

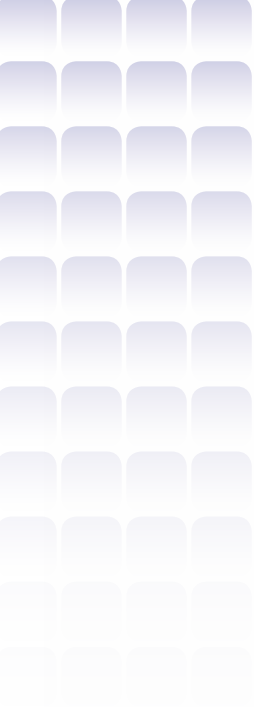


# Results of a National Survey on Demand, Usage and Access to Financial Services in Uganda



## FINSCOPE UGANDA 2009 FINAL REPORT

The survey was funded by the Second Private Sector Competitiveness Project (PSCPII) a government of Uganda/World Bank funded project managed by the Private Sector Foundation Uganda (PSFU).



**Results of a National Survey on  
Demand, Usage and Access to Financial Services in Uganda**

**'FinScope Uganda 2009'  
Final Report**

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For  
UGANDA INSURERS ASSOCIATION

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## **A. ACRONYMS**

AMFIU	Association of Micro-finance Institutions in Uganda
ATM	Automated Teller Machines
ASCA	Accumulating Savings & Credit Association
BOU	Bank of Uganda
CI	Commercial Institutions
EA	Enumeration Area
GTZ	German Technical Cooperation
MDI	Micro Deposit Institution
MFI	Micro Finance Institution
MFPED	Ministry of Finance Planning and Economic Development
NGO	Non Governmental Organisation
NSSF	National Social Security Fund
PPS	Probability Proportional to Population Size
PSFU	Private Sector Foundation Uganda
PSU	Primary Sampling Unit
ROSCA	Rotating Savings & Credit Association
SACCO	Saving and Credit Cooperative
SPSS	Statistical Package for Social Scientists
UBA	Uganda Bankers Association
UBOS	Uganda Bureau of Statistics
UIA	Uganda Insurers Association
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Associations
WB	World Bank

## B. GLOSSARY

Banked (BOU regulated):	Use of Commercial banks, Credit institutions and Micro finance deposit taking institutions.
Formal others:	Using SACCOs and other microfinance institutions, formally registered insurance companies and NSSF <sup>1</sup> . Also included are the non-banking financial institutions like foreign exchange bureaux, money transfer services like Western Union, Money Gram and mobile money services.
Informal:	Use of money lenders, ROSCAs, ASCAs VSLAs, NGOs, investment clubs, saving clubs, services by employers and other village groups like burial societies and welfare funds. Others included under informal are saving in a shop and investing through property like houses for rent, livestock and crop produce to be sold later or farm inputs to use at a later date.
Financially excluded:	Un-served: non-usage of neither BOU regulated nor other formal or informal institutions e.g. saving in a secret place or friends/relatives; borrowing from friends or family members; or money transfers using individuals.
Saving:	Savings' was defined as putting money aside to use in the future irrespective of where one actually saves the money
Investing:	While investment as putting money aside or putting money into an activity or a financial institution so that it yields returns.
Borrowing/credit:	Taking money in cash from a financial institution, group or from any person to be paid back later or taking goods or services on credit to pay back in cash at a later time in the future.
Access	In this study the term financial service was used as a proxy to access.

1 NSSF is Uganda's national saving scheme mandated by Government to provide social security services to employees in Uganda.



## C. EXECUTIVE SUMMARY

### Introduction

FinScope studies are national geographic and demographic surveys on the demand for, access and usage of financial services. The studies cover the demand, usage and access to all types of financial institutions from commercial banks, village groups to informal financial facilities like borrowing from shops etc. These studies are carried out in Uganda, Kenya, Tanzania, Rwanda, Nigeria, Ghana, Mozambique, Malawi, South Africa, Botswana and Zambia in addition to being piloted in Lesotho and Swaziland.

FinScope studies are valuable as they inform the public and the different stakeholders in the financial sector about the access and usage of financial services and products. Their value is increased by conducting them on a regular basis hence providing trends on usage of financial products.

Following the publication of the FinScope I survey results in early 2007, there was a need to follow up on the developments in financial markets in Uganda. Uganda Insurers Association (UIA) was chosen as the implementing agent for the FinScope II Project and the financing for the project was channeled through Private Sector Foundation Uganda (PSFU). UIA set up a Project Office within its organization structures.

An advisory committee was formed, whose role was to formulate the questionnaire and oversee the project implementation. The committee constituted representatives from Bank of Uganda, Uganda Bureau of Statistics (UBOS), Synovate Uganda, United States Agency for International Development (USAID), German Technical Cooperation/ Financial Sector Deepening (GTZ/FSD) programme, Association of Micro-finance Institutions in Uganda (AMFIU), Makerere University (faculty of economics and management), Uganda Bankers Association (UBA), Private Sector foundation Uganda (PSFU), Ministry of Finance Planning and Economic Development (MFPED) and Uganda Insurers Association. Steadman Now Synovate conducted the fieldwork, data processing and report writing with technical assistance from Uganda Bureau of Statistics, FinMark Trust and Uganda Insurers Association (UIA).

The FinScope II survey 2009 was a follow up to FinScope I conducted in 2006. The 2009 study aimed at indicating any changes or impact that has been achieved in the financial sector in the past three years. The 2009 FinScope study differed slightly from that conducted in 2006 but the objectives remained the same and where possible comparisons have been made with the findings of 2006. Unlike in 2006 where the target respondents were aged 18 years and above, in 2009 household members aged 16 and above were also included in the sample frame from which only one respondent was randomly selected. There was also a change in developing the access strand as some attributes were included in the financially served category i.e. borrowing from schools, shops, employers etc while others were dropped e.g. in-kind savings and investments on farm land. This aimed at having a uniform definition and description of the access strand that is applied in other countries.

A total of 3001 successful interviews were conducted from 56 districts that existed during the 2002



National Population Census. Furthermore, the interviews were obtained from 499 Enumeration Areas (EAs) that had been selected from the 56 districts by the Uganda Bureau of Statistics (UBOS). Fieldwork was conducted for approximately two months between late November 2009 and early January 2010.

## **Main findings**

### **Demographic characteristics**

The respondents comprised of Ugandan's aged 16 years and above of which 55 percent were females and 45 percent were males. Forty three percent were household heads while the majority (52%) were self employed, and 7 in 10 are able to read and write in a given language. About 9 in 10 had ever attended school.

### **Household characteristics**

Three quarters of the households are headed by males, majority of whom are married (80%). The main source of income for most households and individuals are agricultural based at 47 percent and 37 percent respectively. This is followed by running own businesses at 18 percent. Almost all (98%) of those who earn an income receive it in cash while a tenth get it in-kind.

With regards to access to selected amenities, approximately 8 in 10 Ugandans walk to the nearest market, main road or health center. For those who use formal financial institutions, most use public means while for the informal ones majority just take a walk. At least 80 percent of Ugandans are within a distance of 5 kms to the nearest market, main road or health center while only a half access formal institutions within the same distance.

Wood, a main source of fuel for cooking is used by 97 percent of households, while majority (79%) use paraffin for lighting. Eighty percent of households have access to safe drinking water, where most use a borehole (30%) followed by piped water (26%) and protected well springs (21%). Seventy three percent of the households use covered pit latrines and 5 percent go to the bush.

The most owned asset for transportation is the bicycle (37%) while that for communication is the radio (78%).

### **Financial literacy**

Perception: less than half of the respondents aged 16 and above have trust in other people when dealing with financial matters. Saving is perceived by most people (71%) as an insurance against poverty hence securing the future and also reduces poverty levels (83%).

Attitude: regarding financial control, 60 percent would rather depend on their knowledge and experience than seeking advice from other people while 75 percent deal with people they know well. Fifty seven percent trust the commercial banks.

Knowledge: saving was defined by most people (73%) as 'putting money aside to avoid being spent immediately'. Insurance is known as one of the ways through which risks can be managed or mitigated (69%) and is for the rich (39%). Almost half (48%) think that insurance is a form of saving.



## **Financial Access**

Seventy percent of the population aged 16 years and above are financially served with 21% using banking services while most of them use informal financial services and 30% are un-served. In comparison to 2006, there is an increase in the proportion of those using financial services from 57% to 72% in 2009 for the 18+ years population.

## **Savings**

Seventy one percent of Ugandans are currently saving or investing while 20% have never saved. Seventeen percent save with banking products while the majority (31%) uses informal products. The most used savings product is the secret place (64%) followed by being a member of an informal group (40%) and voluntary savings account (30%). The most common reason for saving is to meet basic household needs (67%) and emergencies (58%) while that for not saving is lack of money (88%).

## **Risk Management and Insurance**

The most common unpleasant events experienced in the last 12 months before the interview were serious illness of a household member (46%), crop failure (37%) and increase in basic commodity prices (28%) and these are still the main perceived major risks. Mainly, people will turn to friends and relatives in case they face a major risk.

The major benefit of having insurance is to guard against unlikely events or uncertainties (53%). Twenty three percent use either formal or informal insurance and with only 3 percent accessing policies with formal institutions with 2 percent being registered with National Social Security Fund (NSSF).

Twenty percent and 4 percent are members of burial and welfare informal insurance groups respectively. The main reason for joining these groups is that it is easy to become a member (40%) because many cannot afford the formal insurance (40%).

## **Borrowing and loans**

Almost half of the adult Ugandans are currently borrowing (45%), 20 percent have ever saved but stopped and 35 percent have never saved. There are more borrowers in the eastern (56%) and western regions (57%) as compared to other regions. The most common sources of credit are shops (54%), friends (25%) and informal groups (24%). Seven percent use commercial banks, 3 percent MDIs and 2 percent SACCOs. The main reason for borrowing for the majority of borrowers is to meet day to day needs (67%).

## **Money transfer**

Thirty five percent of Ugandans are engaged in money transfer using mainly informal channels (78%) and commercial banks (25%) within Uganda. Those who send or receive money from abroad mostly use informal channels (42%), commercial banks (18%) and money transfer services (33%). Most of the money transfer activities are within Uganda (88%).

## D. QUESTIONNAIRE COMPARISON

	FinScope 2006	FinScope 2009
Length	46 pages	40pages
Average interviewing time	1 1/2 hrs	60 minutes
Sections	Area identification particulars	Area identification particulars
	Respondent screening section	Respondent screening section
	Respondents demographics	Respondents demographics
		Financial decision making
		Physical access to amenities
	General money matters & income	General money matters
	Usage of financial products & services	
	Saving	Financial savings and investments
	Investment	
	Credit and loans	Borrowing and credit
	Agricultural financing and fishing module	
	Usage of formal financial institutions	Product penetration(formal financial institutions)
	Semi-formal financial Institutions	
	Informal groups and organizations	Informal groups and organizations
	Risk management and insurance	Risk management and insurance
	Money transfer and remittances	Money transfer and remittances
	Knowledge attitude and practices	Knowledge attitude and practices
		Numeracy skills
	Housing conditions and household assets	Household facilities and conditions (Welfare indicators)

The 2009 questionnaire was constructed from that used in 2006. This was done in order to incorporate best practices learnt from FinScope studies administered in other countries, and to make regional comparisons between Tanzania and Kenya easier. In the 2009 FinScope, the agricultural section that was present in the 2006 questionnaire was streamlined and incorporated into a general questionnaire. Usage of financial products and services was changed and included under product penetration for formal financial institutions. New areas of interest that were included in the 2009 questionnaire were financial literacy, financial decision making and physical access measures.

# 1.0 Introduction

## 1.1 Background

Financial inclusion has become a contributing pillar to the achievement of Uganda's Poverty Eradication Action Plan (PEAP), as lack of access to suitable financial services is one of the biggest obstacles to development.

Conducting the FinScope survey is part of the programme that supports the development of Uganda's financial system as it analyses bottlenecks in the financial sector to determine which measures have the greatest impact on the country's poor.

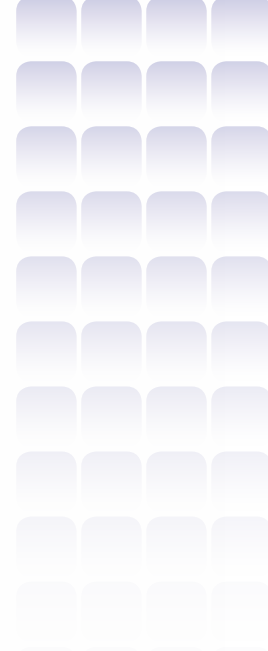
The FinScope II survey 2009 is a follow up on the FinScope I study that was conducted in Uganda in 2006. The surveys aim at providing reliable data on access, demand and usage of financial services in Uganda on a regular basis. Other countries in which these studies are conducted are Kenya, Tanzania, Rwanda, Nigeria, Ghana, Mozambique, Malawi, South Africa, Botswana; Zambia and Pakistan. In addition, FinScope has been piloted in Lesotho and Swaziland. It is important to note that FinScope studies provide information only on demand and usage of financial services and products and hence excludes the supply aspects.

Since 2006, the financial sector in Uganda has experienced rapid changes and growth notably

- An increase in the number of commercial banks; from 15 in 2006 to 22 as at December 2009.
- Mergers and buy offs which have seen some micro deposit or finance institutions being bought by commercial banks
- Innovation of financial products and services and increase in number of branches being operated by commercial banks; the number of branches increased from 301 as at December 2008 to 363 as at December 2009.
- Upgrading of MDIs to commercial banks
- Increased implementation of the Village Savings and Loan Associations (VSLA) and Savings and Credit Cooperative (SACCO) programs by both Non-Governmental Organisations (NGOs) and the central government (under the Prosperity for All program)
- Introduction of mobile money services

Therefore, the main objective of FinScope II survey was to show any changes or impacts that have been realised in the past three years. The data collected allows stakeholders to benchmark current usage patterns across all types of financial service providers in both the formal and informal sector and across the four categories of products; transactions, savings, insurance and credit.

The FinScope steering committee recommended Uganda Insurers Association (UIA) to host and implement the FinScope II study. Services of Synovate Uganda were contracted to conduct data collection, process the data and write the report; Uganda Bureau of Statistics (UBOS) for survey design and household listing; and FinMark Trust, a South African based organisation, to provide technical assistance and ensure FinScope Uganda apt in FinScope Africa. These were all closely monitored by the steering committee.



Stakeholders are encouraged to review the data available to see how it can help them to address financial and development questions that are significant to them.

The database is available from Uganda Insurers Association, Uganda Bureau of Statistics and Bank of Uganda's research department.

## **1.2 Research Objectives**

Similar to FinScope I, FinScope II generated comprehensive, nationally representative information on:

- Household socio-economic and demographic characteristics
- Household economic, financial and risk management
- Financial discipline and knowledge
- Attitudes and perceptions to, as well as preference for financial service providers
- Usage of and attitude to technology
- Psychographics and lifestyles
- Rural and agriculture issues
- Remittances
- Asset accumulation patterns (including all forms of assets)
- Consumer financial literacy issues, including perception of transparency, knowledge of products and services available, and understanding of rights and responsibilities of clients or members of financial institutions

## **1.3 Organisation of the report**

The report comprises eleven chapters. In chapter one, the introduction, background and methodology used in the FinScope II survey are presented. Chapter two discusses the demographics, household conditions and sources of livelihood; chapter three focuses on financial access and chapter four examines savings and investment. Chapter five describes access to credit while chapter six covers banking and transactions, with risk management and insurance considered in chapter seven. In chapter eight money transfer and remittances is presented followed by financial literacy and the youth (16-17years) in chapter nine and ten respectively. Chapter eleven provides conclusions on FinScope Uganda 2009.

The findings are presented using charts and tables with the relevant narrations and comments. The reporting domains are mainly by gender, region and urban-rural settings. Comparisons have been made with the 2006 results for selected sections.

## **1.4 Survey methodology**

### **1.4.1 Survey administration**

Synovate conducted the survey in close liaison with UIA, FinMark Trust and UBOS. This included a number of review meetings with all programme stakeholders, particularly during the formative/



planning stages (questionnaire development) and throughout the data collection process. In executing the survey, Synovate received technical assistance from UBOS at the stage of survey design: sampling frame, provision of enumeration area (EA) maps and listing of enumeration areas. UBOS further randomly selected the households visited and validated and weighted the data.

Synovate's responsibilities were recruiting and training of field teams, conducting data collection, data capturing and reporting. The reporting structure was developed in close collaboration with FinMark trust.

### **1.4.2 Survey design**

The study employed a face to face approach to data collection. A structured questionnaire was used to administer interviews to randomly selected respondents aged 16 years and above in the sampled households. The questionnaire used was almost similar to that used during the FinScope I study with a few changes. It was modified to incorporate best practices learnt from FinScope studies conducted in other countries and to make regional comparisons between Tanzania and Kenya easier.

The sample size, jointly determined with UBOS, was distributed across the 56 districts in both rural and urban areas. A three - stage stratified sampling design was employed to draw the sample. At the first stage, probability proportionate to size sampling (PPS) approach was used to select the Enumeration Areas (EA). The next stage involved the random selection of six households per selected EA using Simple Random Sampling (SRS). These households were selected from a complete list of all households compiled during the listing exercise conducted by UBOS. The selection of EAs and households was done by UBOS. The third and last stage involved selecting a respondent among the household members using the Kish grid method.

### **1.4.3 Survey areas**

Similar to FinScope I, the survey was carried out in all the 56 districts covered during the 2002 Uganda Housing and Population Census. The districts created after 2002 were not reflected independently but captured from their original districts. The primary units were the demarcated EAs and the urban areas were those gazetted during the 2002 census.

### **1.4.4 Survey instrument**

The instrument used was similar to that administered in 2006 with a few changes. The changes in the design aimed at capturing more and relevant information than what was collected in 2006. Steadman Now Synovate in close collaboration with the steering committee reviewed the multiple versions of the draft questionnaire before a final version was agreed upon.

The final version was translated into 7 local languages: Luo, Luganda, Lumasaba, Runyoro, Runyankole, Lugbara and Ateso. During the translation exercise, each language was back-translated into English for validation purposes, hence clearing any inconsistencies before the final version was printed. The questionnaire was administered in the local language using the translated versions to avoid losing the meaning as a result of translating from English during the interview. The interviewers, who were recruited and trained, were able to speak the local languages fluently and were able to deal with the different dialects.



### **1.4.5 Training**

Training of the field teams was done in three phases;

Training of supervisors by UBOS: This was done to enhance capacity of the field supervisors and team leaders on issues related to Listing. The training was also done to help the teams familiarize themselves with the listing process, which would allow them to make some key decisions, where necessary. Like in 2006, the Synovate team did not participate in the actual listing exercise.

