Household Savings Project – Endline Survey

FO: Fill as much of this information before you start the interview as you can.

G1. a. Individual ID: |__|__|__|__|__|__| (*FO: Write the individual ID number plus a 0 if the respondent was interviewed in the baseline or 1 if it is a "split off" spouse who is being interviewed for the first time.*)

G2. Is this the first time the respondent has been interviewed for the endline survey? (i.e. is this the original survey or a back check survey?) 0. [ ] First time/Original 1. [ ] Back Check

G3. Respondent's Village/Neighborhood: _____

G4. Directions to the home (*FO: Only fill if respondent has moved or directions listed in the checklist are insufficient*)

|

G4b: Is the phone number listed on the checklist in use by the respondent? 1. [ ] Yes 2. [ ] No

G4c: If not, what is their current active phone number? _____ |

G4b: What is a current active phone number for the respondent?

G5. a. FO Name:_____ b. FO ID: _____

G6. Survey date (DD/MM/YYYY) |__|__|/|__|__|/|__|__|__|__|

G7. Time start (use 24 hour clock): |__|__|:|__|__|

G8. IPA would like to use your national ID number to confirm from Family Bank your transaction history in the savings accounts that you opened as part of the study. We will only look at the first three years of account use after you first joined the study. This information, like all other information collected, will be kept strictly confidential. Do you consent to let us check your accounts with Family Bank using your ID number?   1. [ ] Yes   2. [ ] No

Comment [JHV1]: October 17-23,2012

Comment [JHV2]: October 23-November 30, 2012

Section H – Background Information
First I would like to ask you a few questions about yourself and your background

H1.	What is the respondent's gender?	1. [ ] Male 2. [ ] Female
H2.	How old are you?	[_____] years old -98. [ ] Refused -99. [ ] Don't know
H3.	Can you read a letter in Swahili?	1. [ ] Yes 2. [ ] No -98. [ ] Refused -99. [ ] Don't know
H4.	Can you write a letter in Swahili?	1. [ ] Yes 2. [ ] No -98. [ ] Refused -99. [ ] Don't know
H5.	What is the highest level of formal schooling you have completed? (*FO: circle the answer*)	None 1 2 3 4 5 6 7 8 F1 F2 F3 F4 F5 F6 20 = Polytechnic 21 = Informal Training 22 = College (non-University) 30 = University -98 = Refused -99 =Don't know
H6.	What is your primary occupation?	1. [ ] Market Vendor 2. [ ] Boda 3. [ ] Shopkeeper 4. [ ] Subsistence Farmer 5. [ ] Commercial Farmer 6. [ ] Teacher 7. [ ] No job 8. [ ] Fundi (des): _____ 9. [ ] Carpenter 10. [ ] Housewife 11. [ ] Something else (des):_____ -98. [ ] Refused -99. [ ] Don't know
H7.	How many children of your own do you have?	[FO: write in number. Code -98 for refused, -99 for don't know] [_____]
H8.	How many dependents do you have? [*FO: define a dependent as a person who earns no income and depends on the respondent for support, excluding your spouse.*]	[FO: write in number. Code -98 for refused, -99 for don't know] a. |_____| of my own children b. |_____| other dependents (not own children)
H9.	What is your marital status?	1. [ ] Married/cohabiting 2. [ ] Widowed [→H11] 3. [ ] Divorced/separated [→H11] 4. [ ] Never married and not cohabiting [→H11] -98. [ ] Refused [→H11] -99. [ ] Don't know [→H11]
H10.	[H1 = 1] How many wives do you have? [H1 = 2] How many co-wives do you have?	[FO: write in number. Code -98 for refused, -99 for don't know] [_____]

