a good idea of the amount of interest that you pay when you borrow money that you have to pay back with interest	5	4	3	2	1
f) Being able to borrow money when you need it is more important than the amount of money you have to pay back	5	4	3	2	1
g) It is better to have debt, than to sell something in order to pay for it (pay off the debt)	5	4	3	2	1
h) It is better to keep your savings than to use it to pay off debt	5	4	3	2	1

82 Which financial products are you aware of? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.] UNAIDED AWARENESS

Medical Aid products	1
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Pension Fund products	2
Short term insurance	3
Life insurance	4
Friendly societies	5
Unit trusts	6
Investment products (e.g. Bonds, unit trust)	7
Mobile money	8
Bank accounts	9
None	97
Other (please specify):	98

Q83.1 I am now going to read to you a list of financial institutions and I would like you to tell me which of these financial institutions you are aware of. [READ OUT.] AIDED AWARENESS

Medical Aid Funds	1
Pension Funds	2
Short term insurance companies	3
Life insurance companies	4
Provident Fund companies	5
Friendly societies	6
Unit trust Management Companies	7
Investment Management Companies (e.g. Unit Trusts and Bonds)	8
Micro lenders (MFI)	9
Commercial Banks	10
Savings bank (Nampost)	11
None	97

Q84.1 On a scale of 1-10, how would you rate your knowledge of BANKING PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.2 On a scale of 1-10, how would you rate your knowledge of LIFE INSURANCE PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.3 On a scale of 1-10, how would you rate your knowledge of SHORT TERM INSURANCE PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.4 On a scale of 1-10, how would you rate your knowledge of MEDICAL AID FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.5 On a scale of 1-10, how would you rate your knowledge of PENSION FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.6 On a scale of 1-10, how would you rate your knowledge of PROVIDENT FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.7 On a scale of 1-10, how would you rate your knowledge of INVESTMENT PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.8 On a scale of 1-10, how would you rate your knowledge of FRIENDLY SOCIETY PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.9 On a scale of 1-10, how would you rate your knowledge of UNIT TRUST MANAGEMENT PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.1 On a scale of 1-10, how would you rate your knowledge of MICROLENDER PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

Q84.11 On a scale of 1-10, how would you rate your knowledge of SAVINGS BANK PRODUCTS, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
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Q84.12 On a scale of 1-10, how would you rate your knowledge of MOBILE MONEY, where one (1) is very poor, and ten (10) is very good?

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

Q85 Have you ever obtained a formal financial product?

Yes	1	GO TO Q86
No	2	GO TO Q90.1

Q86 When getting a formal financial product, do you ask for a copy of the contract? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q87
No	2	GO TO Q87

Q87 In the past six (6) months, when you have obtained formal financial products, did you receive a copy of the contract or terms and conditions? [DO NOT READ OUT. FIRST ESTABLISH WHETHER THE ANSWER IS YES OR NO AND THEN IF YES, ASK:] Was it for all of them, or only some of them?

No contract received	1	GO TO Q90.1
Yes for some of them	2	GO TO Q88
Yes for all of them	3	GO TO Q88
No product received in the past 6 months	4	GO TO Q90.1

Q88. [IF YES TO Q87, ASK:] If you have received a contract in the past six (6) months, did you read it, or was it read to you by the consultant/broker/agent? [DO NOT READ OUT. SINGLE MENTION ONLY.]

I read it myself	1	GO TO Q89
Someone read it to me	2	GO TO Q89
I did not read it, neither did someone read it to me	3	GO TO Q90.1

Q89 On a scale of one 1-10, where one (1) is not at all, and ten (10) is very well, how well would you say did you understand the contract(s) that you have obtained and read in the past six (6) months?

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

Q90.1 How often do you read the economic section of the newspaper(s)? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2
Monthly	3
Never	4

Q90.2 How often do you listen to economic talks or programs on the radio? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2
Monthly	3
Never	4

Q90.3 How often, do you watch economic programs on the television? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2
Monthly	3
Never	4

Q91 In general, how interested would you say are you in economic matters, where one (1) is not interested at all, and ten (10) is very interested?