National training of supervisors and team leaders: This was done in two phases. The first phase of the training was conducted between 7th and 11th September and 10th November 2009. This was facilitated by the technical teams of Steadman Now Synovate, UIA, FinMark Trust and UBOS.

Regional training: The training program for the national training was adopted for the regional training program. Trainers in the regional training comprised the Synovate technical teams who were assisted by the supervisors and team leaders that were trained during the national training.

A similar training program was adopted for the regional training, except that the regional training was facilitated only by Synovate executives assisted by the supervisors and team leaders.

### **1.4.6 Fieldwork**

Listing of households in the selected EAs by UBOS teams preceded the main data collection exercise. The main data collection was conducted in approximately two months between November 2009 and early January 2010.

The districts under study were divided into 10 centres with two teams per centre. Each team comprised of a team leader and five interviewers. The teams were always supervised by the Synovate executives and boosted by UBOS, FinMark and UIA teams occasionally. Supervision by the technical teams aimed at maintaining the quality control measures put in place.

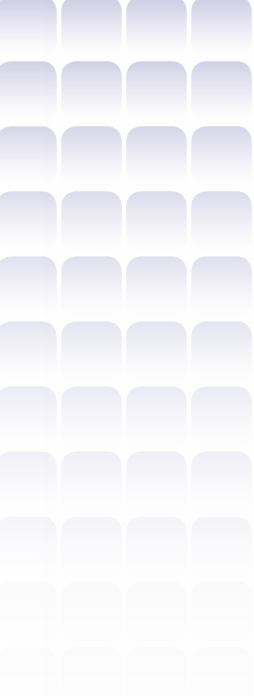
During field work, the field teams encountered a number of challenges, notably absence of selected respondents, refusals by would be respondents and village authorities, poor road networks and long distances to the selected EAs that would derail work, complaints about the length of the questionnaire and language barriers in some areas. For some households, the identification numbers written on houses during the listing exercise were erased off either intentionally or by rainfall, hence making it difficult to ascertain the actual sampled household. Furthermore, insecurity especially in Karamoja and selected northern Uganda areas, made it difficult to accomplish the exercise on-time and because of this, two of the 505 EAs were not surveyed; both in Kaabong district. Also, interviewers experienced hostility as a result of land wrangles and evictions within some EAs such as in Mubende and Kibaale districts.

### **1.4.7 Data management**

Immediately after each interview, the interviewer edited the questionnaire while still in the presence of the respondent before handing it over to the team leader who further scrutinised it. Questionnaires were further scrutinised and coded at a central place in Kampala.

After thoroughly checking and tallying, questionnaires were scanned using the formic software, and the data was exported to SPSS for cleaning and analysis. The data was weighted and validated





by UBOS taking into account the probabilities of selection and non-responses. All the tabulations and graphs presented herein the report are based on the weighted data.

## **1.5 Summary**

A total of 3001 respondents aged 16 years and above were successfully interviewed for the FinScope II study. The study was conducted between the 25th November 2009 and 05th January 2010.

The survey design was done by Uganda Bureau of Statistics, data collection conducted by Synovate (formerly the Steadman Group) with technical assistance from FinMark Trust and the FinScope steering committee.





## 2.0 Demographics and household characteristics

FinScope captures a large spectrum of information including the demographics and quality of housing. This section presents the findings of demographic and household characteristics. It discusses the profile of individuals aged 16 years and above in relation to gender, education, literacy levels, employment status and income sources. In relation to household conditions, results are presented on assets owned, incomes, access to amenities and wealth indicators.

### 2.1 Demographic characteristics

The proportion of females (55%) was higher than that of males (45%). This is close to the national gender estimates which are at 52% to 48%<sup>3</sup>. Sixty two percent (including those cohabiting) reported being married and 27% said they are single. Fourteen percent of the 18years+ never attended school and 77% stopped at primary level. Those below 18 years recorded higher incidence of attending school. Despite the low levels of education attainment, 68% reported the ability to read and write, with a higher proportion in the central region (79%) and the western (70%) compared to other regions. About 8 in every 10 reported having some form of employment. Slightly over half reported being self employed. The highest level of unemployment is among those of the younger age (16-17years).



**Table 2.1: Demographic characteristics**

	Total	16-17 years	18+years	Northern	Eastern	Central	Western
Total Weighted base	14,112, 506%	1,233,267 %	12,879, 239%	2,067, 582%	3,435, 651%	4,796, 134%	3,813, 139%
Gender							
Female	55	56	55	50	57	58	52
Male	45	44	45	50	43	42	48
Marital status							
Married (Monogamy/polygamy)	56	7	61	59	57	54	58
Cohabiting	6	1	6	6	8	3	6
Divorced/Separated	5		5	4	3	7	4
Widowed	6	2	6	7	5	6	6
Single	27	89	21	24	26	30	27
Highest level of education							
Never attended school	13	2	14	21	11	9	16
Primary	50	56	50	53	57	42	53
Secondary	30	41	29	20	26	41	25
Specialised training or certificate	2	2	3	3	3	2	2
Specialised training or diploma	3	0	3	3	1	3	3
Completed degree and above	2	0	2	1	1	3	1
Literacy							
Neither able to read nor write	25	12	26	37	35	14	24
Able to read only	4	4	4	4	4	4	2
Able to read and write	68	83	67	55	59	79	70
Able to write, not read	3	1	3	4	2	3	4
Status of employment							
Self employed	52	13	55	49	46	49	62
Public employee	2	0	3	3	4	3	2
Private employee	6	0	6	3	6	9	4
Casual laborer	8	6	8	5	9	10	5
Unpaid for household work	13	15	13	19	13	10	12
None	19	65	15	21	22	20	14

## 2.2 Household characteristics

### 2.2.1 Type and ownership of dwelling unit

This is a useful indicator that can contribute to poverty ranking if desired. According to FinScope, about two thirds of the households that took part in this survey lived in detached houses and majority of these were in the rural areas. Those who lived in other types of dwelling units had semi-detached (19%) and tenements (23%).

At least 7 in every 10 households owned the houses that they live in. Twenty two percent rented houses of private owners, 3% rented public houses and 2% lived in free public houses. Ownership of houses was higher in the rural (85%) than the urban (33%).

**Table 2.2: Housing characteristics**

	Total	Urban	Rural
<b>Est. No. of H/H Characteristics</b>	<b>6,067,172</b>	<b>1,654,909</b>	<b>4,412,263</b>
	<b>%</b>	<b>%</b>	<b>%</b>
<b>Type of dwelling</b>			
Detached house	58	26	70
Semi-detached house	19	17	20
Flat	0	1	0
Tenement (Muzigo)	23	56	11
<b>Dwelling ownership</b>			
Free public	2	3	2
Free private	71	33	85
Subsidized public	1	1	1
Subsidized private	0	1	0
Rented public	3	7	2
Rented private	22	54	10

### 2.2.2 Housing structure and construction materials

A relatively small proportion (36%) of the households has only one room used for sleeping followed by 26 percent who have two. With the overall average household size being five persons per household, the results indicate a high degree of congestion for most households. Use of only one room is most common in urban (43%) as compared to those in rural areas (33%).

Iron sheets are the most common roofing material (73%), followed by 25% who use grass or papyrus. Close to two thirds of the households (57%) have rammed earth floors. The highest proportion of these is in the northern region (82%). Concrete stone (with cement) are used by about two thirds of the households in the urban areas (58%) while across the regions, the central has the highest proportion at 49%.

Two in every five dwelling units have walls made of burnt bricks with cement and these are most common among the urban areas (66%) and the central region (65%). The central region and urban areas seem to have more permanent structures as compared to rural and other regions where the incidence of temporary or semi-permanent structures is high.

**Table 2.3: Construction materials used**

	Total	Central	Eastern	Western	North- ern	Urban	Rural
<b>Est. No. of H/H Materials</b>	<b>6,067,172</b> %	<b>2,353,917</b> %	<b>1,402,350</b> %	<b>1,496,264</b> %	<b>814,641</b> %	<b>1,654,909</b> %	<b>4,412,263</b> %
Type of floor							
Rammed earth	57	28	72	76	82	21	71
Concrete stone	31	49	26	20	10	58	21
Bricks	10	21	2	3	8	20	7
Others	1	2	0	0	0	1	1
Type of roof							
Iron sheets	73	92	65	82	16	89	67
Grass/ papyrus	25	5	34	17	83	9	31
Others	0	1	1	1	0	2	0
Type of wall							
Burnt/stabilized bricks with cement	38	65	32	16	11	66	28
Mud and poles	36	18	40	69	19	12	45
Un-burnt bricks with mud	13	3	15	3	57	7	15
Burnt stabilized bricks with mud	8	8	11	7	9	7	9
Cement blocks	1	2	1	1	0	3	1
Un-burnt bricks with cement	1	1	0	1	2	2	1

### 2.2.3 Household facilities

The most common source of fuel for lighting is paraffin (used by almost 8 in 10 households). The highest proportion of paraffin users are in rural areas (91%) compared to 49% in the urban areas. Electricity is commonly used in the urban areas (44%), with the central region accounting for the highest proportion at 31%.

Almost all households (97%) are dependent on wood as the main fuel used for cooking, with 67 percent using firewood and 30 percent charcoal.

**Table 2.4: Fuel for cooking and lighting**

	Total	Central	Eastern	Western	Northern	Urban	Rural
Weighted base (households)	6,067,172 %	2,353,917 %	1,402,350 %	1,496,264 %	814,641 %	1,654,909 %	4,412,263 %
Fuel for lighting							
Electricity	16	31	9	7	4	44	6
Paraffin (Lantern)	18	25	15	11	18	24	16
Paraffin (Tadooba)	61	41	73	79	64	25	75
Candle wax	2	3	2	2	1	5	1
Firewood	2	0	1	1	10	0	2
Fuel for cooking							
Firewood	67	46	79	82	80	19	85
Charcoal	30	50	19	16	18	75	13
Paraffin	2	3	1	2	2	4	1

Majority of households (80%) have access to safe drinking water. Safe water is defined as water from the borehole, tap/piped, and protected well springs or gravity flow schemes. The most common source is the boreholes (30%) followed by piped water (26%) and protected wells/springs (21%). It is also notable that 7 in 10 households in urban areas have access to tap/piped water, while in rural areas the most common is the borehole (37%) and open water wells (25%).

Majority of the households (73%) use the covered pit latrine as a toilet facility. Overall 9 in every 10 households have access to pit latrines though there are some households using the bush (5%) with relatively significant proportions in the northern region (24%). Use of shared toilet facilities is most common in urban areas and this can be attributed to the fact that most households live in rented premises.

### 2.2.4 Access to services

Overall, most households (81%) access a health centre within 0-5 km reach. The 0-5km reach of a health centre is higher in urban areas (96%) than in rural areas (77%). Access to a health centre within 0-5km distance is lowest in northern region (76%) compared to other regions which are above 80%.

A 0-5 km access is higher for informal financial institutions at 86% compared to the formal financial institutions at 57%.

**Table 2.5: Distance to nearest facility**

	Total	Urban	Rural	Central	Eastern	Western	Northern
Weighted base	14,112,506 %	3,527,284 %	10,585,222 %	4,796,134 %	3,435,651 %	3,813,139 %	2,067,582 %
Nearest health centre							
Less than 1 Km	39	61	32	51	39	33	25
1-5 Km	42	35	45	34	45	45	51
5-10 Km	14	3	18	10	14	17	17
Over 10 Km	4	1	4	4	2	5	5
Don't Know	1	0	1	1	1	0	1
Nearest formal/semi-formal financial institution							
Less than 1 Km	19	35	6	18	24	11	34
1-5 Km	38	50	28	45	27	36	35
5-10 Km	24	11	34	24	26	28	12
Over 10 Km	17	2	29	10	22	23	17
Don't Know	2	1	3	2	1	2	2
Nearest informal financial institution							
Less than 1 Km	63	65	62	49	59	70	65
1-5 Km	23	29	21	34	23	18	24
5-10 Km	9	3	11	12	12	7	4
Over 10 Km	2	2	3	2	3	2	3
Don't Know	3	1	3	3	2	3	4

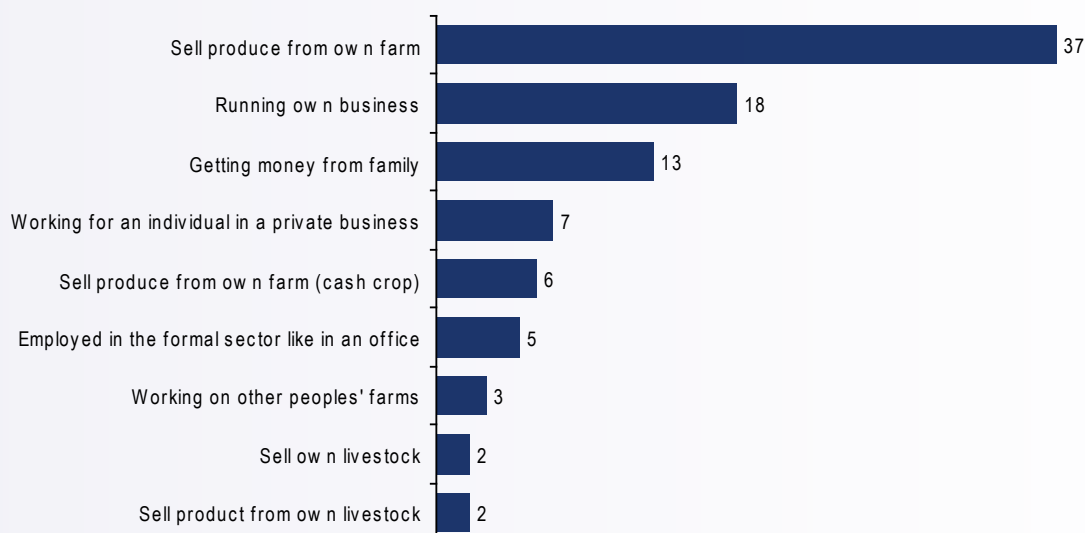
## 2.3 Income and livelihood

Questions regarding the way people earn and spend their money were included in the survey. The questions were intended to establish the way people earn money and the channels through which they receive it.

### 2.3.1 Sources of income

Results indicate agriculture as the main source of income with 37% dependant on the sales of food crops and 6% dependant on selling cash crops. Three percent work on other people's farms and 2% sell live stock and products of live stock. Eighteen percent depend on running personal businesses and 5% are employed in the formal sector.

**Figure 2.1: Main source of income**



Base: All Weighted population 16 years and above, 2009

### 2.3.2 Main source of income by gender and location

Similar to other national household surveys conducted by UBOS, dependence on agriculture (of any form) as a source of livelihood is highest in rural areas compared to the urban areas (see table 2.6). In urban areas, there is high dependence on personal businesses (31%) and employment in other people's businesses (16%). Dependence on donations from family members is highest in the urban areas (11%) compared to the rural areas.

By gender both male and female tend to rely on crop farming almost equally (36% and 35% respectively), while a slightly higher proportion of females (18%) than males (17%) reported running a business as their main source of income.

Results also indicate a higher incidence of depending on other household members among females (13%) compared to males (5%).

**Table 2.6: Main source of income by gender and location**

	Female	Male	Urban	Rural
Weighted base:	7,740,603 %	6,371,903 %	3,527,284 %	10,585,222 %
Sell produce from own farm (food crops)	35	36	9	44
Running own business	18	17	30	13
A household member (e.g. spouse, parent, child etc) pays my expenses	13	5	14	8
Sell produce from own farm (cash crops)	5	7	1	8
Working on other people's farms	4	4	2	5
Working for an individual in a private business	4	9	15	4
Employed in the formal sector like in an office	4	6	9	3
Sell products from own livestock	2	2	1	2
Sell own livestock	1	2	1	2
Money from friends (but not members of the family)	0	1	1	1

### 2.3.3 Frequency of earning by source of income

There is a relationship between the source of income, the frequency of receiving income, and method of receiving money. As indicated in table 2.7 below, almost 9 in every 10 individuals' main source of income is selling of produce from personal farms (either food or cash crops), earned on a seasonal basis. This is attributed to the seasonality of agricultural harvest.

For those running their personal business, over half (57%) earn on a daily basis and about 2 in every 10 (19%) earning from the same activity receive an income at least weekly. Incomes from household members tend to be irregular with limited defined patterns for most earners. Similarly, incomes from working on other people's farms are mostly irregular (31%) and this could be attributed to the seasonality of agricultural business. It is also evident and not surprising that most formally employed people (86%) earn on a monthly basis.

**Table 2.7: Frequency of receiving income**

	Daily %	Weekly %	Monthly %	Seasonally %	Annually %	Irregularly %	Don't now %
Sell produce from own farm (cash crops)	1	2	4	83	3	4	3
Sell produce from own farm (food crops)	2	3	3	86	1	3	2
Sell product from own livestock	21	8	5	26	4	33	3
Sell own livestock	2	1	5	21	8	60	4
Trading in agricultural produce bought from others like crops	20	10	6	46	0	18	0
Trading in livestock products bought from others	21	8	6	35	7	20	3
Working on other people's farms	11	24	8	20	1	36	1
Working in other people's homes, doing domestic work	18	35	9	4	3	30	1
Working for an individual in a private business	30	23	30	4	0	11	1
Employed in the formal sector like in an office (public or private)	4	8	86	0	0	1	1
Running own business	58	19	4	7	1	11	2

### 2.3.4 Method of receiving income

Virtually all respondents who reported receiving an income on a daily basis receive their income in cash (98%), with only a tenth who reported receiving an income in kind and less than 1% received an income in cheques or mobile money.

Table 2.8 below shows that the highest proportion of those who receive income in cash are those



involved in selling produce (food crops) from their own farm (55%) followed by those engaged in running personal businesses (27%) and those who depend on household members to pay their expenses (18%). The proportion that earns through selling produce from farms is highest in the rural areas (66%) than the urban areas (19%). There are no differences with regards to receiving cash income across gender.