H11.	FO: COMPLETE THE ATTACHED TABLE DESCRIBING THE MEMBERS OF YOUR HOUSEHOLD	
H12.	According to my records, you attended our initial study session with _____ [*FO: Read reported spouse name from checklist*]. What is your current relationship to this person?	1. [ ] Spouse, currently married/cohabiting 2. [ ] Past spouse, spouse has died 3. [ ] Past spouse, currently divorced or separated 4. [ ] Non-cohabiting partner 5. [ ] Other relative 6. [ ] Friend or acquaintance 7. [ ] Has never heard of this person 8. [ ] Respondent is a split off spouse **(October 2, November 30)** 9. [ ] Other (des:)_____ -98.[ ] Refused -99.[ ] Don't know
H13.	[FO CHECKPOINT] Are the respondent and the reported spouse being jointly interviewed today?	1. [ ] Yes 2. [ ] No

Section I. Household Decision Making and Dynamics
FO: Now I would like to ask you some questions about who makes decisions in your household

I1.	Who makes decisions in your household about how to spend money?	1. [ ] Me 2. [ ] My spouse 3. [ ] Someone else (des): _____ 4. [ ] Decide some other way (des):_____ 5. [ ] My spouse and I decide together 6. [ ] My spouse and I decide on our own -98.[ ] Refused -99.[ ] Don't know
I2.	Who makes decisions in your household about how much to save?	1. [ ] Me 2. [ ] My spouse 3. [ ] Someone else (des): _____ 4. [ ] Decide some other way (des):_____ 5. [ ] My spouse and I decide together 6. [ ] My spouse and I decide on our own -98.[ ] Refused -99.[ ] Don't know

[FO CHECKPOINT]: Has the respondent ever been married or cohabiting (H9=1, 2, or 3)?
Yes >> Continue to I3
No >> Skip to Section J
Now I would like to ask you some questions about how much you and your spouse agree on certain decisions. This is not asking you who decides, just how similar or different your opinions are. If you are no longer married to your spouse, think back to how you felt when you were married. To help you answer, have a look at this ladder. If you are at the top, this means that you and your spouse have similar preferences almost all the time. If you are at the bottom, this means that you almost never have the same preferences. When I ask you the questions, you can show me where you and your spouse are on the ladder.

I3.	Think about how you are currently spending your money. To what extent do you and your spouse agree on **what** to spend your money on?	[*FO: write in number. Code -98 for refused, -99 for don't know*] [_____]
I4.	Think about the **amount** of money you spend on your children. To what extent do you and your spouse agree about this?	[*FO: write in number. Code -98 for refused, -99 for don't know. Code -88 if the respondent has never had any children. If the respondent does not have children presently, but has had them in the past, ask them to think back to when they had children.*] [_____]
I5.	Think about how much of your	

	income you use for savings and investments (e.g. livestock, business inventories). To what extent do you and your spouse agree on the **amount** you save and invest?	*[FO: write in number. Code -88 for doesn't apply, -98 for refused, -99 for don't know]* [_____]
I6.	To what extent do you and your spouse agree on **how/where** you save and invest your income?	*[FO: write in number. Code -88 for doesn't apply, -98 for refused, -99 for don't know]* [_____]
I7.	Think about how much you spend on special goods for yourself (i.e. hairdos, sweets, alcohol etc). To what extent do you and your spouse agree on the **amount** of money you spend on these goods?	*[FO: write in number. Code -88 for doesn't apply, -98 for refused, -99 for don't know]* [_____]
I8.	Think about how much your spouse spends on special goods for him or herself (i.e. hairdos, sweets, alcohol etc). To what extent do you and your spouse agree on the **amount** of money you spend on these goods?	*[FO: write in number. Code -88 for doesn't apply, -98 for refused, -99 for don't know]* [_____]

Section J. Income, Savings, and Investment
Now I would like to ask you some questions about your income, savings, and investments.