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

Q92 When you have to make an important financial decision, who do you ask or who do you get information from to make sure that you make the right decision? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Spouse/Partner	1
Relatives	2
Colleagues at work	3
Church members	4
A financial advisor	5
Traditional headman in the area	6
The bank	7
I make decisions based on my own information	8
Broker	9
Internet	10
Informal financial institutions/associations	11
Other (please specify):	98

Q93 If you were to receive a large sum of money and you did not need to spend it, where would you keep it until you decide what to do with it? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Put it in the bank	1
Put it into a savings club/Savings associations	2
Give it to someone for safekeeping	3
Hide it in a safe place at home	4
Carry it with me at all times	5
Other (please specify):	98

Q94 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) Insurance is for rich people	5	4	3	2	1
b) Insurance is for people with valuable assets	5	4	3	2	1
c) Insurance is a way of saving on a long term basis	5	4	3	2	1
d) Being insured stops you from worrying about losing things or money	5	4	3	2	1
e) Insurance is costly	5	4	3	2	1
f) There is a lack of low insurance products	5	4	3	2	1

Q95 In general, thinking about the money matters of your household, what are the things you are most concerned about, apart from how to get more money? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Losing the money I earned (e.g. through stealing)	1
Getting wrong financial advice	2
Death of main income earner	3
Not having enough money in a couple of years / when I am old	4
That I cannot buy enough food at the end of the month	5
That I am not well enough insured	6
That I can't pay back my credit / loan	7
That my business fails	8
That I have to give too much money away to friends/family/community	9
The education of my children	10
The safety of my household (members and assets)	11
Unforeseen expenses (vehicle break-down, death, illness, etc.)	12
Unforeseen natural disasters (flooding, etc.)	13
Other (please specify):	98

SECTION F: MONEY MANAGEMENT: SAVING

Q96 People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? [READ OUT. SINGLE MENTION ONLY.]

Putting money aside for safekeeping	1
Putting money aside to use later when needed	2
Putting money aside for the end of the week or month	3
Putting money away so that the total amount increases over time as more is put away	4
Putting money aside for a specific purpose	5
Putting other assets (like livestock) aside to convert to money/cash when needed	6

Q97 Do you save or put money away when you can? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q99.1
No	2	GO TO Q98

Q98 [IF Q97 is NO, ASK:] Why do you not save or put money away? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I do not have any money left after paying for living expenses	1
I do not have a cash income – no money to save	2
I do not believe in saving	3
Lack/ No access to saving facilities	4
High cost of saving	5
Low return on saving	6
Other (please specify):	98

Q99.1 Please tell me which of the following you have, had, or never had? [READ OUT. SINGLE MENTION PER SAVINGS MECHANISM.]

Q99.2 [if the answer in 99.1 is Have or Had, PLEASE ASK: At which institution did you have savings? [SEE CODE LIST 8. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	Q99.1 - status			Q99.2 Institution SEE CODE LIST 8
	Have	Had	Never had	
a) Savings at a bank	2	1	0	
b) Savings at another financial institution	2	1	0	
c) Savings in Treasury Bills or Bonds	2	1	0	
d) Unit trusts	2	1	0	
e) Pension fund	2	1	0	
f) Provident fund	2	1	0	
g) Retirement annuity	2	1	0	
h) Preservation fund (from previous employer)	2	1	0	
i) Education policy/plan	2	1	0	
j) Investment/savings policy	2	1	0	
k) Endowment policy with death/disability cover	2	1	0	
l) Savings in a saving group, club, association	2	1	0	
m) Savings with someone in community who keeps it safe for you	2	1	0	
n) Savings with someone in household/family who keeps it safe for you	2	1	0	
o) Savings with a community organization e.g. church	2	1	0	
p) Savings at home	2	1	0	
q) Savings by buying an asset like livestock with the intention of selling it later	2	1	0	

Q100 When you choose a savings product or a method of saving, which factors do you consider to help you make your decision? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Recommendation by family/friends/others in the community	1
Recommendation by the newspaper, radio and by official institutions	2
Low fees and charges	3
Trust in the product	4
Product association with a well-known brand	5
Explanation of the contract to me	6
Ability to get my money fast	7
Safety of my money	8
Explanation in a language that I understand	9
Understanding of how the product works	10
Closeness of the person or organisation who sells the product to where I live	11
Other (please specify):	98

SECTION G: MONEY MANAGEMENT: BORROWING

Q101.1 Did you borrow money during the past six (6) months?