**Table 2.8: Incidence of receiving income by cash**

	Total	Female	Male	Urban	Rural
Weighted base	13,917,621	7,618,751	6,298,870	3,449,239	10,468,382
Sell produce from own farm (food crops),	55	54	56	19	66
Running own business,	27	27	26	39	23
A household member (spouse, parent, child etc) pays for your expense	18	24	10	26	15
Sell produce from own farm(cash crops),	16	13	19	2	20
Depend on a household member ( spouse, children etc) to give money,	15	23	5	22	12
Sell livestock (goat, sheep, cattle),	14	13	16	5	17
Sell product from own farm/livestock (chicken, eggs, milk, cattle),	11	11	12	5	14
Working on other people's farms,	9	8	9	4	10
Working for an individual in a private business,	8	6	11	18	5
Friends (but not members of the family)	6	6	7	7	6
Employed in the formal sector like in an office-public or private,	5	3	7	9	4

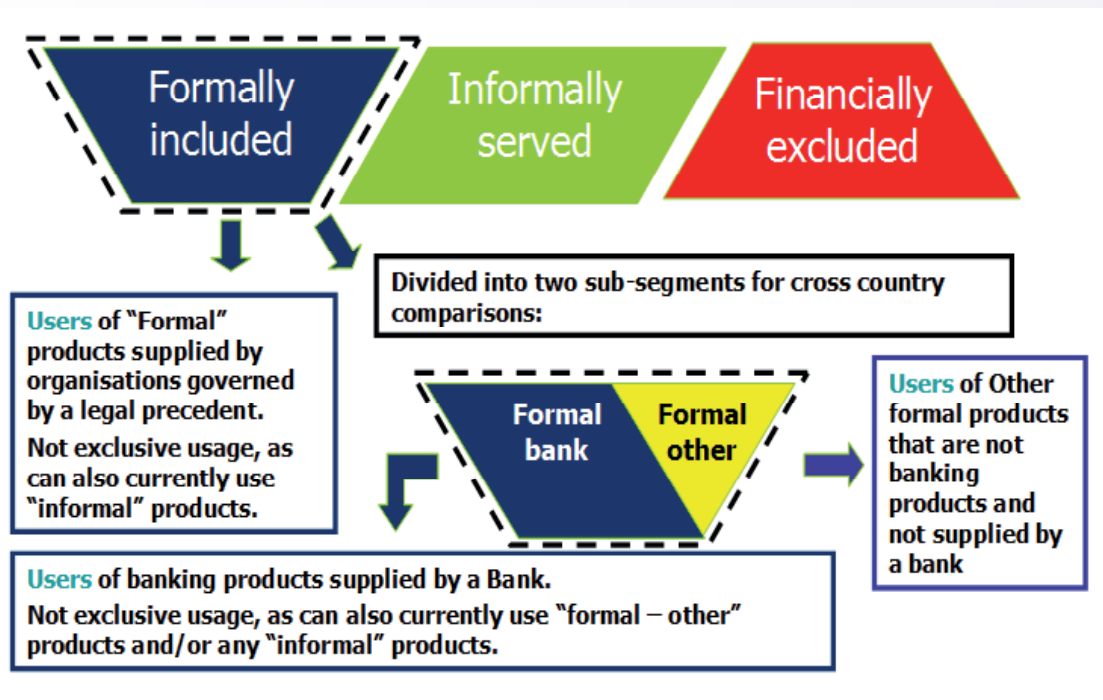
## 2.4 Summary

- Of the respondents 55% were women while 45% were males, 68% are able to read and write while half have their highest level of education as primary. Half of the respondents are self employed while 135 are unpaid household workers.
- Six in ten live in detached houses and 71% own the structures of residence. Majority of the dwellings have floor made of earth (57%), 73% are roofed with iron sheets and 60% have walls built with bricks. The main source of lighting is paraffin for 80% of the households while almost all (97%) depend on wood for cooking.
- Fifty seven percent of the households access formal financial institutions within a distance of 5 km while 86% are within the same distance of the informal institutions.
- The main source of income for most individuals is selling of food crop produce from own farm (35%) followed by running own businesses (17%). Almost all (98%) those earning some income receive it in cash.

### 3.0 Financial access and practice

FinScope uses the Financial Access Strand to compare financial access across countries. The Financial Access Strand focuses on the financial system in its broadest sense and categorising all adults into one of three broad segments namely formally included, informally served or financially excluded as described by the diagram below

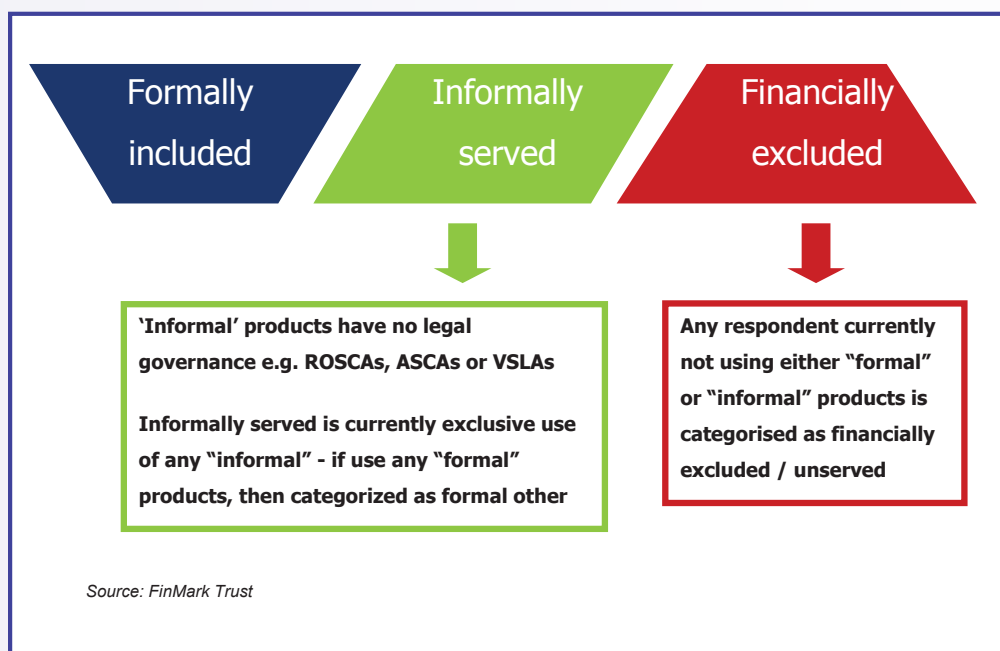
**Figure 3.1 The Financial Access Strand – Formally Included**



Source: FinMark Trust

The formally included segment is split into the formally banked and the formal other. The formally banked includes any user of a bank product (formally banked). Formal other includes those who use products from legally recognised financial institutions, including insurance companies and formally established Micro Finance Institutions.

**Figure 3.2 The Financial Access Strand – Informally Served and Financially Excluded**



Source: FinMark Trust

FinScope Uganda II describes the access strands as follows:

- Banked (BOU regulated): This category includes usage of formal institutions being directly supervised and regulated by Bank of Uganda (BOU). These are commercial banks (CB), credit institutions (CIs), microfinance deposit-taking institutions (MDIs) and mobile banking if under commercial banks or credit institutions.
- Formal others: this includes institutions like SACCOs and other microfinance institutions, formally registered insurance companies and NSSF. Also included are the non-banking financial institutions like foreign exchange bureaux, money transfer services like Western Union, Money Gram and mobile money services.
- Informal: this includes money lenders, ROSCAs, Accumulating Savings & Credit Association (ASCAs), VSLAs, NGOs, investment clubs, saving clubs, services by employers and other village groups like burial societies and welfare funds. It is important to note that whoever belongs to ROSCA like circles or Nigiina groups is assumed to be saving informally. Others included under informal are saving in a shop and investing through property like houses for rent, livestock and crop produce to be sold later or farm inputs to use at a later date.
- The 2009 access strand also includes informal borrowing such as credit from a shop, school, health centre and individuals. However, it is important to note that such kind of borrowing is used as an alternative to borrowing from formal financial institutions and informal institutions or groups.
- Financially excluded (un-served): this refers to non-usage of neither BOU regulated nor other formal or informal institutions. Financially excluded services or products includes saving in secret place, shops or friends/relatives; borrowing from friends or family members; or money transfers using individuals.

- For comparison, the 2006 financial access strand was reconstructed in line with the definitions of 2009. Results are compared for only the population aged 18 years and above.

### 3.1 Uganda's Financial Access Strand

The access strand categorises the population as banked (blue), formally included (blue and yellow), financially served (formal and informal – blue, yellow and green) and financially excluded (red).

The Financial Access Strand for Uganda indicates that the overall level of formal financial access for adults is 28%, with 21% of adult Ugandans aged 16 years and above reported to be banked, whilst 7% have formal financial access through other formal institutions, such as MFIs; SACCOs and insurance. Overall results indicate that 70% of Ugandans aged 16 years and above are financially included. The 70% figure of financial access is expanded by 42% of those using only informal providers.

**Figure 3.3: Financial Access Strand (16 years and above)**



Base: All Weighted population 16 years and above, 2009

**Figure 3.4: Financial Access Strand (18 years and above)**



In comparing the 2006 and 2009 results, it is observed that there is an increase in financial inclusion among Ugandans 18 years and above. Usage of banking products increased by a margin of 4% while other formal products reduced by 3%.

Although there is a general increase in the level of financial inclusion, large variations are realised among the informally served and the financially excluded. Usage of informal financial products increased by 14% whereas the financially excluded reduced by 15%.

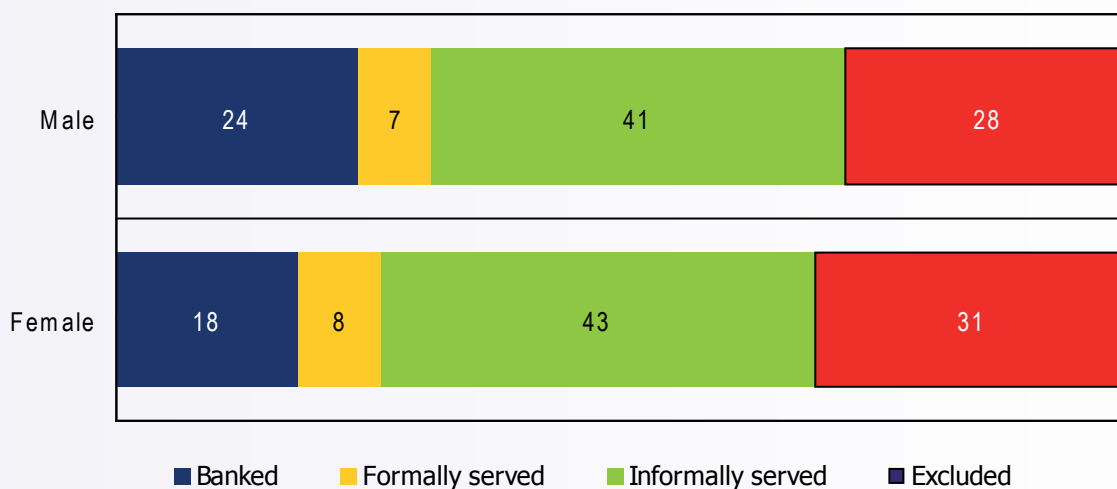
### 3.1.1 Financial access by gender and setting

Results indicate that more men (31%) than women (26%) are formally served and more males (24%) than females (17%) are banked. A slightly higher proportion of females (8%) than males (7%) use other formal financial institutions. Thirty one percent of the female respondents reported being financially excluded compared to 28% of the male respondents.

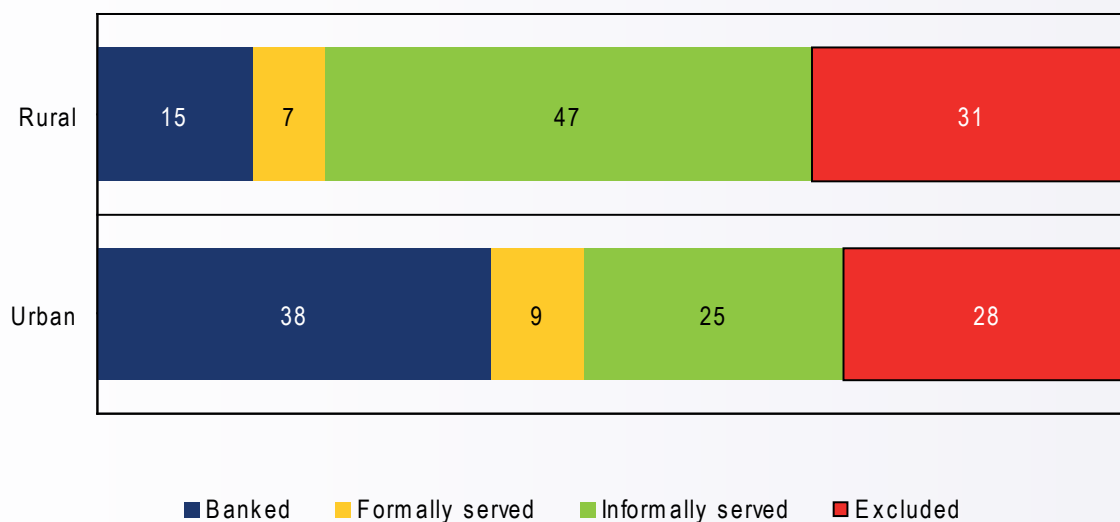
With reference to location, the usage of banks is higher in the urban (38%) than in the rural areas (15%). Similarly, higher proportions of people in urban (9%) than in the rural areas (7%) use other formal financial institutions that are not banks. However, the rural population (47%) use more informal financial services than those in urban areas (28%).

**Figure 3.5: Financial Access Strand by gender and location**

#### Access by Gender



## Access by Location

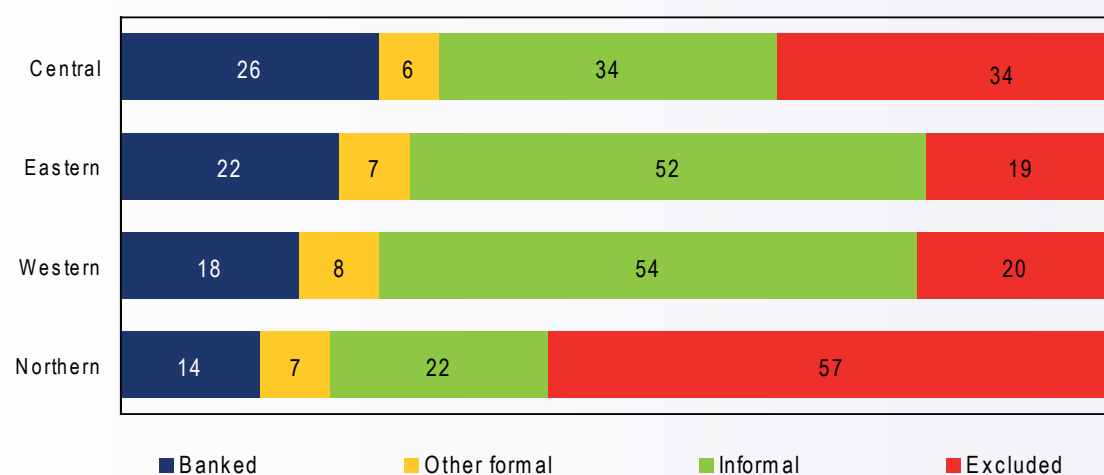


Base: Weighted base 16 years and above, 2009

### 3.1.2 Financial access by region

The eastern region recorded the highest level of financial inclusion (banked, other formal and informal) with 81%, while the northern region the lowest at 43%. Although the eastern region had the highest level of financial access, the central region had the highest level of formal financial inclusion at 32% followed by the eastern region at 29%. The northern has the largest proportion of the financially excluded (57%) population as compared to other regions.

Figure 3.6: Access strand by region

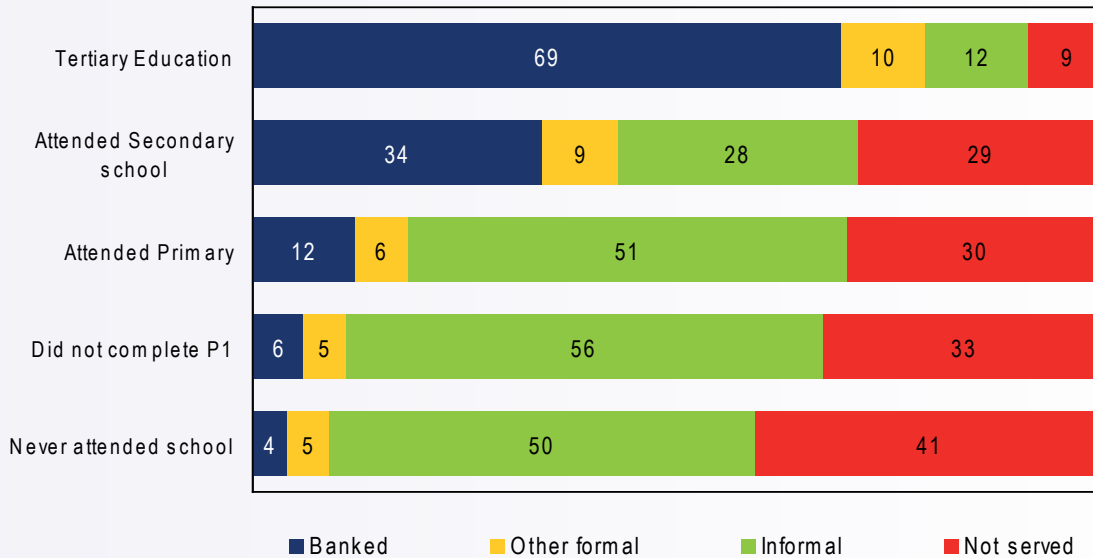


Base: All Weighted population 16 years and above, 2009

### 3.1.3 Financial access by highest level of education

There is a relationship between financial inclusion and level of education. Incidence of being banked is highest among those that have completed tertiary education (69%), followed by secondary level (34%). Two in five of those who have never attended school are financially excluded.