J1.	How much did you and your spouse earn from your harvests the past 12 months? Please distinguish between individual earnings, spouse earnings, and joint earnings.	*[FO: Code 0 if no income from this source, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J2.	How much income do you and your spouse earn, individually and jointly per month on average, from all the following income generating activities? *[Include both cash and in kind payments*	
J2a.	Horticultural Crops:	*[FO: Code 0 if no income from this source, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J2b.	Wage Labor:	*[FO: Code 0 if no income from this source, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J2c.	Non-farm business	*[FO: Code 0 if no income from this source, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J2d.	Other income (describe)_____:	*[FO: Code 0 if no income from this source, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]

Now I would like to ask you about animals that you and other members of your household might own. I will ask you both how many you own, and how much you think you could sell them for, if you needed to. *[FO: Code 0 for number and value if household owns no animals, -98 for don't know, -99 refused.]* Do you own any…

J3.	Cattle (local)	a. Number: |_____| b. Value (all animals): |_____|
J4.	Cattle (hybrid/grade)	a. Number: |_____| b. Value (all animals): |_____|
J5.	Sheep	a. Number: |_____| b. Value (all animals): |_____|
J6.	Goats	a. Number: |_____| b. Value (all animals): |_____|
J7.	Pigs	a. Number: |_____| b. Value (all animals): |_____|
J8.	Chickens	a. Number: |_____| b. Value (all animals): |_____|
J9.	Other (describe)	a. Number: |_____| b. Value (all animals): |_____| c. Describe animals: _____
J10.	Think about all the debts you yourself have, your spouse has, and you both have jointly right now. How much in total do you owe to:	
J10a.	Family/friends	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J10b.	Formal and Village Banks	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J10c.	Microfinance Lenders	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J10d.	Local Moneylenders	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J10e.	Shop keepers/businesses	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J10f.	Other (des) _____	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J11.	Think about all the transfers and gifts in the past week that you yourself, your spouse made and received independently as well as those that you made and received together. How much did you:	
J11a.	Receive (from outside household)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J11b.	Give (to outside household)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J11c.	Receive (from spouse)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| [Fill if H9 = 1]
J11d.	Give (to spouse)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| [Fill if H9 = 1]
J11e.	Receive (from other member of the household)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]

J11f.	Give (to other member of the household)	*[FO: Code 0 if none, -98 if refused, -99 if don't know]* Respondent |_____| Spouse |_____| [Fill if H9 = 1] Joint |_____| [Fill if H9 = 1]
J12.	Do you own an *individual* savings account(s) with any bank in your name only?	1. [ ] Yes 2. [ ] No [→J14] -98. Don't know [→J14] -99. Refused [→J14]
J13.	How much money do you have stored in this account(s)?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty]* [_____]
For the following questions, fill J14, J16, J20, J24, J28, J32 only if [H9 = 1]			
J14.	Does your spouse own an *individual* savings account(s) in his/her name only?	1. [ ] Yes 2. [ ] No [→J16] -98. Don't know [→J16] -99. Refused [→J16]
J15.	How much money does he/she have stored in this account(s)?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty]* [_____]
J16.	Do you own a *joint* savings account(s) with any bank in the name of you and your spouse?	1. [ ] Yes 2. [ ] No [→J18] -98. Don't know [→J18] -99. Refused [→J18]
J17.	How much money do you and your spouse have stored in this account(s)?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty]* [_____]
J18.	Do you own a SACCO account(s)? [*FO: Explain what a SACCO is*]	1. [ ] Yes 2. [ ] No [→J20] -98. [ ] Don't know [→J20] -99. [ ] Refused [→J20]
J19.	How much money do you have in your SACCO account(s)?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty]* [_____]
J20.	Does your spouse own a SACCO account(s)?	1. [ ] Yes 2. [ ] No [→J22] -98. [ ] Don't know [→J22] -99. [ ] Refused [→J22]
J21.	How much money does he/she have in his/her SACCO account(s)?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty]* [_____]
J22.	Do you save money at home?	1. [ ] Yes 2. [ ] No [→J24] -98. [ ] Don't know [→J24] -99. [ ] Refused [→J24]
J23.	How much money do you have saved at home?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if usually saves at home but not now]* a. In a lockbox/moneybox [_____] b. Other savings at home [_____]
J24.	Does your spouse save money at home?	1. [ ] Yes 2. [ ] No [→J26] -98. [ ] Don't know [→J26] -99. [ ] Refused [→J26]
J25.	How much money does he/she have saved at home?	*[FO: write in value. Code -98 for refused, -99 for don't know, 0 if usually saves at home but not now]* a. In a lockbox/moneybox [_____] b. Other savings at home [_____]