Yes	1
No	2

Q101.2 Have you, in the past 6 months, been paying back money that you borrowed from anybody or any institutions? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

Q101.3 During the past 6 months, did you get any goods or services in advance and had to pay for it later? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	[Go to Q103.1]
No	2	

Q102 [ASK IF NO TO Q101.1; Q101.2 AND Q101.3] Why have you not borrowed money or taken goods or services on credit? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Fear of debt	1
I can pay for my living expenses with what I have; I do not need to borrow money or take goods and services on credit	2
I am worried that I would not be able to pay back the money	3
The 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 trust banks or other lenders	11
I do not want to borrow from money lenders	12
Borrowing money is shameful and embarrassing	13
My spouse/family/other people do not allow me to borrow money	14
I tried, but was refused	15
I have no one to borrow from	16
No specific reason	17
Other (please specify):	98

Q1031. [ASK ALL:] Please tell me which of the following have you done in the past six (6) months: [READ OUT. MULTIPLE MENTION POSSIBLE.]

Q103.2 How much did you borrow?

Q103.3 How much is still owed?

Q103.4 Why did you choose this source [SEE CODE LIST 9. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	Q103.1		Q103.2 Total loan	Q103.3 Amount still owed	Q103.4 Why this source?
	YES	NO			
a) Borrowed money from a bank	1	2			
b) Borrowed money from another financial institution (e.g. MFI)	1	2			
c) Got a loan from a Government Scheme	1	2			
d) Borrowed money from your employer	1	2			
e) Borrowed money from family/friends that you had to pay back	1	2			
f) Got money from family/friends that you did not have to pay back	1	2			
g) Borrowed money from savings group/club/association	1	2			
h) Borrowed money from a money lender in the community or a cash loan lender	1	2			
i) Borrowed money/got goods in advance from an agricultural buyer	1	2			
j) Borrowed money/got goods in advance from a farmers organization	1	2			
k) Borrowed money from a church or other community based organization that you belong to	1	2			
l) Got goods in advance/borrowed money from a small shop like a Cuca shop and had to pay back later	1	2			
m) Bought goods with a store card such as Edgars, Truworths card or bought goods on a store account (not a Cuca shop)	1	2			

Q104 For which reasons have you borrowed money or taken out a loan

a) Food	1
b) Bills e.g. rent, electricity	2
c) Medical spending	3
d) Give to another family member	4
e) To extend/renovate/repair a house	5
f) Child's education	6
g) Clothes	7
h) Funeral expenses	8
i) Start or invest in your own business	9
j) Own education	10
k) To buy a motor vehicle	11
l) For transport fees	12
m) To build a house	13
n) To buy a house	14
o) Weddings	15
p) Other (specify)	98
q) Do not know	99

Q105.1 Did you seek any services of a debt counselor

Yes	1
No	2 (go to Q107)

Q105.2 Ask if YES in Q105. Was it helpful?

Yes	1 (go to Q107)
No	2

Q105.3 Ask if No. Why it was not helpful?

1.	It took me longer time to settle the amount I owe	1
2.	Debt counselling is not free	2
3.	I lost money by entering into debt counselling process	3
4.	I was not an easy way out / it is a tough process	4
5.	I was unable to get more credit	5
6.	I ended up with more debts	6
7.	I was forced to take other financial products such as insurance	7
8.	Other (specify)	98
9.	Do not know	99

Q107 Have you applied for a loan in the past six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	
No	2	

Q108 In the past six (6) months, have you been refused a loan? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q109
No	2	GO TO Q109

Q109 [IF YES, ASK:] What was the reason you were refused the loan? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I did not have a down payment/deposit	1
I did not have a bank account	2
I did not have a credit history/references	3
I did not have an identity document	4
I did not have proof of a permanent address	5
I did not have a pay slip	6
My income was too low	7
I had too many other debts	8
I could not provide security/collateral	9
Other (please specify):	98
Don't know	99