**Figure 3.7: Access strand by level of education**



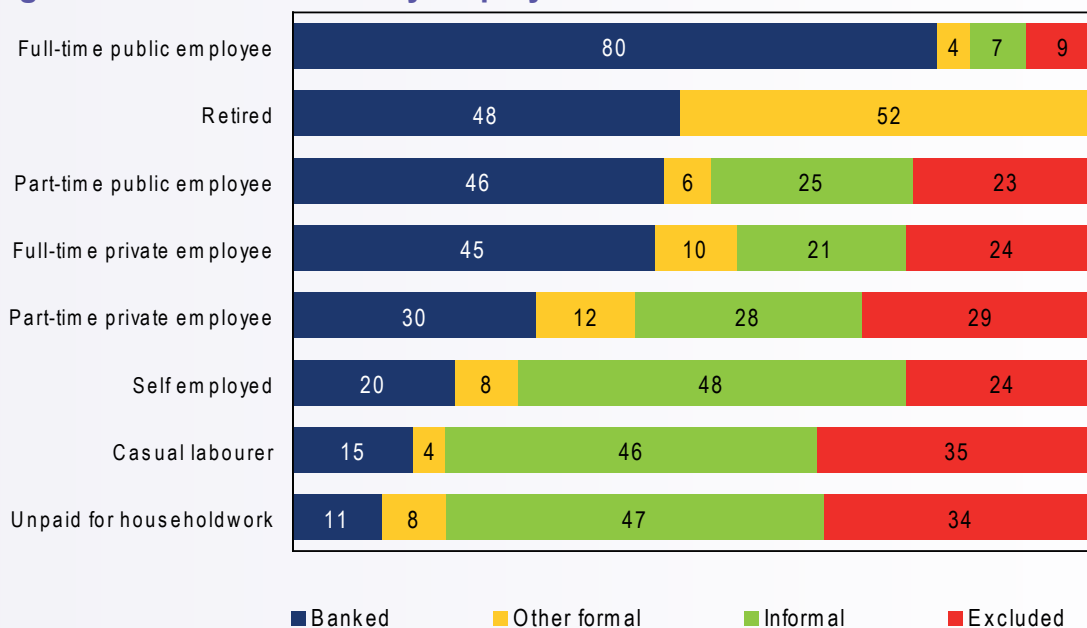
Base: All Weighted population 16 years and above, 2009

### 3.1.4 Financial access by employment status

By employment status, full-time and part-time public employees most commonly use formal institutions. Incidence of being banked is highest among those with formal employment as recorded; full time public (80%), full time private (45%) and part time public (46%).

Unique to the retired people is that all were formally served with 48% being banked and 52% in other formal financial institutions.

**Figure 3.8: Access strand by employment status**

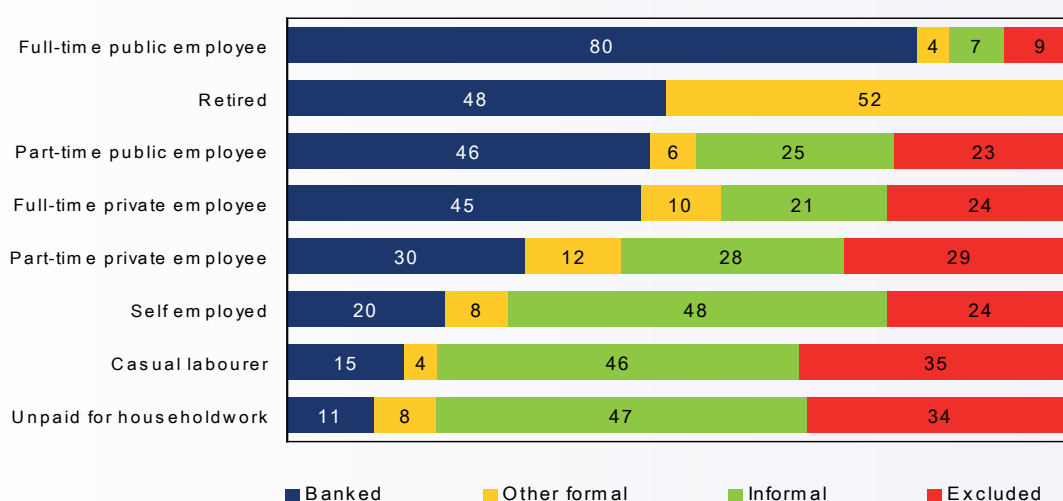


Base: All Weighted population 16 years and above, 2009

### 3.1.5 Financial access by main source of income

Figure 3.9 shows the distribution of the access strand by main source of income for the population aged 16 and above. Earlier, it was observed that the main source of income for most people is the selling of produce from one's own farm. Within this category of the population, over a half is informally financially served while less than a fifth uses formal products. It is also noted that financial exclusion is most prevalent among those who mostly depend on help from household members and casual labourers working on other people's farms. The population that mainly depends on earnings from formal employment or running one's own business is most likely to use banking products because the former is required by the employer to have a bank account while the latter needs to make regular deposits primarily to keep money generated from the business on a regular basis.

**Figure 3.9: Access strand by source of income**

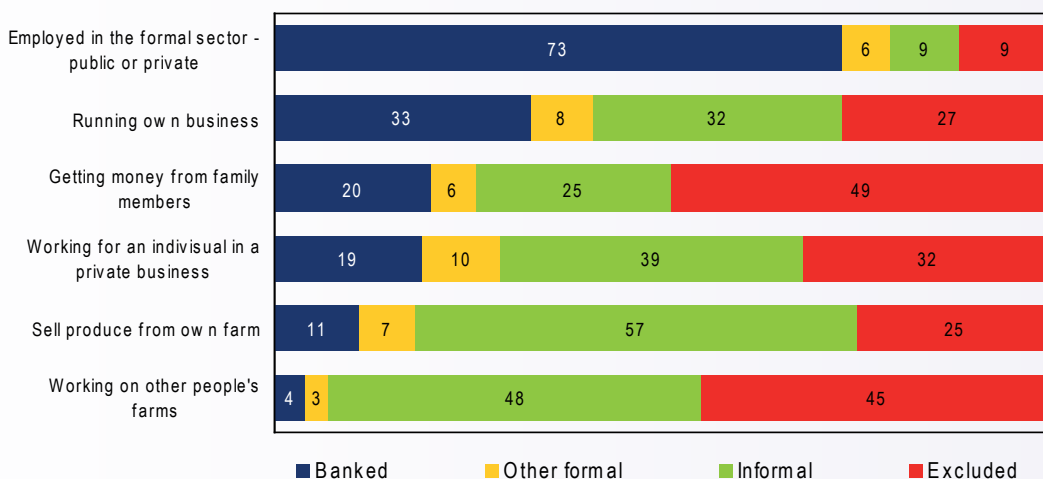


Base: All Weighted population 16 years and above, 2009

### 3.1.6 Financial Access Strand Country Comparison

Figure 3.10 provides an overview of the comparison of Access Strand of African countries where the FinScope survey has been conducted. With 21% of adult population being banked, Uganda fares well in comparison to other nations.

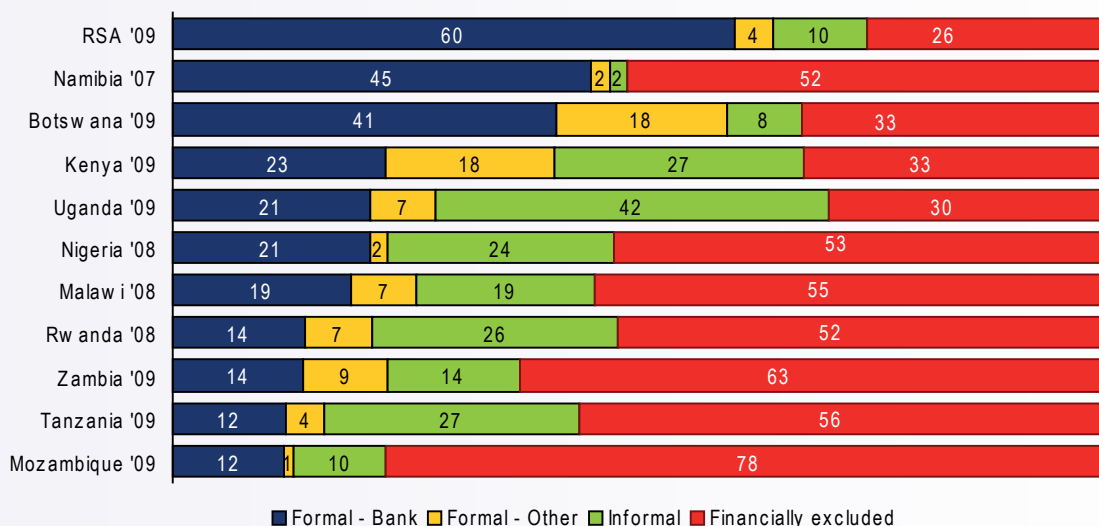
**Figure 3.10: Access strand by country (ranked by % of population banked)**





The picture is even more impressive when we rank countries in terms of the proportion of the adult population being financially included (i.e. using either formal or informal financial products). Here Uganda ranks high in the table given the small percentage of the 'financially excluded'. The rate of inclusion in Uganda is being pushed high by the role of the informal sector, which by no doubt minimizes restrictions of financial access. Further analysis should give us an indication if Uganda needs to increase the number of adults using formal products, from the informal base.

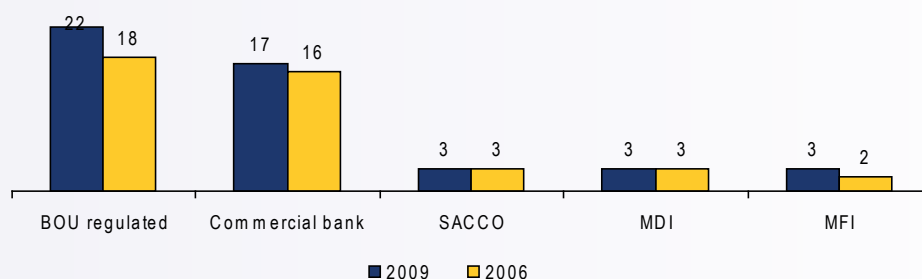
**Figure 3.11: Access strand by country (ranked by % of population financially excluded)**



### 3.1.7 Usage of formal institutions

Results are further analysed to understand the incidence in usage of formal institutions by the population aged 18 years and above. Findings indicate that overall 22% are served with banking products with majority being those using commercial banks (17%). Comparative analysis shows that there are marginal increases in usage of overall banking products, commercial banks, Micro Finance Institutions (MFIs) and Credit Institutions.

**Figure 3.12: Formal access by institution**



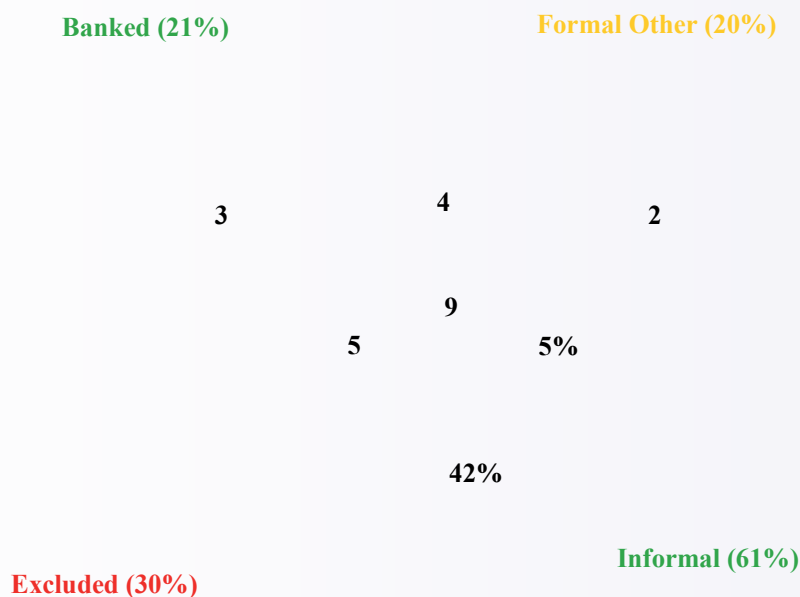
Base: All Weighted population 18 years and above

### 3.1.8 Multiple usage of institutions

Figure 3.13 highlights the extent of overlap amongst the various segments of the Financial Access Strand. The most significant points to note here are:

1. Only 3% of Ugandan adults rely on banking products alone, a further 13% also use other formal products
2. Even though 42% of adults use informal services only, 61% of adults use the informal sector in total. Service providers within the informal category include ROSCAs, ASCAs and Savings clubs.
3. There is a cross-over of 19% between formal and informal product usage
4. Nine percent of the adult population use all forms of financial services available in Uganda

**Figure 3.13: Financial Access Overlap**



### 3.2 Summary

- Overall 70% of the population aged 16 years are financially included. At least a fifth is banked, 7% use other formal products and 42% are informally financially served while 30% are financially excluded.
- Compared to the 2006 results, there is an increase in the financially included population aged 18 years and above from 57% to 72% in 2009.
- Use of banking institutions is high among the males (24%) and urban areas (38%) than in females (18%) and rural areas (15%) while the reverse is true for informal institutions (females-43% males-41%; urban-25%, rural-47%).
- People with a higher education level (tertiary-69% or secondary-34%) are more likely to use banking institutions than those who have never gone to school (4%) that are mainly financially excluded.
- The incidence of using banking institutions is also high among the public and private formal employees than those that are self employed.
- There are multiple usages of financial institutions. A proportion of 49% of those using commercial banks also use informal financial institutions while 80% who access informal institutions also use commercial banks.

## 4.0 Savings and investment

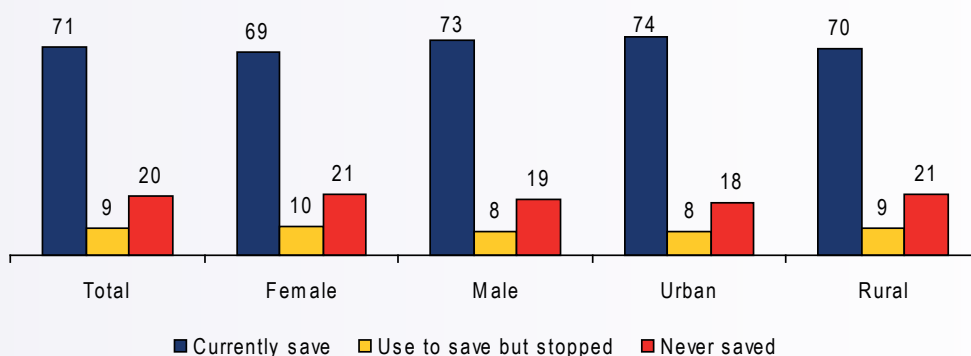
This chapter presents findings on how and where Ugandans save and invest. The savings strand has been included to show formal, informal and financially excluded components. The formal category includes savings and investment options in the Bank of Uganda regulated financial institutions, SACCOs and MFIs; informal – informal financial groups (VSLAs, ASCAs, ROSCAs), shops, investing in agricultural production (livestock, crop, farm inputs) and money lending; while financially excluded includes friends and secret places.

In this study savings and investment have been grouped into one category indicating 'savings'. This is because many people do not easily differentiate between saving and investing. 'Savings' was defined as putting money aside to use in the future irrespective of where one actually saves the money while investment as putting money aside or putting money into an activity or a financial institution so that it yields returns.

### 4.1 Savings-investment status

Seventy one percent of all Ugandans aged 16 years and above claimed to be currently saving and/or investing while 20% have never saved. The incidence of saving and investing is relatively higher among male (73%) and urban areas (74%) as compared to female (69%) and rural areas (70%). However, the rural (21%) and female (21%) populations have comparably higher proportions of those who have never saved than their urban (18%) and male (19%) counterparts.

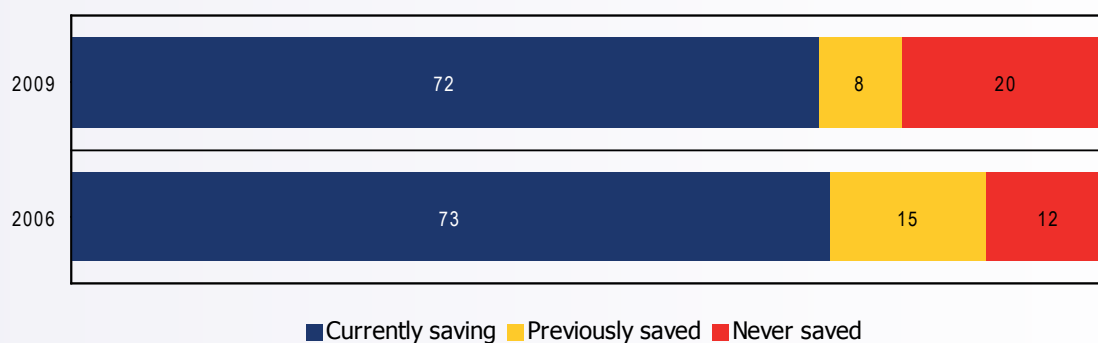
**Figure 4.1: Incidence of saving**



Base: All Weighted population 16 years and above, 2009

A comparative analysis shows that there is a slight decline of 1% in the incidence of saving between 2006 and 2009 for the population 18 years and above.

**Figure 4.2: Incidence of saving –comparison of 2006 and 2009**



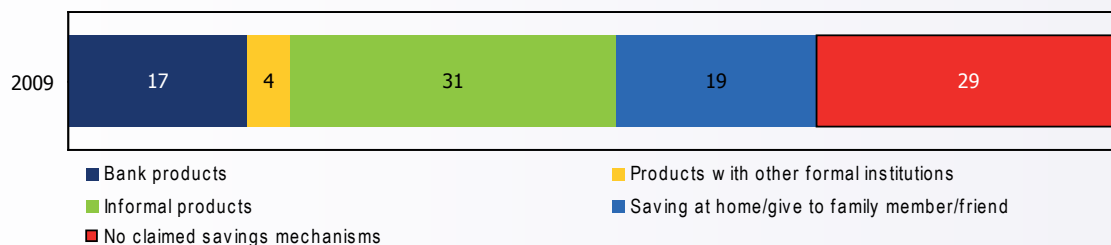
Base: All Weighted population 18 years and above, 2009 and 2006

## 4.2 Savings strand

### 4.2.1 Overall savings and investment strand

Figure 4.3 shows the financial sophistication by saving and investing (mutually exclusive). Overall, 17% of the population aged 16 years and above save/invest with BOU regulated institutions (banked) while only 4% use other formal institutions such as SACCOs and MDIs. Most save or invest using informal institutions or products (31%). Almost 3 in every 10 do not save.

**Figure 4.3: Savings/investment strand (mutually exclusive)**



*Base: All Weighted population 16 years and above, 2009*

Figure 4.4 shows a comparison of the savings strand for 2006 and 2009 for the population aged 18 and above. There is a 2% increase for bank saving products. However, there is a decline in usage of formal products for saving and/or investing.

Usage of informal products realised the biggest positive change of 14% in the last three years. This can partly be attributed to the huge decline in the proportion of people saving in a secret place and with friends. Generally, there has been a slight increase in excluded population from 27% in 2006 to 28% in 2009.