J26.	Do you participate in a merry-go-round/ROSCA?	1. [ ] Yes >> BACK OF SURVEY: J27: ROSCA TABLE 2. [ ] No [→J28] -98. [ ] Don't know [→J28] -99. [ ] Refused [→J28]
J27.	FO: FILL ROSCA TABLE AT BACK OF SURVEY IF RESPONDENT BELONGS TO ANY ROSCAs	
J28.	Does your spouse participate in a merry-go-round/ROSCA?	1. [ ] Yes 2. [ ] No [→J30] -98. [ ] Don't know [→J30] -99. [ ] Refused [→J30]
J29.	How many merry-go-round/ROSCAs do they participate in?	[_____]
J30.	Do you have an MPESA/ZAP/other mobile money account(s)?	1. [ ] Yes 2. [ ] No [→J32] -98. [ ] Don't know [→J32] -99. [ ] Refused [→J32]
J31.	How much money do you have stored in your mobile money account(s)?	[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty] [_____]
J32.	Does your spouse have an MPESA/ZAP/other mobile money account(s)?	1. [ ] Yes 2. [ ] No [→J34] -98. [ ] Don't know [→J34] -99. [ ] Refused [→J34]
J33.	How much money does he/she have stored in his/her mobile money account(s)?	[FO: write in value. Code -98 for refused, -99 for don't know, 0 if account is open but empty] [_____]
J34.	Has your household invested any savings into the structure/upkeep of your home in the past year?	1. [ ] Yes 2. [ ] No [→J36] -98. [ ] Don't know [→J36] -99. [ ] Refused [→J36]
J35.	What is the value of these investments?	[FO: write in value. Code -98 for refused, -99 for don't know, 0 if no assets of relevant type] [_____]
J36.	Do you or your spouse have any inventories or assets that are used to run a small business (e.g. market vendor supplies, boda, ox plow etc)?	1. [ ] Yes 2. [ ] No [→J38] -98. [ ] Don't know [→J38] -99. [ ] Refused [→J38]
J37.	What is the value of these inventories and assets?	[FO: write in value. Code -98 for refused, -99 for don't know, 0 if no assets of relevant type] a. [_____] individually owned b. [_____] spouse owned [Fill if H9 = 1] c. [_____] jointly owned with spouse [Fill if H9= 1]
J38.	Do you or your spouse have any other forms of savings or investments?	1. [ ] Yes (des):_____ 2. [ ] No [→CHECKPOINT] -98. [ ] Refused [→CHECKPOINT] -99. [ ] Don't know [→CHECKPOINT]
J39.	What is the value of these investments?	[FO: write in value. Code -98 for refused, -99 for don't know] a. [_____] individually owned b. [_____] spouse owned [Fill if H9 = 1] c. [_____] jointly owned [Fill if H9 = 1]
Now I would like to ask you about some of your household assets		
J40.	Does your household own any land?	1. [ ] Yes 2. [ ] No [→J42]

		-98. [ ] Refused [→J42] -99. [ ] Don't know [→J42]
J41.	How many acres do you own? [If they answer in hectares, 1 hectare = 2.5 acres]	[_____] acres -98. [ ] Refused -99. [ ] Don't know
J42.	At the place where you are staying, what is the main material that the walls are made of? [*FO: Base on observation if possible*]	1. [ ] Cement 2. [ ] Brick 3. [ ] Mud / dung 4. [ ] Stone 5. [ ] Wood 6. [ ] Other (describe _____) -98. [ ] Refused -99. [ ] Don't know
J43.	What is the main material that the roof is made of? [*FO: Base on observation if possible*]	1. [ ] Thatch 2. [ ] Iron Sheets 3. [ ] Other (describe _____) -98. [ ] Refused -99. [ ] Don't know
J44.	What is the main material that the floor is made of? [*FO: Base on observation if possible*]	1. [ ] Mud / dung 2. [ ] Cement 3. [ ] Other (describe _____) -98. [ ] Refused -99. [ ] Don't know
J45.	What type of toilet does the household use?	1. [ ] Flush toilet 2. [ ] Pit latrine 3. [ ] Pan / bucket 4. [ ] No toilet 5. [ ] Other (describe _____) -98. [ ] Refused -99. [ ] Don't know