Q110 ASK ALL: When you choose a loan product or a source of borrowing, which factors do you consider to help you make your decision? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Recommendation by family/friends/others in the community	1
Recommendation by the newspaper, radio and by official institutions	2
Low fees and charges	3
Trust in the product	4
Product association with a well-known brand	5
Explanation of the contract to me	6
Ability to get my money fast	7
Safety of my money	8
Explanation in a language that I understand	9
Understanding of how the product works	10
Closeness of the person or organisation who sells the product to where I live	11
Having a bad credit history	12
Other (please specify):	98

SECTION H: MONEY MANAGEMENT: RISK AND RISK MITIGATION

Q111.1 Sometimes unexpected things happen and affect the money that people put aside for their expenses. Which of these things, if any, did your household face during the past 6 months? [READ OUT. MULTIPLE MENTION POSSIBLE.]

Q111.2 Can you also tell me what you did to cope with this financially? [PLEASE REFER TO CODE LIST 10. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	Q111.1	Q111.2
	Yes	COPING MECHANISM
a) Increase in household size; more dependents relying on household income	1	
b) Loss of income from income earner	1	
c) Illness within your household or family that required medical expenses	1	
d) Having to pay unforeseen school/education fees	1	
e) Loss of your home	1	
f) Loss of your savings	1	
g) Damage to your home/loss of valuable assets	1	
h) Harvest failure or losses of crop harvest	1	
i) Death or illness of livestock	1	
j) Low selling prices of products you sell	1	
k) Rise in living costs such as rent, electricity, fuel, food, transport costs	1	
l) Rise in interest rates (thinking of money you borrowed)	1	
m) Other natural disasters (flood, e.g.) which affected my source of income	1	
n) Other (please specify:)	1	

Q112.1 Please tell me which of the following you have on your name, had in the past but do not have anymore, or never had. READ OUT. MULTIPLE MENTION POSSIBLE.]

Q112.2 Can you tell me what products you have cover from even though it is in someone else's name? [READ OUT. MULTIPLE MENTION POSSIBLE.]

Products	Q112.1			Q112.2
	HAVE	HAD IN PAST	NEVER HAD	COVERED INDIRECTLY
a) Funeral policy from a shop or store e.g. Edgars, Truworths	3	1	0	2
b) Funeral cover through an undertaker/funeral home	3	1	0	2
c) Funeral policy with an insurance company	3	1	0	2
d) Funeral policy with a broker	3	1	0	2
e) Funeral policy with a bank	3	1	0	2
f) Funeral cover/insurance from your employer	3	1	0	2
g) Belong to a burial society	3	1	0	2
h) Free funeral policy attached to savings or other account such as CardWise or EasySave	3	1	0	2
i) Vehicle/car insurance	3	1	0	2
j) Household content insurance	3	1	0	2
k) Home owners insurance	3	1	0	2
l) Legal insurance	3	1	0	2
m) Cell phone insurance	3	1	0	2
n) Life insurance/assurance policy	3	1	0	2
o) Credit Life cover	3	1	0	2
p) Disability insurance with institution	3	1	0	2
q) Disability insurance with your employer	3	1	0	2
r) Dreaded disease/critical illness insurance	3	1	0	2
s) Professional insurance	3	1	0	2

t) Debtors insurance	3	1	0	2
u) Medical aid/scheme	3	1	0	2
v) Hospital plan	3	1	0	2
w) Medical insurance	3	1	0	2

Q112.3a [IF NO ANY FUNERAL PRODUCT, i.e., A–G (codes 0 and 1), ASK:] **Why don't you have any of funeral policy products?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

You cannot afford it	1
Your family will be looked after if you pass away	2
You do not need funeral cover	3
You have never thought about funeral cover	4
You don't want to think about dying	5
Funeral cover is not important to you	6
You are healthy so don't need this kind of insurance	7
You are not currently working	8
Your family will pay for your funeral	9
Covered by someone else	
Other (SPECIFY)	98