**Figure 4.4: Savings/investment strand (Comparison)**

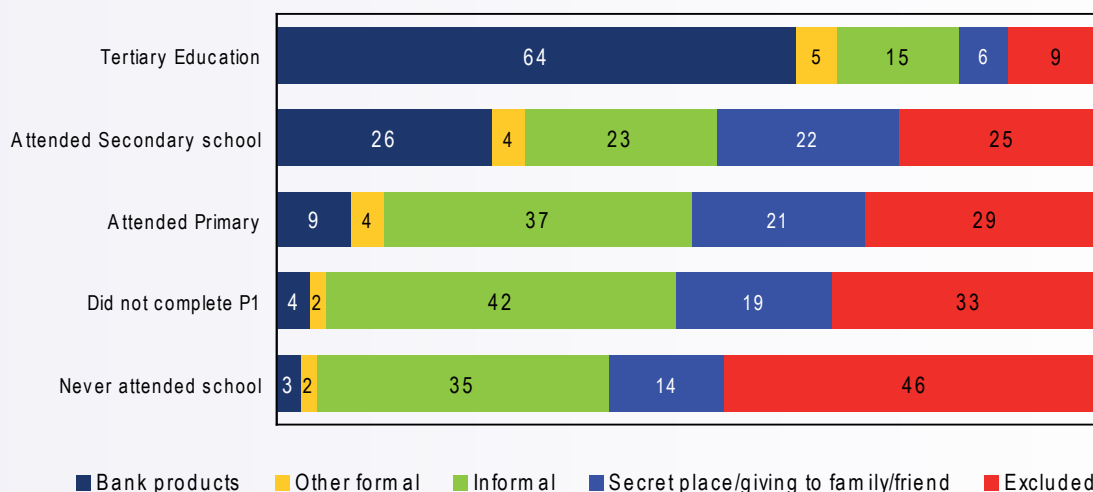


*Base: All Weighted population 18 years and above, 2009 and 2006*

### 4.2.2 Savings/investment strand by education

Similar to the general access strand in chapter three, people with higher education levels save mostly with banking institutions as observed by 62% and 26% of those who completed tertiary and secondary levels respectively. Incidence of using formal products is high among those who only have primary education while most of those who have never attended school (46%) do not save.

**Figure 4.5: Savings strand by education (mutually exclusive)**

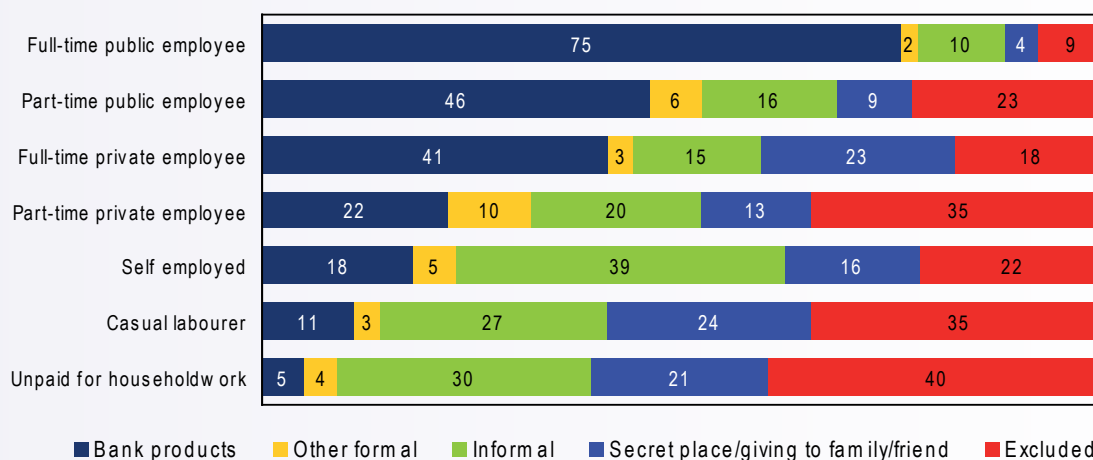


Base: All Weighted population 16 years and above, 2009

### 4.2.3 Savings/investment strand by employment

Results on the savings strand by employment indicate that self employed people mostly use informal products for savings while those who are formally employed by public and private employers are most likely to use banking products. Incidences of not saving are high among those who are casual labourers or who are unpaid family workers.

**Figure 4.6: Savings strand by employment (mutually exclusive)**

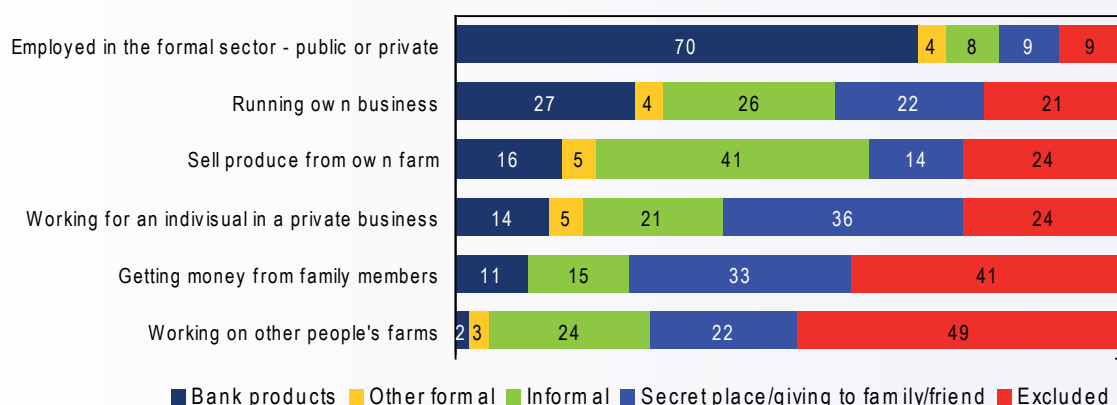


Base: All weighted population 16 years and above

### 4.2.4 Savings/investment strand by main source of income

The type of saving product used directly correlates with the main source of income. Individuals who mainly depend on household members to pay for their expenses will most likely use non-financial saving or investment products or will not save. The proportion of individuals whose main source of income is from agricultural activities will save more with informal products or institutions. Formal employees and business persons are most likely to use banking institutions.

**Figure 4.7: Savings strand by source of income (mutually exclusive)**

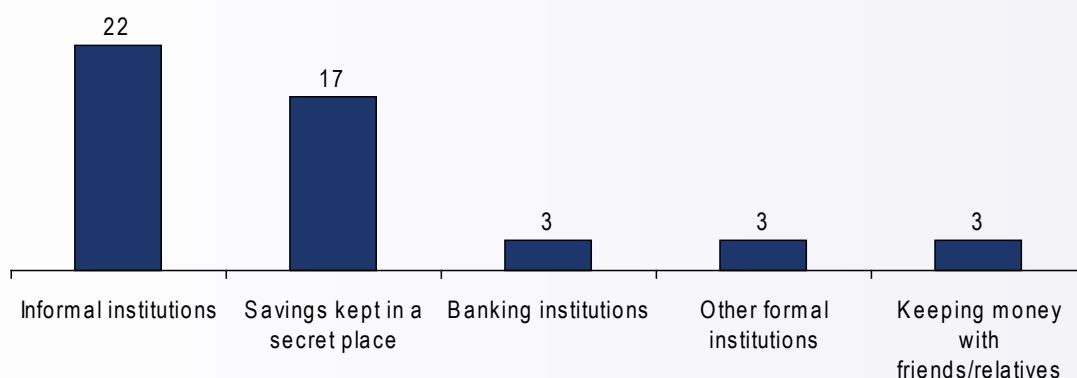


Base: All weighted population 16 years and above

### 4.3 Savings/investment by place

Among those who are currently saving or investing, the most commonly used places or institutions are the informal (62%) and the secret place (60%). About a quarter uses BOU regulated institutions.

**Figure 4.8: Place of saving/investing**



Base: All those who are currently saving/investing 16+ years 2009

Across gender, more of the men (27%) than women (21%) save or invest with banking institutions. This is the same trend in relation to usage of other formal institutions. There is a small difference of 2% between proportions of females and males who use formal institutions or friends/relatives with higher incidences among the women. Use of secret place is almost a similar trend across gender.

By location, use of formal institutions is high among the urban population than rural while the latter has larger proportions using informal institutions and the financially excluded category. Across regions, the central and northern population have comparably larger proportions using formal institutions while at least 7 in 10 in eastern and western regions use informal ones.

**Table 4.1: Savings/investment by place of saving**

Place	Female %	Male %	Urban %	Rural %	Central %	Eastern %	Western %	Northern %
Banked (BOU regulated)	21	27	42	17	32	23	16	23
Other formal	16	22	30	15	19	17	17	26
Informal institutions	63	61	43	69	44	70	75	59
Keeping money with friends/relatives	8	6	5	8	5	11	7	5
Savings kept in a secret place	60	59	59	60	59	58	62	57

Base: All those who are currently saving/investing 16+ years 2009

#### 4.4 Savings/investment products used

The most commonly used product for saving or investing is the secret place by 6 in every 10 people who save with small deviations across gender and location of residence. This is followed by those who belong to informal financial groups (38%), voluntary savings accounts in a financial group or institution (29%) and keeping items like produce that can be sold later (27%). Membership to informal financial groups and keeping items like produce to sell later is comparably higher among the rural than urban population while voluntary savings are mostly used by those in urban areas.

**Table 4.2: Savings/investment by product (multiple responses)**

Place	Total %	Female %	Male %	Urban %	Rural %
Savings kept in a secret place	60	60	59	59	60
Belongs to an informal financial group	38	38	37	23	43
Voluntary savings account in any financial institution or group	29	26	32	41	24
Keeping items like produce that you can sell later	27	26	29	14	32
Investment through an informal group	17	17	16	13	18
Savings/ Investment account in a financial institution	15	13	19	27	11
Buying farm input for use at a later date	7	7	8	3	9
Keeping money with friends and/or relatives	7	8	6	5	8
In kind savings in a shop	6	7	4	9	5
A house/rooms/property that I can rent/hire out	5	4	6	7	4
Compulsory savings account/ any financial institution or group	5	4	5	6	4

Base: All those who are currently saving/investing 16+ years 2009

#### 4.5 Multiple usage of financial institutions

Results reveal that many people who save or invest use more than one institution or product. Table 4.3 shows that a third of the population that saves with banking institutions also saves or invests in a secret place, while over a half use formal or informal financial institutions. Furthermore, 51% and 58% who use a secret place and friends/relatives respectively also use informal institutions. However, it is important to note that the incidence of using formal institutions among those who are saving or investing with friends and in a secret place is very low.

Among the financially included population, it is those using informal institutions or products that have a higher proportion of using a secret place (49%).

**Table 4.3: Multiple usage of financial institutions to save**

Institution	Banked (BOU regulated institutions)	Other Formal Institutions	Informal Institutions	Friend/Relatives	Secret Place
Banked (BOU regulated institutions)	100	71	22	11	12
Other formal Institutions	56	100	20	13	9
Informal institutions	58	67	100	58	51
Friend/Relatives	3	5	7	100	6
Secret place	31	28	49	49	100

Base: All those who are currently saving/investing 16+ years 2009

## 4.6 Reasons for saving

It is important to understand why people save. In doing so, financial institutions will create products that are suitable and complement with the needs of those who save. Table 4.4 indicates that most people currently save because they want to meet household basic necessities (68%) followed by guarding against any emergency situations such as death and medical services (58%). Saving for emergencies is most common among the females (61%) and those living in rural areas (59%). Other common and significant reasons for saving are safety of the money, buying property e.g. land, and education.

Incidence of saving for day to day needs and emergency is higher in rural areas than in the urban areas, while saving for education is equal for both female and male population. Both male and females are equally conscious about keeping money safe through saving.

**Table 4.4: Reasons for saving**

Reason	Total %	Female %	Male %	Urban %	Rural %
For meeting household basic needs such as food, clothing, health services, etc	68	69	67	66	68
For emergency (burial, medical)	58	61	56	56	59
For education of children or siblings or others	32	32	32	33	31
To keep money safe	29	29	29	27	30
For buying land	12	11	13	12	12
For starting or expanding your business	12	11	12	19	9
For purchase of livestock /cattle	11	9	13	5	14

Base: All those who are currently saving/investing 16+ years 2009

## 4.7 Reasons for not investing

Those who have never invested in any kind of activity were asked to mention the reasons why they do not invest. There is a general perception that investment requires a lot of money (28%) with a proportion who mentioned that they do not have money to invest (69%). Other than money the



lack of fixed assets and skills was another reason for not investing (19%) together with time and commitment (12%).

**Table 4.7: Reasons for not saving/investing**

Reason for not saving or investing	Total %	Female %	Male %	Urban %	Rural %
I have no money to save	85	86	83	86	84
Don't have money to invest	49	51	46	57	47
Requires a lot of money to set up or start	21	20	23	20	21
I do not have adequate knowledge about savings	13	14	13	10	14
Don't have what is needed to do it – e.g. no land to build, no skills, etc	12	14	10	14	11
Requires a lot of time/commitment	9	11	6	17	6
Don't know how to go about it	8	7	9	11	7
I have no place to save my money	6	6	5	4	6
I do not benefit from saving	5	5	6	5	5

*Base: All those not saving or investing 16+ years*

## 4.8 Summary

- Findings for 2009 indicate that 71% of Ugandans aged 16 years and above are currently saving or investing and 52% use either formal or informal savings products.
- The population that has attended and completed tertiary or secondary level of education and those that are employed by public institutions are most likely to use formal products for saving.
- Majority of people saving use the secret place (60%) and informal institutions (62%).
- The most common reason for saving is to meet household basic needs (68%) and emergencies (58%).

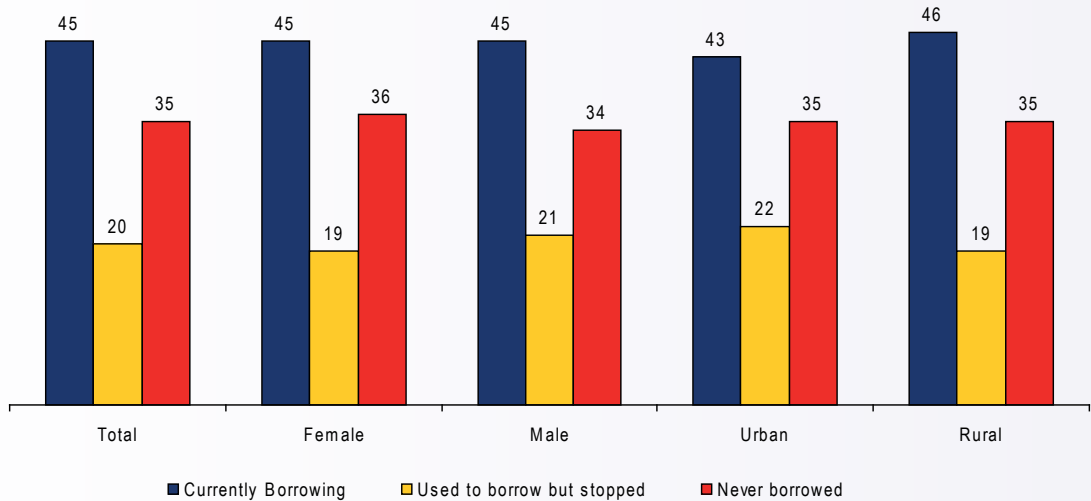
## 5.0 Credit

This section presents findings on the borrowing/credit experience of Ugandans aged 16 years and above. Borrowing is defined as taking money in cash from a financial institution, group or from any person to be paid back later or taking goods or services on credit to pay back in cash at a later time in the future. This section of the report focuses on the proportion of people who acquire credit, sources of credit, services offered and the reasons for borrowing. Furthermore, the borrowing incidence and strand are compared for 2006 and 2009 based on the population aged 18 years and above.

### 5.1 Incidence of borrowing

At least 6 in every 10 Ugandans aged 16 years and above have ever borrowed and 45% who have borrowed have a loan/debt that they are servicing. Across gender, an equal proportion of males and females (45%) currently have a loan though there is a slight difference of 2% of more females (36%) than males (34%) who have never borrowed. By location, the incidence of borrowing or having debt is higher among the rural population (46%) than that in the urban areas (43%).

**Figure 5.1 Credit status**

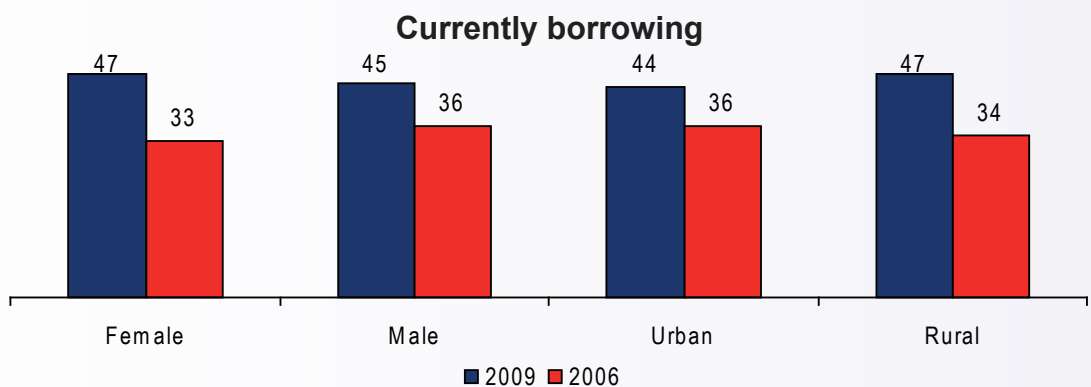
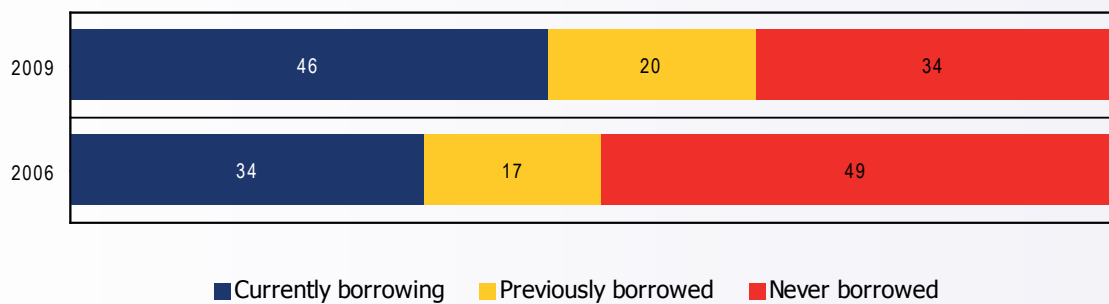


Base: All Weighted population 16 years and above 2009

Comparing the results in 2006 and 2009 for the population aged 18 years and above, the proportion of those who claimed to have never borrowed has reduced by 15% from 2006 while that of borrowers has increased by 12% and those that have borrowed in the past but stopped have increased by 3% as evidenced from figure 5.2. It is important to note that the borrowing incidence of 2006 has been re-constructed to correlate with that of 2009.