Section L. Time Preferences Questions (September 12 – November 30)

Now I would like to ask you a few questions about your time preference in regards to money. I will give you a few scenarios where you will be asked to make a decision between an amount at an earlier time and a different amount at a later time. These situations are purely hypothetical to help us understand how you value money at different times. These choices are not designed to test you - there is no right answer, other than the choice that you truly prefer. So please take the time to think carefully about each sum of money in each question. It is very important for us to understand which sums you find more attractive. If you find any decision too difficult to make or you feel uncomfortable making, please feel free to respond "Does not wish to answer".

[*FO: Use your calendar to help demonstrate the time differences and utilize stories if necessary to ensure respondent understands. ALSO: BE MINDFUL OF SKIP PATTERNS.*]

	Which would you prefer?		
	TOMORROW:	**FOUR WEEKS LATER:**	
L1.	1. [ ] Ksh **290**	2. [ ] Ksh **300** [→L6]	-98. [ ] Doesn't want to answer
L2.	1. [ ] Ksh **220**	2. [ ] Ksh **300** [→L6]	-98. [ ] Doesn't want to answer
L3.	1. [ ] Ksh **150**	2. [ ] Ksh **300** [→L6]	-98. [ ] Doesn't want to answer
L4.	1. [ ] Ksh **80**	2. [ ] Ksh **300** [→L6]	-98. [ ] Doesn't want to answer
L5.	1. [ ] Ksh **10**	2. [ ] Ksh **300** [→L6]	-98. [ ] Doesn't want to answer
	Which would you prefer?		
	TOMORROW:	**EIGHT WEEKS LATER:**	
L6.	1. [ ] Ksh **290**	2. [ ] Ksh **300** [→L11]	-98. [ ] Doesn't want to answer
L7.	1. [ ] Ksh **220**	2. [ ] Ksh **300** [→L11]	-98. [ ] Doesn't want to answer
L8.	1. [ ] Ksh **150**	2. [ ] Ksh **300** [→L11]	-98. [ ] Doesn't want to answer
L9.	1. [ ] Ksh **80**	2. [ ] Ksh **300** [→L11]	-98. [ ] Doesn't want to answer
L10.	1. [ ] Ksh **10**	2. [ ] Ksh **300** [→L11]	-98. [ ] Doesn't want to answer

	Which would you prefer?		
	FOUR WEEKS LATER:	**EIGHT WEEKS LATER:**	
L11.	1. [ ] Ksh **290**	2. [ ] Ksh **300** [→L16]	-98. [ ] Doesn't want to answer
L12.	1. [ ] Ksh **220**	2. [ ] Ksh **300** [→L16]	-98. [ ] Doesn't want to answer
L13.	1. [ ] Ksh **150**	2. [ ] Ksh **300** [→L16]	-98. [ ] Doesn't want to answer
L14.	1. [ ] Ksh **80**	2. [ ] Ksh **300** [→L16]	-98. [ ] Doesn't want to answer
L15.	1. [ ] Ksh **10**	2. [ ] Ksh **300** [→L16]	-98. [ ] Doesn't want to answer
	Which would you prefer?		
	FOUR WEEKS LATER:	**TWELVE WEEKS LATER:**	
L16.	1. [ ] Ksh **290**	2. [ ] Ksh **300** [→M]	-98. [ ] Doesn't want to answer
L17.	1. [ ] Ksh **220**	2. [ ] Ksh **300** [→M]	-98. [ ] Doesn't want to answer
L18.	1. [ ] Ksh **150**	2. [ ] Ksh **300** [→M]	-98. [ ] Doesn't want to answer
L19.	1. [ ] Ksh **80**	2. [ ] Ksh **300** [→M]	-98. [ ] Doesn't want to answer
L20.	1. [ ] Ksh **10**	2. [ ] Ksh **300** [→M]	-98. [ ] Doesn't want to answer