Q112.3b [IF NO TO ANY SHORT-TERM INSURANCE PRODUCTS, i.e., I–M, (codes 0 and 1) ASK:] **Why don't you have any of the short-term/assert insurance products?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

Q112.3c [IF NO TO LONG-TERM INSURANCE PRODUCTS, i.e., N–T, ASK:] **Why don't you have long-term insurance products?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

	Short-term	Long-term
Cannot afford / It is too expensive	1	1
I earn too little/I don't have a job/I do not earn enough income	2	2
I do not need to be insured because the value of my things is too low	3	3
I don't think anything will happen to my possessions	4	4
Don't want it	5	5
Don't believe in insurance	6	6
Never thought about it	7	7
I don't know enough about these products	8	8
I don't need it	9	9
Don't have household contents	10	10
Do not trust insurance to pay out when I claim	11	11
These things are not meant for people like me	12	12
There are better things to spend my money on	13	13
Don't see the benefits	14	14
If I miss a payment I lose the insurance cover and the money I have paid for the insurance cover	15	15
I am too young/still a student	16	16
I am not currently working	17	17
I was declined or did not qualify	18	18
The language used and conditions are too confusing	19	19
I have never been told about it	20	20
Covered by someone else		
No reason	21	21
Don't know	99	99
Other (SPECIFY)	98	98

Q112.3d [IF NO TO MEDICAL INSURANCE PRODUCTS, i.e., U-W (codes 0 and 1), ASK:] **Why don't you have medical insurance products?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I cannot afford it	1
I do not have a job	2
I work on a contract bases / do not have a permanent job	3
I do not need medical insurance	4
I have never thought about medical insurance	5
I don't want to think about being sick	6
I use government or free hospitals	7
I am healthy so don't need this kind of insurance	8
I don't know enough about these products	9
Covered by someone else	
No reason	10
Don't know	99
Other (SPECIFY)	98

SECTION I: MONEY MANAGEMENT: REMITTANCES

Q113.1 Many people tell us that they use different services to send money from time to time. In the past six (6) months, have you SENT money to someone living in a different place within the country? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

Q113.2 And have you SENT money to someone living in another country in the past six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

[IF YES TO EITHER OR BOTH Q113.1 AND Q113.2, ASK Q114.1 TO Q114.5 FOR EACH MONEY TRANSFER MENTIONED. ELSE, GO TO Q115.1.]

Q114.1 To whom have you sent money to in the past six (6) months? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

Q114.2 Where are you sending the money to when you are sending it? [READ OUT. MULTIPLE MENTION. SEE CODE LIST 11.]

Q114.3 How often do you send the money? [READ OUT. SINGLE MENTION. SEE CODE LIST 12.]

Q114.4 How do you send the money? [READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 13.]

Q114.5 How much did you send the last time you sent money? [SINGLE MENTION.]

	Q114.1 WHOM	Q114.2 WHERE	Q114.3 FREQUENCY	Q114.4 HOW	Q114.5 AMOUNT
a) Spouse/Partner	1				
b) Child	2				
c) Parent	3				
d) Other family member	4				
e) Friend	5				
f) Supplier	6				
g) Someone you borrowed from	7				
h) School, college or university	8				
i) To a business	9				
j) Other (please specify):	98				

Q115.1 In the past six (6) months, have you RECEIVED money from someone living within the country? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

Q115.2 And have you RECEIVED money from someone living in another country in the last six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

[IF YES TO EITHER OR BOTH Q115.1 AND Q115.2, ASK Q116.1 TO Q116.5 FOR EACH MENTIONED. ELSE, GO TO Q117.]

Q116.1 From whom have you received money from in the past six months? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

Q116.2 Where are you receiving the money from when you are receiving it? [READ OUT. MULTIPLE MENTION. SEE CODE LIST 11.]

Q116.3 How often do you receive the money sent to you? [READ OUT. SINGLE MENTION. SEE CODE LIST 12.]

Q116.4 How is the money sent to you? [READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 13.]

Q116.5 The last time you received money, how much did you receive? [SINGLE MENTION.]