Within the different gender, the females realised a larger margin of 14% in the increase of those who are currently borrowing compared to 12% for the males. Similarly, the incidence of borrowing in rural areas increased by 13% compared to 9% in urban areas between 2006 and 2009.

**Figure 5.2 Comparison of borrowing Status- 2006 and 2009**



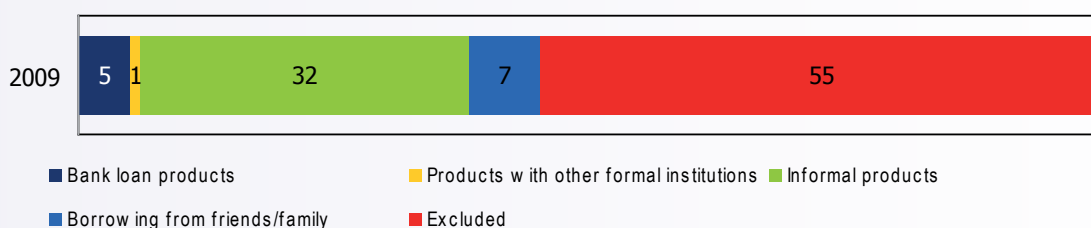
Base: All Weighted population 18 years and above

## 5.2 Borrowing strand

### 5.2.1 Overall borrowing strand

Figure 5.3 indicates that at least half of the population aged 16 years and above do not have any debt they are servicing. Only 5% of Ugandans are borrowing from institutions regulated by Bank of Uganda while majority of the borrowers are using informal financial sources (32%).

**Figure 5.3 Borrowing strand (mutually exclusive)**



Base: Weighted base all 16 years and above 2009

Compared to 2006, there has been an increase in the access and use of formal and informal institutions by the population aged 18 years and above as observed in figure 5.4 below. The proportion of people borrowing from BOU regulated institutions (banked) increased by 1%, a 7% rise is observed for those using informal sources while those servicing a debt from friends or family increased by 4%. There is a decrease in the proportion of people who are not borrowing.

**Figure 5.4 Borrowing strand (mutually exclusive)**

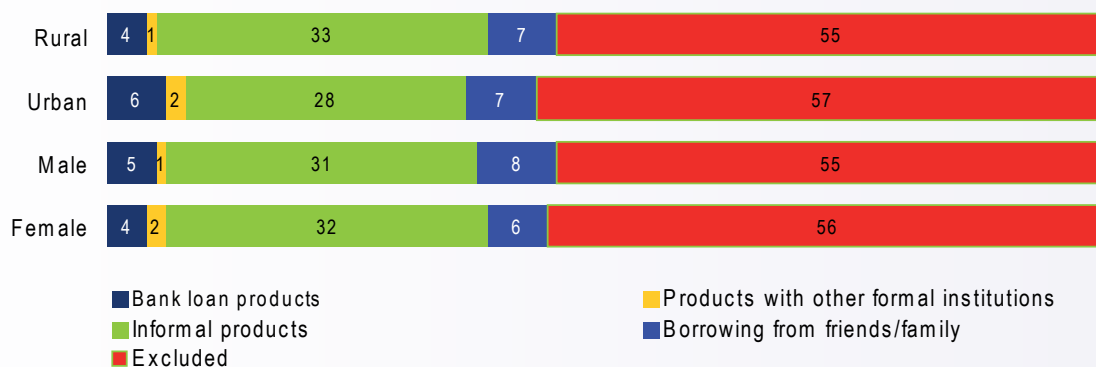


Base: All Weighted population 18 years and above

### 5.2.2 Borrowing strand by gender and location

Access and use of Bank of Uganda regulated institutions is high among the male (5%) and urban (6%) populations while informal sources are most commonly used by females (32%) and within rural (33%) areas.

**Figure 5.5 Borrowing strand (mutually exclusive) by gender and location**

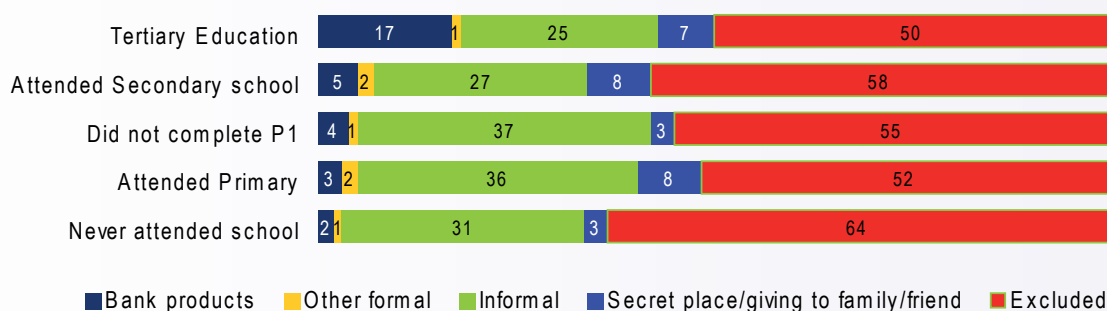


Base: All weighted base 16 years and above 2009

### 5.2.3 Borrowing strand by education

Similar to the savings strand by education, banking institutions are most likely to be used by the population with tertiary (17%) or secondary (5%) as the highest level of education. In addition, borrowing from friends/family is most common among those who have attended at least primary education. Those who have never attended school are most likely not to borrow and if they do, informal institutions will be their main source.

**Figure 5.6 Borrowing strand (mutually exclusive) by highest level of education**

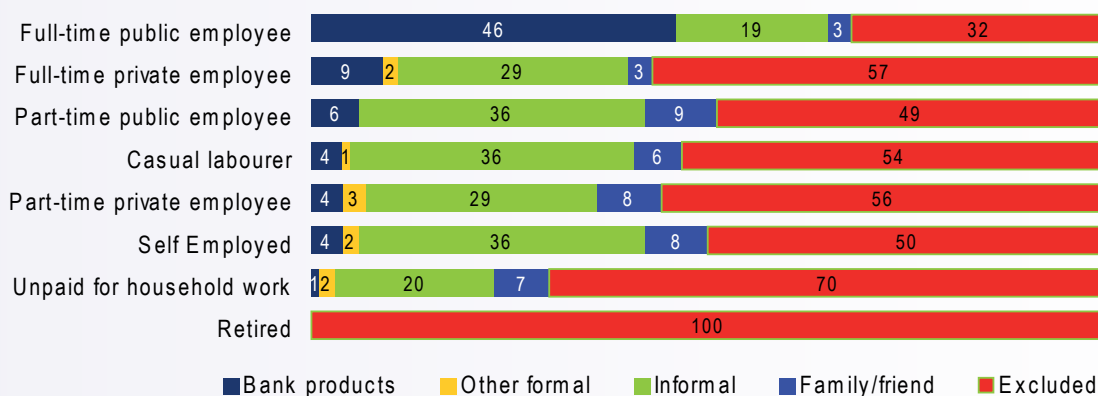


Base: All Weighted base population 16 years and above 2009

### 5.2.4 Borrowing strand by employment

At least half of the population employed in public institutions or that is self employed is most likely to borrow or is currently servicing a loan/debt. Those who are full time public employees mostly borrow from BOU regulated institutions (45%). This can be attributed to the fact that in the past 3 years, such institutions have intensified marketing of loan products among both the public and private employers. However, the self employed and private employees mostly use the informal sources for credit. The retired population rarely get credit.

**Figure 5.7 Borrowing strand (mutually exclusive) by employment status**

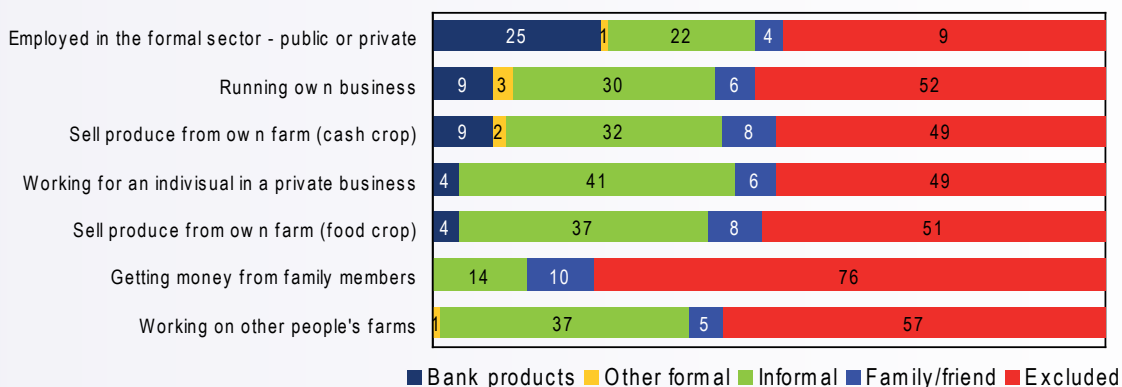


Base: All weighted population 16 years and above 2009

### 5.2.5 Borrowing strand by source of income

The population whose main source of income is from agricultural activities is most likely to use informal sources for credit as shown in figure 5.8. Similar to savings, the formally employed population mostly borrows from banking institutions (25%). Those depending on other members of the household or relatives will most likely not borrow or acquire a loan.

**Figure 5.8 Borrowing strand (mutually exclusive) by source of income**



Base: All Weighted base population 16 years and above 2009

## 5.3 Sources of credit

Generally, the most common sources used by those who are currently borrowing are institutions providing goods or services on credit i.e. shops; clinics etc (60%). This is followed by those borrowing from friends/family (33%) and informal financial groups (24%). Females (65%) and the urban population (61%) are most likely to have credit of goods and services. Use of banking institutions is higher among the male (12%) and urban population (13%).

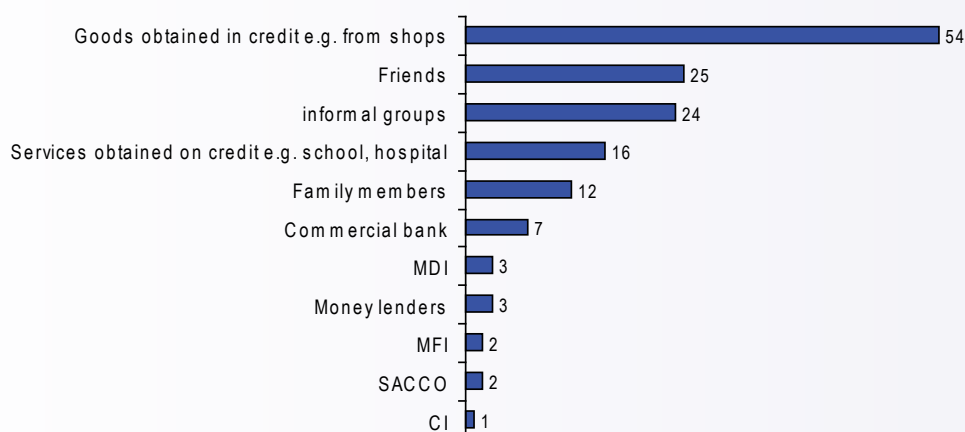
**Table 5.1: Sources of credit (multiple sources)**

Source	Total %	Female %	Male %	Urban %	Rural %
Banked	10	9	12	13	9
Other formal institutions	4	6	2	6	3
Trade goods/services	60	65	54	61	59
Informal financial groups	24	24	25	15	27
Family/Friends	33	30	36	30	33

*Base: Currently borrowing 16 years and above 2009*

Detailed analysis in figure 5.8 indicates that the most common source for credit are the shops (54%) followed by friends (25%) and informal financial groups (24%). Among the banking institutions, it is the commercial banks (7%) that are mostly used while other informal financial sources such as the services from schools or clinics are obtained on credit. It should be noted that the place of borrowing determines the nature of credit that the borrower gets and whether it will be paid with interest or not.

**Figure 5.9 Sources of credit**



*Base: All respondents currently borrowing 16 years and above*

#### 5.4 Multiple usage of sources

Table 5.2 below shows that people borrow from multiple sources. At least a fifth of those having credit with banking institutions also borrow from informal financial groups and trading institutions. Those borrowing from informal financial groups and family and friends are also most likely to get credit in the form of goods and services (38% and 40% respectively).

**Table 5.2: Multiple usage for borrowing**

Sources	Banked %	Other Formal Institutions (%)	Trade goods/ services %	Informal financial groups %	Family/Friends %
Banked	100	12	4	9	3
Other formal institutions	4	100	2	5	3
Trade goods/services	26	26	100	38	40
Informal financial groups	22	29	16	100	13
Family/Friends	10	22	22	17	100

## 5.5 Product usage

The source of credit highly correlates with the type of loan product used. Similar to the most common source of credit, the most common credit product accessed and used are goods obtained on credit from shops (54%) and money owed to friends (25%). The results might imply that these are the products that are closer and most easily accessed by the population. Goods obtained on credit are mostly used by females (58%) than the males (49%) whereas it is the opposite for money owed to friends (male -30% female -21%).

**Table 5.3: Borrowing products**

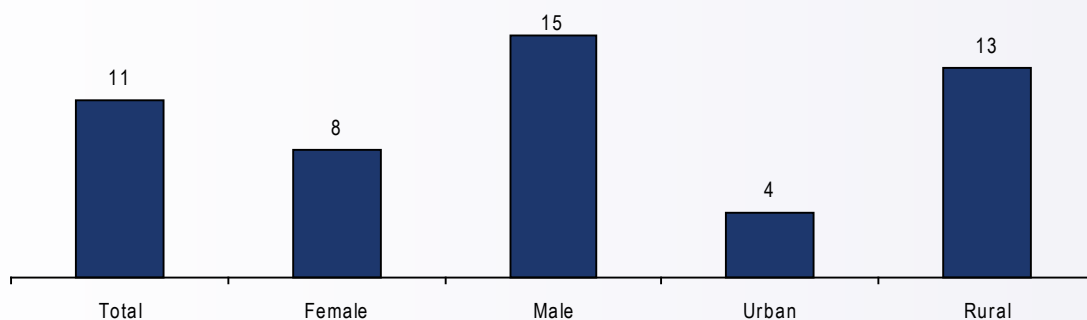
	Total %	Female %	Male %	Urban %	Rural %
Goods obtained on credit e.g. from shop, agro vet, wholesale	54	58	49	56	53
Money owed to friends	25	21	30	26	25
Personal loan	21	22	20	26	19
Services obtained on credit for e.g. school, hospital	16	16	16	15	16
Money owed to family members	12	12	11	8	13
Money owed to money lenders	3	3	2	2	3
Money from employer	1	1	2	2	1

## 5.6 Agricultural credit

Agriculture is one of the main economic activities for majority of Ugandans though it is mostly practised on a subsistence level. Many farmers would like to employ better production techniques that can lead to increased output but are being faced with challenges of accessing capital to re-invest. However, one of the ways through which capital could be raised is obtaining credit.

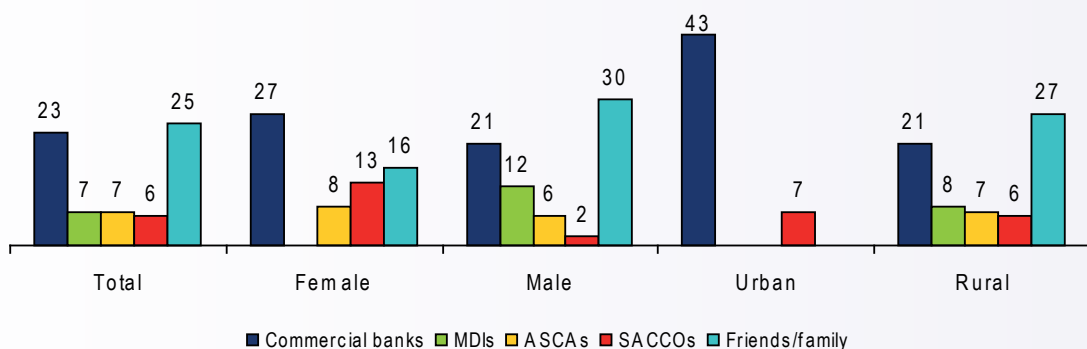
The FinScope II results indicate that one of the reasons why people borrow is to re-invest in agricultural production. Of the people currently having credit, only a tenth obtained it for use in agricultural production. This proportion is relatively high among the rural (13%) areas and the males (15%) as shown in figure 5.6.

**Figure 5.10 Proportion borrowing for agricultural use**



The most common sources of agricultural credit are friends and family (27%) and commercial banks (23%) as indicated in figure 5.11. It is important to note that the incidence of acquiring loans from formal institutions is relatively still low. This might be an indicator that formal financial institutions need to develop customised agricultural loan products that will attract farmers hence re-investing in agricultural activities which will lead to commercial farming. The incidence of obtaining agricultural credit from friends and family or financially excluded sources is high among the rural borrowers.

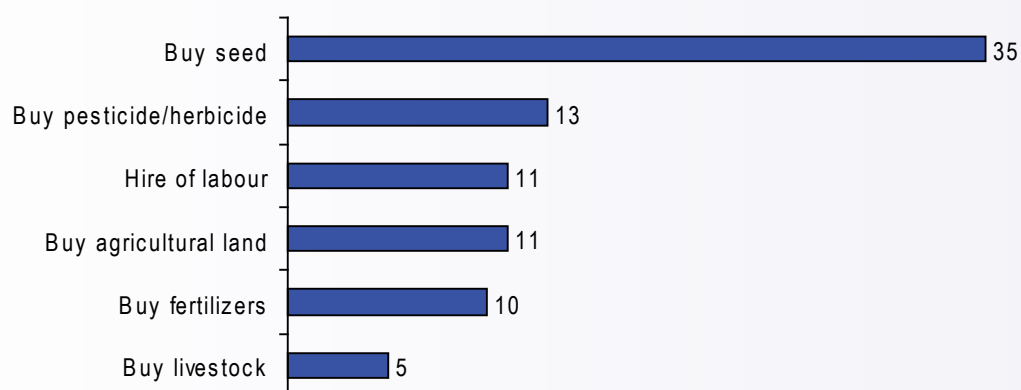
**Figure 5.11 Source of agricultural credit**



*Base: Weighted population 16 years and above who borrowed for agricultural purposes*

Agricultural credit is mostly used to buy seed (35%). In addition, just a tenth uses it to buy agrochemicals, land for agricultural purposes or hire of labour.