Section M. M-Jaza Pilot Questions (August 27-September 30)

We at IPA are thinking of offering a new service, specifically for people who have trouble meeting their savings goals. Right now, we are just doing some market research to understand how we can design the service to best meet the needs of people in your community – we are not yet ready to offer the service today. I would appreciate it if I could have your opinion on the service. The service is called M-Jaza. The idea of this product is to give you a way to save for a specific goal that you have, while keeping your savings safe and secure. The way the service would work is like this: if you opened an account we would sit together to decide on a savings goal and a savings plan to reach that goal. You will purchase a Safaricom SIM card (100 Ksh) from IPA and then we would go together to activate MPESA on it. You will be able to keep this SIM card, but I will not tell you the full PIN code. Only you will know the first two numbers of the PIN code and only IPA will know the final two numbers. As you may know, you need a PIN code to send money on MPESA, but not to deposit money onto MPESA. This way, you can use your new SIM to add money to your M-Jaza account any time. It is free to add money - note that the minimum deposit is Ksh 100. However, once you add that money to your account, you will not be able to take it out early, because you do not have the full PIN code. Similarly, IPA will have no way to access your money as they need your ID number, SIM card, and full PIN code. Once you have met your savings goal, you need to call or text us at IPA. We will send someone to meet you and verify your balance. That person will come with the final two numbers of the PIN and unlock your account. When your account is unlocked, we will immediately send the balance to a provider of your savings goal – this way you know in advance that the money you save will be spent on the good that you specify. When you send money you will have to pay the MPESA tariff – this is the only other fee, apart from an account opening fee (note, this fee includes the SIM card and M-Jaza service). Do you have any questions about how M-Jaza would work?

M1.	Are there any things about the service that you like/you would find helpful? [FO: Do not prompt, mark all that apply]	1. [ ] Prevent me from misspending money 2. [ ] Prevent spouse from taking money 3. [ ] Prevent family from asking for money 4. [ ] Prevent community from asking for money 5. [ ] Safe place to keep money 6. [ ] Special account marked for goal 7. [ ] Other (des): 8. [ ] Nothing is helpful
M2.	Are there any things about the service that you do not like, or would make you hesitant to use it? [FO: Mark all that apply]	1. [ ] What if need money for emergency 2. [ ] Do not trust IPA to guard PIN 3. [ ] Keeping money on SIM not secure 4. [ ] Already have mobile money account 5. [ ] Using more than one SIM confusing 6. [ ] Too costly 7. [ ] Inconvenient 8. [ ] Will forget about money 9. [ ] Fears fees 10. [ ] Dislikes earmarking 11. [ ] Fears that money will be lost 12. [ ] Other (des): 13. [ ] No problems/concerns

M3.	Using this ladder, how much do you think the service would help you meet your savings goals? (Bottom=not at all helpful, top=extremely helpful)	FO: record corresponding number here: [_____]
M4.	If we decide to offer the service, using this ladder, how likely do you think you would be to sign up for the service if it was offered to you? (Bottom=certainly will not, top=certainly will)	FO: record corresponding number here: [_____]
M5.	Would you be likely to sign up if the opening cost for the M-Jaza account/SIM was:	a. Ksh 0 1. [ ] Yes 2. [ ] No b. Ksh 50 1. [ ] Yes 2. [ ] No c. Ksh 100 1. [ ] Yes 2. [ ] No d. Ksh 150 1. [ ] Yes 2. [ ] No e. Ksh 200 1. [ ] Yes 2. [ ] No
M6.	If you signed up today, what savings goal would you choose?	1. [ ] School fees/tuition 2. [ ] Business investment (des): _____ 3. [ ] Non-business consumption good (des): _____ 4. [ ] Agricultural investment (des): _____ 5. [ ] Other (des): _____

Section N: Confirming ID Number – Please check from the checklist again.