	Q116.1 WHOM	Q116.2 WHERE	Q116.3 FREQUENCY	Q116.4 HOW	Q116.5 AMOUNT
a) Spouse/Partner	1				
b) Child	2				
c) Parent	3				
d) Other family member	4				
e) Friend	5				
f) Supplier	6				
g) School, college or university	7				
h) To a business	8				
i) Other (please specify):	98				

SECTION J: BANK PENETRATION

Q117a Please tell me how much you agree or disagree with the following statements when thinking about banks and their products and services (including Nampost): [READ OUT. SINGLE MENTION PER STATEMENT.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) If you are not employed, you cannot open a bank account	5	4	3	2	1
b) Having a bank account makes it easier to get credit	5	4	3	2	1
c) You can easily live your life without a bank account	5	4	3	2	1
d) Most services from banks are also offered elsewhere	5	4	3	2	1
e) Banks try to understand your needs and offer you products that meet your needs	5	4	3	2	1
f) You trust banks with your money	5	4	3	2	1

Q117b I am going to read a list of statements people have said about banks and money. Looking at this list of statements, please tell me which of these are true for you?: [READ OUT. SINGLE MENTION PER STATEMENT.]

	Yes	No	Don't know
a) You are aware that there are basic account with minimum transactional fees at commercial banks	1	2	3
b) You are aware that you can open up a basic bank account with minimum of N\$20.00	1	2	3
c) Are you aware that you can receive money from someone by simple having a mobile phone number?	1	2	3

Q118.1 Please tell me which of the following Bank Services you currently have, had in the past but not anymore and which you have never had. [READ OUT. SINGLE MENTION PER BANK SERVICE ONLY.]

Q118.2 Please also tell me which financial institutions you have or had products at. [ASK FOR ALL PRODUCTS IDENTIFIED AS CURRENTLY HAVE OR HAD IN THE PAST, THE INSTITUTION AT WHICH A PRODUCT WAS HELD. PLEASE SEE CODE LIST 12. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 8.]

Q118.1 Product	Have	Used to have	Never had	Q118.2 Institution
1 Transactional account	2	1	0	
2 Savings Account	2	1	0	
3 Smart card	2	1	0	
4 Fixed deposit account	2	1	0	
5 Flexible fixed deposit account (i.e., fixed account that allows minimum withdrawals)	2	1	0	
6 Credit card	2	1	0	
7 Money Market account	2	1	0	
8 Personal Loan account	2	1	0	
9 Foreign Currency account	2	1	0	
10 Bank account outside Namibia	2	1	0	
11 Bank overdraft	2	1	0	
12 Standing order/debit orders	2	1	0	
13 Internet Banking	2	1	0	
14 Cellphone banking	2	1	0	
15 Wallet account (Mobipay, Ewallet, bluewallet, easywallet)	2	1	0	
16 Foreign Investment account/offshore investments	2	1	0	

Q119 Do you currently have a bank account or SmartCard in your name? It could also be a joint or group account on which your name appears. [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q120
No	2	GO TO Q122

Q120 If you have a bank account, which of the following banking channels are you comfortable using? [READ OUT. MULTIPLE MENTION POSSIBLE.]

Bank Branch	1
ATM	2
Cell Phone banking	3
Internet Banking	4
Writing a cheque	5
Wallet account	6

Q121 If you have a bank account, which of the following banking channels are you using most often? [READ OUT. SINGLE MENTION ONLY.]

Bank Branch	1
ATM	2
Cell Phone banking	3
Internet Banking	4
Writing a cheque	5
Wallet account	6

Q122 Are you using someone else's bank account? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q123
No	2	GO TO Q124 [excluding those with account in Q119]

Q123 [IF Q122 is YES, ASK:] Whose account(s) are you using? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION 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 or friend	5
Account of a savings club	6
Account of a community organisation or church	7
Other (please specify):	98