**Figure 5.12 Use of agricultural credit**





## 5.7 Summary

- A proportion (45%) of Ugandans aged 18 and above is currently borrowing. A comparative analysis between 2006 and 2009 shows a significant increase (8%) in the proportion that is borrowing for the population aged 18 years and above.
- The incidence of borrowing is higher among the females (47%) and rural areas (46%).
- Of the borrowers, 10% have debt with BOU regulated institutions (mainly for personal loans) while the majority obtain goods or services on credit (60%).
- Eleven percent of the borrowers obtain credit primarily for agricultural purposes. The most common sources for such loans are friends and commercial banks.

## 6.0 Banking and other formal transactions

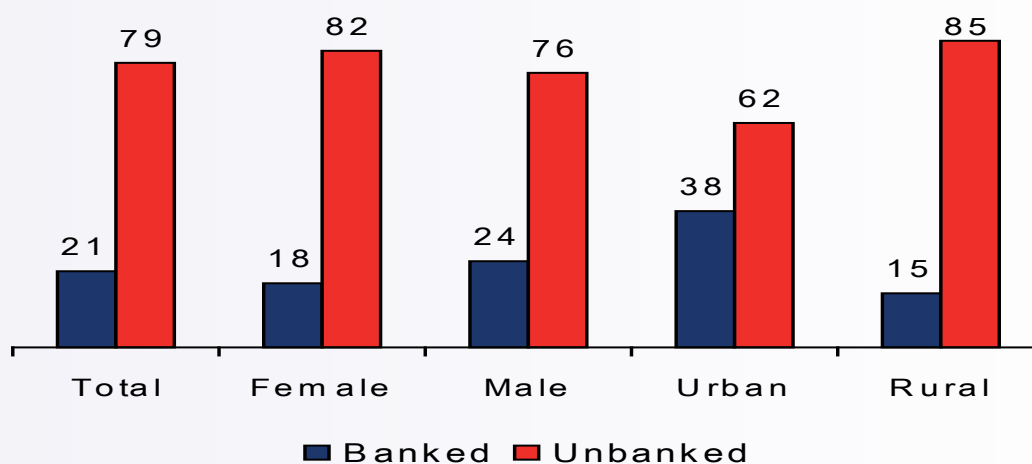
Presented herein this chapter is the banking incidence and products used in formal institutions i.e. Bank of Uganda regulated institutions, SACCOs, MFIs and money transfer institutions like Western Union, money gram etc.

### 6.1 Banking and overall formal financial inclusion status

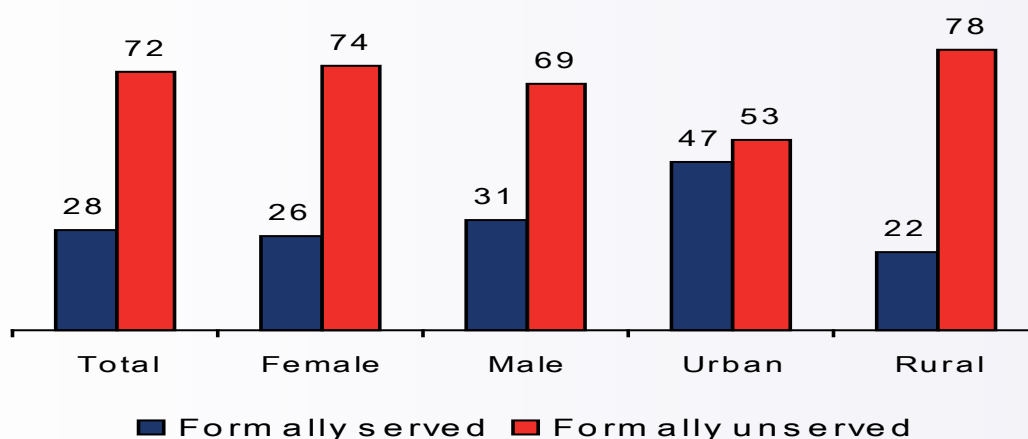
Overall 28% of Ugandans 16 years and above are formally financially included. The incidence of formal financial inclusion is high among the males (32%) and the urban (47%) population.

Specific to usage of banking products, 21% of the population (16 and above) is banked. These are the people accessing and using at least one of the Bank of Uganda regulated financial institutions i.e. commercial banks, credit institutions or microfinance deposit-taking institutions. By gender, more men than women are banked. Similarly, higher proportions of the banked population are found in urban areas (38%).

**Figure 6.1 Banking Status**



**Figure 6.2: Formal financial inclusion**



Only 4 percent of the population 16 years and above use someone else’s bank account. The main reason cited is lack of money to open and make an initial deposit (39%) and it is far cheaper to use someone’s account (29%).

## 6.2 Banking and overall formal financial inclusion by employment

From table 6.1 it is evident that the population using formal financial products or institutions are mostly the self employed, contributing a proportion of 50%. This can be related to the increase in branches of several banks and other formal institutions within towns where there is high prevalence of businesses owned by individuals.

**Table 6.1: Formal financial inclusion by employment**

Employment status	Banked	Other Formal institutions
	2,976,170 %	2,890,429 %
Self employed	50	51
None	17	16
Unpaid for household work	7	9
Casual laborer	5	5
Full-time private employee	8	7
Full-time public employee	8	7
Part- time private employee	3	3
Part- time public employee	1	1

## 6.3 Banking and other formal products used

Table 6.2 shows products used by the population using banking and other formal institutions. Overall, the most common product is the voluntary savings account owned by 63% of formally financially included persons. There is a big difference in usage of voluntary savings and other products. Other significant and notable transactions made are money transfer services-excluding mobile money (38%), use of ATM cards (30%) and having personal loans (20%).

A similar distribution of products exists within the banking and other formal institutions. However, use of someone else's account is much higher within the banked population than that of using other formal financial products.

**Table 6.2: Banking and other formal transactional products used**

	Total	Banking institutions	Other formal institutions
	3,783,489	2,976,170	2,684,344
	%	%	%
Voluntary savings account	63	70	66
Money transfer (exclude mobile money)	38	43	47
ATM card/Debit card	30	38	-
Personal loan	20	22	24
Mobile money transfer services	16	-	23
Use of someone else's account	16	20	9
Joint account	11	11	13
Compulsory saving account	9	9	10
Fixed deposit account	4	5	4

*Base: Weighted population 16 years and using banking or other formal financial institutions*

## 6.4 Transactions conducted

People conduct different transactions while at the financial institutions. It is observed from table 6.3 that majority make transactions at banking halls especially for cash deposit (72%) and withdrawal (54%). Similarly, ATM machines are mainly used for making cash withdrawals (54%). These two activities are the most frequently done while other significant activities are opening and requesting information about one's account.

**Table 6.3: Transactions conducted**

Transactions made	Banking Hall	ATM machine	Mobile money point
	%	%	%
Cash withdrawals	54	54	3
Cash deposits	72	14	1
Cheque deposits	7	1	-
Draw a cheque	3	-	-
Bank transfer	3	-	-
Cell phone banking	1	0	3
Money transfers between bank accounts	4	-	-
Credit card payments	2	-	-
Request information about my account	20	9	-
Apply for a new service e.g. taking a loan	16	-	-
Open an account for the first time	24	-	1
To receive money sent to me	20	12	8
To send money	18	2	6
None	19%	46%	88%

*Base: Weighted population 16 years and above formally financially served*

## 6.5 Summary

- Overall 21% of the population aged 16 and above are banked (use BOU regulated institutions) with incidences high among the men (24%) and urban areas (28%).
- Formal financial products most commonly used are voluntary saving accounts (63%), money transfers (38%), ATM/debit cards (30%) and acquisition of personal loans (20%).
- Most of the transactions, which include mainly cash withdrawals (54%) and deposits (72%) are conducted in banking halls.

## 7.0 Insurance and risk management

### 7.1 Risk Management

Risk is defined as unexpected events that can happen to someone, such as loss of property, injuries, fire, theft, accidents, among others. However, there are several ways through which such risks are mitigated by people in different communities. In this study respondents were asked to mention the common risks that affect their communities and the mitigation measures taken by different people should the risk occur.

#### 7.1.1 Perceived major risks

The key risks that were perceived to affect the families financially were serious illness of a household member (39%), crop failure (33%) and serious illness of main income earner (29%). There were no differences by gender regarding how people are affected by these risks. However, the people in the rural areas appear to be affected more (40%) by crop failure than the urban areas (14%). This could be attributed to their high dependency on agriculture for income.

**Table 7.1: Perceived risks**

	2009 %	Urban %	Rural %	Female %	Male %
Serious illness of member of household	39	36	41	39	40
Crop failure through e.g. pests, drought, fire, floods, poor yields	33	14	40	31	36
Serious sickness of main income earner	28	27	28	29	27
Loss of a family member	22	16	24	24	19
Increase in basic commodity prices	21	25	20	22	20
Loss of household items owing to fire, flood, destruction, theft	16	23	14	15	17
Death of main income earner	14	11	15	16	12
Failure of agricultural activity/business/bankruptcy/poor sales	13	9	15	13	14
Loss of livestock owing to theft, drought or disease	12	6	14	11	13
Destruction of the physical home, house owing to fire, floods, demolition	8	9	8	7	10
Civil strife	7	10	6	7	8
Loss of a large amount of money for the business owing to theft, changing prices, misuse etc	4	8	3	5	3
Loss of business equipment or stock owing to theft, floods, destruction or fire	3	5	3	3	3
Loss of income of main wage earner	3	5	2	3	4

## 7.1.2 Ways of dealing with risks

People mostly turn to friends or relatives when they are faced with unpleasant events such as serious illness of a household member (33%), illness of the main income earner (29%) and loss of a family member. Also sale of household assets like land and cattle would be used to offset costs related to illnesses of a member of household (24%) and the main income earner (29%). There is likely to be a reduction in consumption (54%) as a result of increase in commodity prices and crop failure.

**Table 7.2: Ways of dealing with risks**

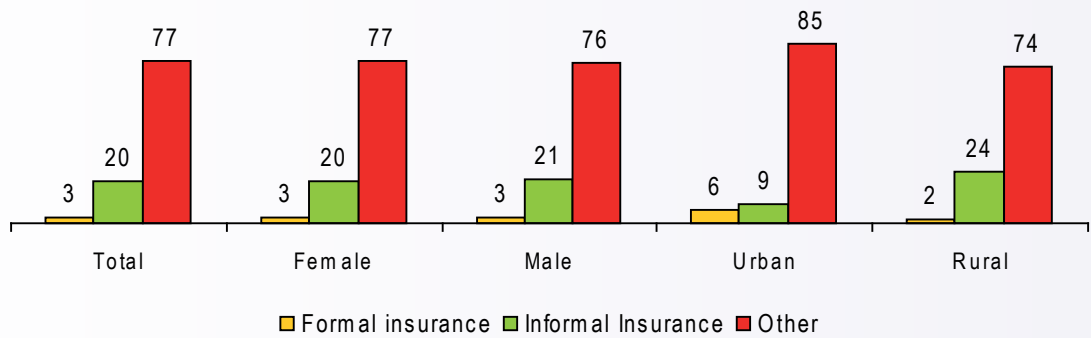
	Serious illness of member of household	Crop failure through e.g. pests, fire, floods	Serious sickness of main income earner	Loss of a family member
Weighted base	5,489,179	4,626,857	3,870,858	3,062,608
	%	%	%	%
Ask neighbours, relatives, and friends to give you a donation of money	33	19	29	37
Sell assets e.g. land, livestock	24	13	29	19
Withdraw savings you had kept aside	19	10	18	8
Take a loan from friends and family	15	7	12	12
Don't know what you would do to cope	8	12	10	21
Ask for government assistance	7	23	6	4
Look for more work to supplement one's income	6	15	9	5
Take a loan from an informal organization	4	7	5	6

## 7.2 Insurance

Insurance is defined as a risk management tool primarily used to offset any costs that would be incurred by the occurrence of an unpleasant event. For this survey, insurance was categorised into formal (policies supplied by licensed insurance companies) and informal (being members of village burial and welfare groups).

Figure 7.1 shows that 23 percent of Ugandans aged 16 years and above have some form of insurance. Although results show a high usage of insurance, the proportion that are formally insured remains at 3% counting three years back, while informal insurance is at 20%. Informal insurance is most prevalent among the rural population since burial and welfare groups are most common in such areas. Formal insurance is mainly found in urban areas and its usage is three times that in rural areas.

**Figure 7.1: Incidence of having Insurance**



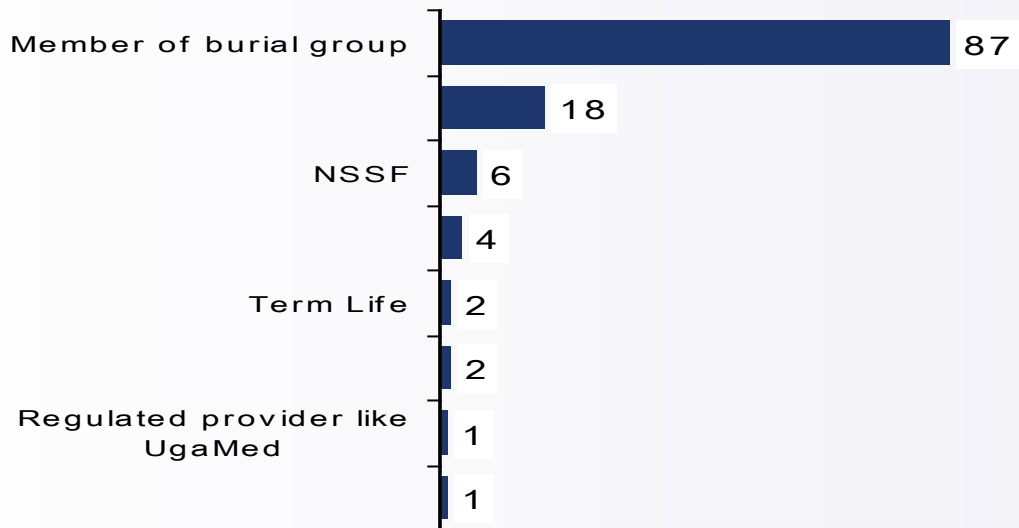
Base: Weighted population 16 years

### 7.2.1 Insurance by product

Membership to burial groups (87%) is the major insurance policy owned by those having some form of insurance.

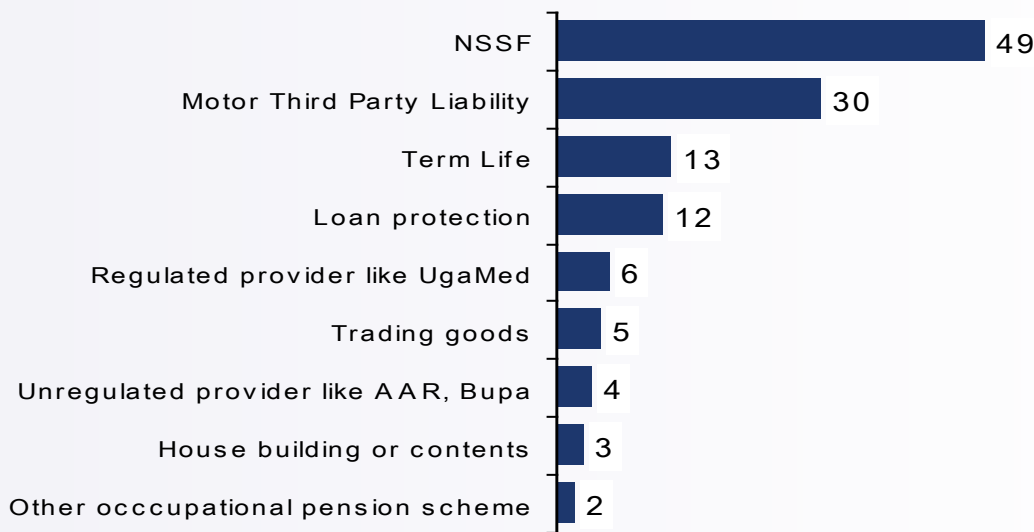
Almost half of formal insurance users are registered members of NSSF (National Social Security Fund). Another form of policy that is highly used is the statutory motor third party (30%), followed by term life (13%) and loan protection (12%). About 10% have medical insurance by health care service providers. These results could mean that majority of people are taking up insurance by default because the two biggest categories of the insurance covers are both mandatory.

**Figure 7.2: Insurance by product**



Base: All those using formal insurance 16 years

**Figure 7.3: Formal insurance by product**

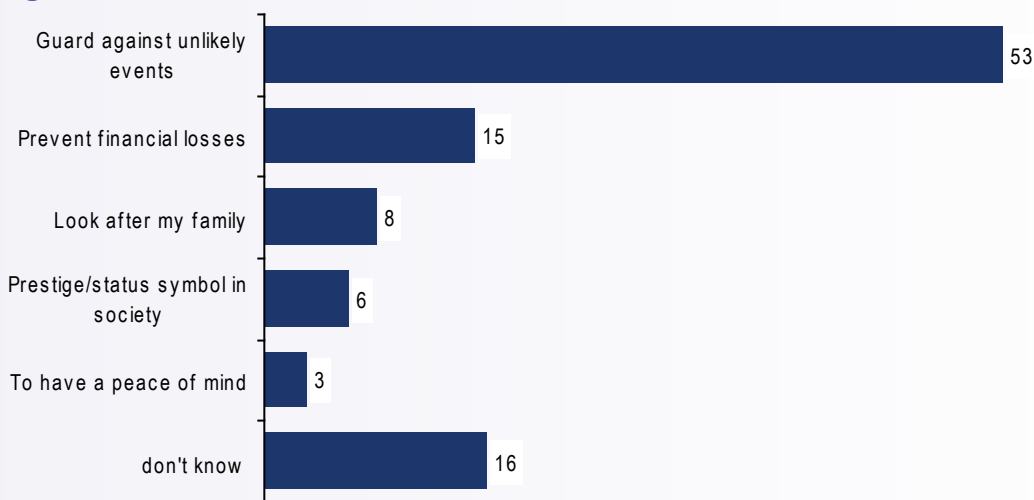


Base: All those with insurance 16 years

### 7.2.2 Perceived benefits of insurance

Over half of Ugandans 16 years and above think that insurance is important for guarding against uncertainty and 14% think it is important for guarding against financial loss. It is also important to note that 14% do not know any benefit of insurance indicating knowledge gaps that exist within the public.

**Figure 7.4: Benefits of insurance**



Base: All weighted population 16 years and above

### 7.2.3 Reasons for not taking insurance

Affordability is still cited as one of the key reasons for not taking up formal insurance as indicated by 56% in 2006 and 55% in 2009. Results also point to a general lack of awareness about insurance and how to buy it. Forty five percent do not know how insurance works, 19% do not know how to buy insurance and 6% do not know where to buy insurance.