N1.   a. Individual ID: |__|__|__|__|__|__| *(FO: Write the individual ID number plus a 0 if the respondent was interviewed in the baseline or 1 if it is a "split off" spouse who is being interviewed for the first time.)*

Time finish: |___:__|

H11	How many members does your household have, including yourself and your spouse? >> Record number here: [_____]												

Now I have some questions about the members of this household. *[FO: Fill the following table with all members of the household APART from the respondent and spouse, starting with the oldest member.]*

			H1	H2	H3	H4	H5	H6	H7	H8	H9	H10
H11a.	Gender	1=Male, 2=Female	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
H11b.	Relation to Respondent	1-son/daughter 2-father/mother 3-grandparent 4-aunt/uncle 5-sibling 6-grandchild 7-other relative 8-othernon-rleative -98ref -99 d/k	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99	1 2 3 4 5 6 7 8 -98 -99
H11c.	Age	FO: write number [If < 5 → next HH] [If > 19 → H11g] [If = -99 → Hllc_dk]	[___]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
H11c _dk.	Age Unknown Follow Up	Is the respondent enrolled in school/employed? [Select all that apply] 1 – Enrolled 2 – Employed 3 – Neither	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99
H11d.	Is the member enrolled in school?	0 – Not enrolled [If age <15→next HH] [If 15<age< 19, → H11g] 1- Primary	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98	0 1 2 3 -98

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		2- Secondary 3- Other -98 ref -99 d/k	-99	-99	-99	-99	-99	-99	-99	-99	-99	-99
H11e.	How many days were they absent from school in the past seven days?	FO: write amount (days) *[FO: Code -88 if school closed due to holiday all week]*	[___]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
H11f.	How much do you pay in fees per term?	FO: write amount (Ksh) [→if age<15 next HH]	[___]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
H11g.	Does the member regularly contribute income to the HH?	1-yes 2-no [→next HH] -98 – ref [→ next HH] -99 – d/k [→ next HH]	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99	1 2 -98 -99
H11h.	How much per month do they contribute?	FO: write amount (Ksh)	[___]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]

J27.	How many ROSCAs do you belong to? >> Record number here: [_____]											
Now I have some questions about the details of these ROSCAs. *[FO: If the respondent belongs to more than 10 ROSCAs, fill the table with the 10 ROSCAs that have the largest pots. If at any time you realize that the respondent is no longer referring to a ROSCA, code all remaining questions -55.]*												
			R1	R2	R3	R4	R5	R6	R7	R8	R9	R10
J27a.	How often does this	1. daily 2. weekly	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2

	ROSCA Meet?	3. monthly 4.other (des) -98. ref -99. d/k	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99	3 4____ -98 -99
J27b.	How many members are in this ROSCA?	FO: write number	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
J27c.	How large is your own contribution each meeting?	FO: write amount (Ksh)	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
J27d.	How much does the designated recipient get each cycle?	FO: write amount (Ksh)	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]	[_____]
J27e.	If the entirety of your contribution doesn't go to the designated recipient, what is it used for? (Select all that apply)	1. Group investment [→J27h] 2. Fees [→ J27f] 3. Costs of hosting [→ J27g] 4. Issue loans [→ J27h] 5. Other (des)_____ [→J27i] 6. Entirety goes to pot	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99	1 2 3 4 5_____ 6 -98 -99

		[→ J27i] -98 ref [→ J27i] -99 d/k [→ J27i]										
J27f.	How much do you pay in fees for each cycle?	FO: write amount (Ksh)	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]
J27g.	How much do you pay in costs of hosting for each cycle?	FO: write amount (Ksh)	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]
J27h.	How much do you receive in proceeds in each cycle?	FO: write amount (Ksh)	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]	[____]
J27i.	Is the pot delivered in cash or goods?	1. Cash>>Next ROSCA/J27 2. Goods 3. Both Cash and Goods	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99	1 2 3 -98 -99
J27j.	If goods, what is it? (des)	FO: Describe goods										