Q124 [IF RESPONDENT DOES NOT HAVE A BANK ACCOUNT OR SMARTCARD ACCOUNT; CHECK Q115; ASK:] There are many reasons why people often do not have an own bank account or use bank services. Can you tell me why you do not use it? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I do not need it - Insufficient or no money coming into the account to justify it	1
I have no money to save	2
I cannot maintain the minimum balance	3
Bank service charges are too high	4
Banks are too far away	5
Banking hours are not convenient	6
I do not have the documentation required	7
I do not understand how banks work	8
I do not understand the language used in banks	9
I do not know how to apply	1
I do not understand benefits from having a bank account	11
I do not trust banks	12
Bank accounts are not for people like 'me'	13
I fear refusals	14
Banks do not provide the products or services needed	15
I can get services needed elsewhere in the community	16
I need permission of someone else to open it	17
Other (please specify):	98
Don't know	99

Q125.1 [IF RESPONDENT HAS A BANK ACCOUNT OR SMARTCARD ACCOUNT; CHECK Q115; ASK:] **Please tell me how often you do each of these activities?** [READ OUT STATEMENTS.SHOW CARD. SINGLE MENTION PER STATEMENT.]

Q125.2 Also tell me whether you do this at a bank branch or Nampost branch, ATM and/or at a retail store such as pick 'n pay, Shoprite etc?

Transaction	Q125.1 Conducted					Q125.2 How did you do this?			
	1-5 times per month	6-10 times per month	10-20 times per month	More than 20 times per month	Never / do not know	BANK/ NAMPO ST	ATM	Real store	Online
a) Cash a cheque	1	2	3	4	5	1			
b) Deposit cash into a bank account	1	2	3	4	5	1	2	3	
c) Deposit a cheque into bank account	1	2	3	4	5	1		3	
d) Cash withdrawal from a bank account	1	2	3	4	5	1	2	3	
e) Paid people/bills through bank transfer	1	2	3	4	5	1	2	3	4
f) Money transfers between your own bank accounts	1	2	3	4	5	1	2	3	4
g) Money transfer to another person's bank account	1	2	3	4	5	1	2	3	4
h) Draw a bank cheque	1	2	3	4	5	1			
i) Get a bank statement	1	2	3	4	5	1	2		4
m) Internet banking transaction	1	2	3	4	5	1	2		4
n) Mobile banking transaction/Cell phone banking	1	2	3	4	5				4
o) Debit card payments	1	2	3	4	5				

Q126 People have different opinions about bank accounts - what do you think are the advantages of using a bank account? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

Salaries can be deposited	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
There is no advantage to using a bank account	9
Other (please specify:)	98
Don't know	99

Q127 During the last six (6) months, have you used the services of a microfinance institution, like a microlender ? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

SECTION K: INFORMAL PRODUCTS

Q128 Do you belong to a savings club, group? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q129
No	2	GO TO Q131

Q129 Please tell me which of the following services these clubs provide. [READ OUT LIST OF SERVICES.]

	YES	NO	DON'T KNOW
a) Lend money out to members when they need the money	1	2	99
b) Lend out money to non-members when they want to borrow	1	2	99
c) Give collected money to one member every month	1	2	99
d) Keep the collected money for members and members can withdraw this money when they need it	1	2	99
e) Keep the collected money for members and give to members after a certain period of time	1	2	99
f) Buy assets as a group	1	2	99
g) Buy assets for members	1	2	99
h) Raise money for funerals for group members	1	2	99
i) Raise money for other emergencies for members	1	2	99
j) Act as guarantor when members want to borrow money somewhere else	1	2	99

Q13 Why do you belong to a savings club, group? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Inherited the position from parents	1
It is compulsory for people in tribe or village	2
To socialize or meet friends	3
They give financial advice	4
Can turn to them when in financial need	5
To exchange ideas with other members	6
Can get money easily when needed	7
Trust and know them	8
To borrow money	9
Close and/or easy to get to	1
Easy to become a member	11
Don't get charged fees	12
It is an easy way of saving	13
Other (please specify:)	98
Don't know	99

Q131 Are you a member of any other financial group or organization? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO Q132.1
No	2	GO TO Q133

Q132.1 GROUP Do you belong to any of the following groups or organizations MULTIPLE ANSWERS POSSIBLE	Q132.2 MAIN REASON FOR MEMBERSHIP Why do you belong to this group or organization? SEE CODELIST 14	132.3 INFLUENCE Do the opinions of the group leaders or members influence the decisions you make about money matters?	
		Yes	No
Business organization	1	1	2
Farmers association	2	1	2
Market/traders association	3	1	2
Cooperative	4	1	2
Out grower scheme	5	1	2
Church /religious group	6	1	2
Women's group	7	1	2
Professional body	8	1	2
Other (please specify):	98	1	2

SECTION L: GENERAL

Q133 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) I would like to leave inheritance for my children	5	4	3	2	1
b) You have many dreams and ambitions you are working towards	5	4	3	2	1
c) You have people in the community that you can turn to for help if you need to	5	4	3	2	1
d) You would rather turn to strangers than people in the community if you need financial help	5	4	3	2	1

Q134 For each of the statements I read, can you please tell me if you are currently worse off, the same as, or better off than you were last year. [READ OUT. SINGLE MENTION PER STATEMENT.]

	Worse off	The same	Better off	N/A
a) The employment situation of my household compared to this time last year	1	2	3	77
b) The income situation of my household compared to this time last year	1	2	3	77
c) The amount of money my household pay to service debt compared to this time last year	1	2	3	77
d) My household's ability to make ends meet compared to this time last year	1	2	3	77
e) My household's ability to save compared to this time last year	1	2	3	77
f) Money that could be accessed by the household to assist when faced with hardship compared to this time last year	1	2	3	77
g) Ability to access money from family/friends or others compared to this time last year	1	2	3	77

Q135 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You frequently have problems making ends meet	5	4	3	2	1
b) You often have to spend more money than what you have available	5	4	3	2	1
c) You have considered going to see someone to help you with your debt problems	5	4	3	2	1
d) You have gone to see someone to help you with your debt problems	5	4	3	2	1
e) You have considered cancelling policies to cover debts	5	4	3	2	1
f) You save money regularly	5	4	3	2	1

136.1 Do you have in your household... [READ OUT, MULTIPLE OPTIONS]	YES	NO
	1	2
a) Tap water in your house or on your property?	1	2
b) Hot running water from a geyser	1	2
c) Flush toilet inside or outside	1	2
d) Built-in kitchen sink	1	2
e) Ordinary landline telephone	1	2
f) One cell phone	1	2
g) More than one cell phone	1	2
h) More than one radio (excluding a car radio)	1	2
i) HI-fi/music centre	1	2
k) TV set	1	2
l) M-Net/DSTV Subscription	1	2
m) Video Cassette Recorder (VCR)	1	2
n) DVD player	1	2
o) Fridge (including combined fridge/freezer)	1	2
p) Deep freezer	1	2
q) Microwave oven	1	2
r) Floor polisher or vacuum cleaner	1	2
s) Personal computer or laptop	1	2
t) Washing machine	1	2
u) Tumble dryer	1	2
v) Dishwashing machine	1	2
x) Electric stove	1	2
y) Sewing machine	1	2
z) Motor car	1	2
aa) Domestic worker	1	2
bb) Home security service	1	2
cc) Internet connection	1	2

Q137 FOR OFFICE USE ONLY: [ADD UP THE TOTAL SCORE FOR BOTH THE YES AND NO COLUMNS. REMEMBER TO ADD THE 9 IN THE YES COLUMN AT THE BEGINNING OF THE TABLE.]

a) YES Column	
b) NO Column	

Q138 FOR OFFICE USE ONLY: [SUBTRACT THE NO TOTAL FROM THE YES TOTAL AND RECORD THE ANSWER BELOW.]

Q139 FOR OFFICE USE ONLY: [CHECK THIS SCORE AGAINST THE FOLLOWING TABLE TO DETERMINE WHICH LSM GROUP THE RESPONDENT FALLS INTO. RECORD THE NUMBER IN THE SPACE PROVIDED AFTER THE TABLE.]

FROM	TO	LSM GROUP
	1	1
2	3	2
4	5	3
6	9	4
10	13	5
14	19	6
20	23	7
24	27	8
28	32	9
33	42	10

Thank you very much for your participation in this survey.