**Table 7.3: Reasons for not having insurance**

Reason for not having insurance	2006 %	2009 %
Can't afford it	56	55
Don't know about insurance or how it works	45	36
Never thought about insurance	14	25
Don't know how to go about buying insurance	19	15
Don't want it	9	11
Don't know where to buy insurance from	6	8
Don't believe in insurance	4	6
Some insurance companies con people for their money	3	2
Claim processes are too bureaucratic (too long)		2

*Base: Weighted population 18 years and above not having an insurance policy*

### 7.3 Summary

- The commonly perceived major risks that would negatively impact on the household's finances are serious illness of a household member (39%), crop failure (33%) and loss due to sickness of main income earner (28%).
- The mitigation measures for such instances will be to ask neighbours, relatives and friends for money, selling household assets or withdraw savings kept aside.
- Three percent of the population 16 years and above have a formal insurance policy while 20% are members of burial societies or welfare groups.

## 8.0 Money transfer and remittances

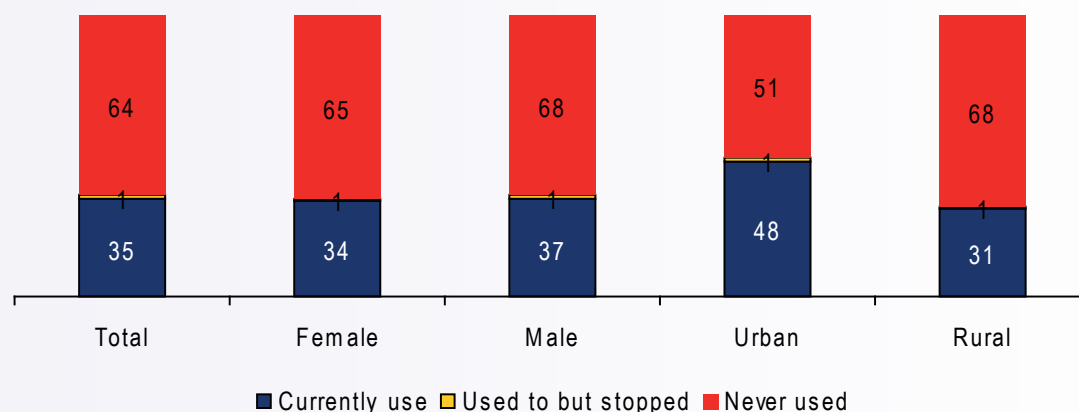
Money transfer in this survey was defined to include transfer of money either in cash or other forms within Uganda and remittances from abroad. A notable addition to the 2009 FinScope study is the mobile money transfer services.

### 8.1 Incidence of transfers

Thirty five percent of Ugandans aged 16 years and above reported to have currently been involved in money transfers. Likelihood to send and receive money is highest in the urban (48%) than in the rural (31%) areas. A higher proportion of males (37%) than females (34%) reported being engaged in money transfer services of any form.



**Figure 8.1 Incidence of transfers**



## 8.2 Sources of money

Of those who are currently engaged in money transfers, majority (88%) send or receive it within Uganda with high incidences among the rural population. Europe and North America are the most common sources of money from abroad contributing to 28 percent and 25 percent of the people receiving money. Other East African countries also contribute significantly to source of remittances.

**Table 8.1: Sources of money received**

	Total	Urban	Rural
Weighted base	641,048	279,367	361,681
Uganda	88	79	93
Europe	28	35	23
North America (USA or Canada)	25	12	34
East Africa (i.e. Tanzania, Kenya including Rwanda & Burundi)	14	11	17
Southern Sudan	12	19	7
No answer	10	6	13
The middle East –Arab country	3	8	0
Another African country	3	1	4

## 8.3 Transfers within Uganda

Several channels of sending and receiving money are used depending on the origin and destination of the transfer. Within Uganda, the channels mostly used for transferring money are informal (78%) such as buses, people travelling to or from the intended destination of transfer etc. Among the formal means of transfer, commercial banks (25%) recorded the highest incidence followed by mobile money transfer services (13%). Informal channels are used more in rural areas (85%) than urban (65%) while the latter has high proportions of those who use commercial banks (36%) and mobile money services (23%).

**Table 8.2: Channels for money transfer within Uganda**

Channels	Total	Female	Male	Urban	Rural
	3,439,852 %	1,874,044 %	1,565,808 %	1,085,740 %	2,354,112 %
Informal services e.g. taxis	78	77	79	65	84
Commercial bank	25	21	29	35	20
Mobile money	13	12	14	21	9
Post office	3	2	5	4	3
Money transfer services (e.g Western Union, money gram)	2	3	1	5	1

Base: Weighted population 16 years and above all involved in money transfer

## 8.4 Remittances

Remittances refer to the amount of money that is sent to or received from outside Uganda by Ugandans living and working in other countries respectively. The study sought to understand the different channels through which money is sent or received.

Among those who send money abroad, commercial banks is the most common channel used for almost 4 in every 10 people. Sending money to outside Uganda through commercial banks is almost entirely done by people in urban areas. Other notable channels are mobile phone money transfer services (22%) and informal service –taxis and friends (23%).

**Table 8.3: Channels for sending money outside Uganda**

	Total	Female	Male	Urban	Rural
Weighted base	56,287 %	25,142 %	31,145 %	36,609 %	19,678 %
Formal commercial bank	38	38	38	58	-
Money transfer services e.g., Western Union, Money Gram etc	7	12	3	-	20
Post office	10	-	19	-	29
Mobile phone money transfer services (e.g. M-pesa)	22	27	18	34	-
Informal services e.g. taxi, friend, relatives.	23	24	22	8	50

Base: all those sending money outside Uganda (16 years and above)

Most of those who receive money from outside Uganda get it through informal channels like friends and relatives (42%). This is followed by a third who use other formal money transfer services like Western Union etc. Use of informal services is high among the rural population (56%) while the urban population mostly receive the remittances through money transfer services (35%).

**Table 8.4: Channels for receiving money from outside Uganda**

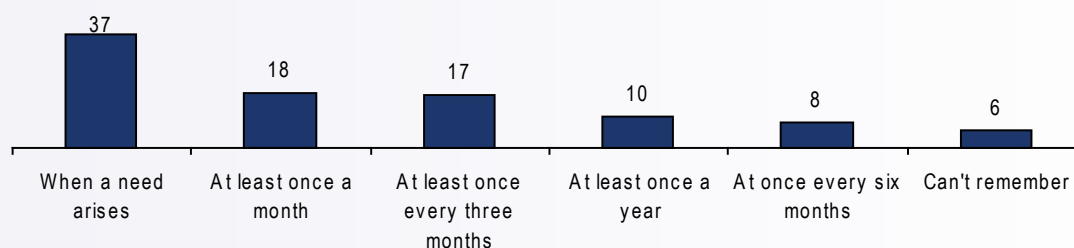
	Total	Female	Male	Urban	Rural
<b>Weighted base</b>	<b>647,297</b> %	<b>346,866</b> %	<b>300,431</b> %	<b>302,473</b> %	<b>344,825</b> %
Formal commercial bank	15	15	16	19	12
Money transfer services e.g., Western Union, Money Gram etc	34	34	34	35	32
Post office	4	3	6	4	5
Non –banking financial institutions e.g. forex bureaus	5	5	6	4	6
Mobile phone money transfer services (e.g. M-pesa)	7	5	10	15	0
Informal services e.g. taxi, friend, relatives.	42	45	39	26	56

Base: all those receiving money outside Uganda (16 years and above)

### 8.5 Form and frequency of receiving money

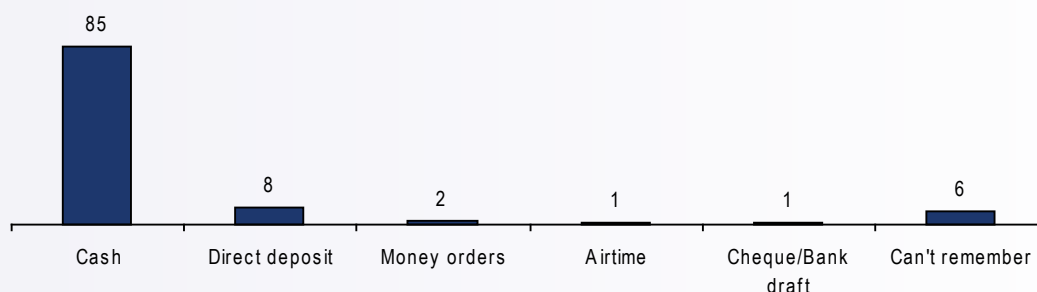
Results indicate that money is most often sent and received unsystematically whenever there is a need (37%). Less than a fifth receives money at least once a week (18%) or once every three months (17%).

**Figure 8.2 Frequency of sending and receiving money**



Most money is received or sent in cash form as indicated by 85% who mentioned so. Slightly over a tenth (11%) said they receive money through direct debit on their accounts, 2% used money orders and 1% receives money by sending airtime.

**Figure 8.3 Form of sending and receiving money**



### 8.6 Use of money received

People send or receive money for different purposes. Majority (63%) use money received for home consumption (food, clothing, rent). Generally, money received is used to cater for basic household necessities like health (34%), educating others (14%) and other household members (24%) or taking care of children (19%). Relatively fewer people receive money for investing in

income generating activities like farming (15%) or in businesses (12%).

**Table 8.5: Use for money received**

	Total	Urban	Rural	Female	Male
Weighted base	3,720,694	1,190,039	2,530,654	2,000,816	1,719,878
Home consumption (e.g. food, clothing, rent)	63	63	64	69	57
Health	34	29	36	36	31
Education for others	24	24	24	26	21
Child Care	19	17	19	21	15
Farming	15	5	20	14	16
Education for self	14	14	14	9	20
Business	12	19	9	11	13
Travel	8	6	9	8	9
Building works	5	6	5	5	4
Ceremony	4	6	3	5	3
Purchase of land	4	4	4	3	5

## 8.7 Summary

- Thirty five percent of Ugandans 16 years and above are currently engaged in money transfer with larger proportions among the urban (47%) than the rural population (31%).
- Majority of the transfers are done within Uganda (88%) followed by remittances from or to Europe (28%) and North America (25%).
- The most common channels for money transfers within Uganda are informal (79%) i.e. use of relatives or taxis while 13% use mobile money.
- At least 8 in 10 of those engaged in money transfers send or receive it in cash.
- Money sent outside Uganda is mostly through commercial banks (38%) and informal channels (23%) while the latter is the most used channel for receiving money from abroad (42%) followed by money transfer services like Western Union (34%).

## 9.0 Financial literacy and decision making

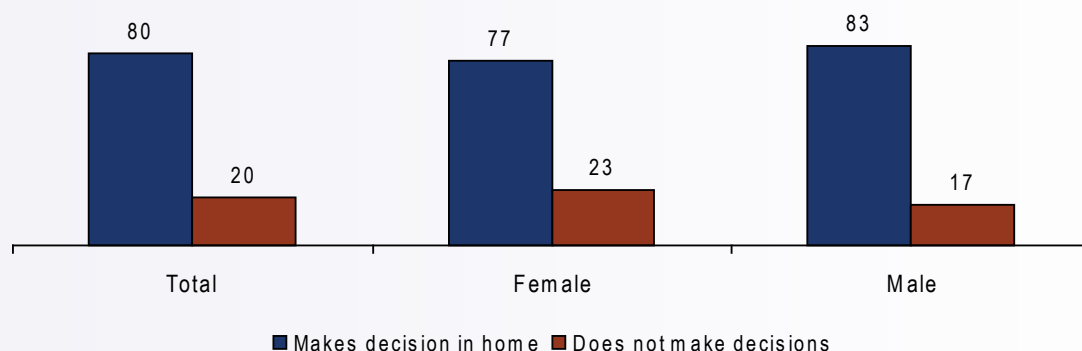
In this section financial literacy refers to people's knowledge, perception and attitude towards access and use of financial institutions, products and services. It explains barriers to the use of financial services and products by the different people.

### 9.1 Decision making

The FinScope studies seek to understand the different persons who make decisions related to finances of the household. Such decisions are related to purchasing of goods and services; when, how and where to save or invest; and expenditures.

Figure 9.1 reveals that 8 in every 10 people interviewed participate in making financial decisions for the household either solely or in consultation with other members. There is a slight difference in decision making across gender with more of the males (83%) participating in decision making than females (77%).

**Figure 9.1 Decision making in a home**



Base: Weighted population 16 years and above

Further analysis indicated in table 9.2 shows that financial decisions are made mostly in consultation with partners or spouses (42%). A fifth of the population aged 16 and above make financial decisions alone with a relatively higher prevalence among the males (24%) than the females (17%). Majority of those who participate in making financial decisions do so after consultations.

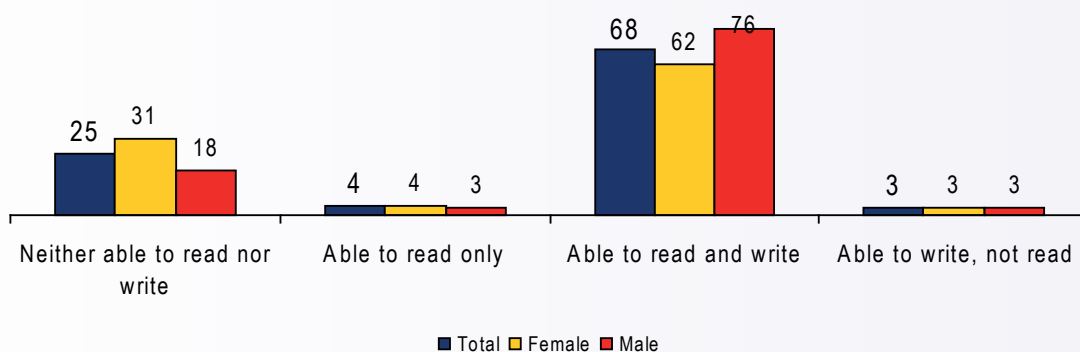
**Table 9.2: Decision making in household**

	Total	Female	Male
<b>Weighted base</b>	<b>14,112,506</b> %	<b>7,740,603</b> %	<b>6,371,903</b> %
I make the decision in consultation with partner/spouse	42	43	42
I make the decisions alone	20	17	24
I make the decision in consultation with other family	16	15	17
Household head makes the decision	14	18	10
My parents or other elders in the family make the decision	5	5	6
I make decisions with extended family members	1	1	1
My spouse (wife/husband) makes the decisions alone	1	1	1
My children make the decisions	0	0	0
Other members (not listed) make decisions	0	0	0

## 9.2 Effective literacy

About 7 in every 10 Ugandans aged 16 and above are able to read and write and these are most prevalent among the males (76%) than females (62%). About 8 in every 10 people displayed a level of functional literacy i.e. able to read or write.

**Figure 9.2 Effective literacy**



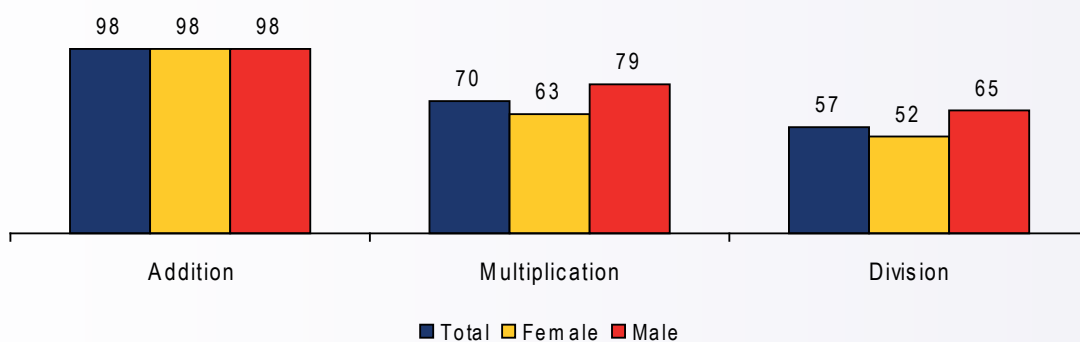
Base: Weighted population 16 years and above

### 9.3 Numeracy skills

Having basic numeracy skills like adding, multiplying and dividing numeric figures helps someone understand how much they earn or spend in a given time. Such knowledge helps in planning and ascertaining future expenditures and incomes, among other things.

Majority of Ugandans 16 years and above have the basic numeracy skills though many still have difficulties with division of numeric figures, especially the women. Almost all are able to carry out additions while 7 in 10 can multiply figures. Challenges in multiplying and dividing numeric figures are most prevalent among the females as compared to the males.

**Figure 9.2 Numeracy skills**



Base: Weighted population 16 years and above

### 9.4 Sources of information

The main sources of information about financial services are the media (radio-74%, newspapers – 12%, television – 9%). Over half of the population 16 years and above use informal sources such as friends and neighbours and 12% said they get information from their informal group. Only 9% get information from their bank and 1% from a SACCO. This might imply that the level of seeking financial advice is low among users, hence the likelihood to take any information they get from the media. It also gives an insight that the media could be used for financial education.

**Table 9.1: Sources of information on financial matters**

	Total	Urban	Rural	Female	Male
Weighted base	14,112,506 %	3,527,284 %	10,585,222 %	7,740,603 %	6,371,903 %
Radio	74	75	73	71	77
Friends and relatives	55	59	53	54	56
Church or Mosque	15	10	16	15	14
Newspapers	12	24	8	10	15
Informal group	12	8	13	12	11
Don't have access to such information	10	7	11	11	8
Television	9	26	4	10	8
My bank	9	15	8	8	11
Colleagues at work	7	9	6	6	8
Internet	3	4	2	2	3
SACCO	1	1	2	2	1
Employer	1	2	0	1	1

## 9.5 Knowledge of financial services and institutions

There are several services and products being offered by financial institutions. These services are either known or unknown to the people and if known, the description and understanding differs from person to person. This section discusses the awareness levels and understanding by Ugandans of the different services and terminologies used in the financial sector.

### 9.5.1 Definition of saving

Similar to the study in 2006, FinScope II sought to find out how Ugandans 16 years and above understand the concept of savings. A number of statements were read to the respondents where they had to choose one with the best description of savings.

Table 9.2 shows that most people know that putting money aside constitutes saving. Equal proportions of 30 percent understand saving as 'putting money aside in a special place or account for it to be safe' and 'putting money aside to stop it being spent immediately'. A slightly smaller proportion of 26 percent defines saving as putting money away so that the total amount increases overtime as more is saved implying that money kept aside generates interest.

**Table 9.2: Defining savings**

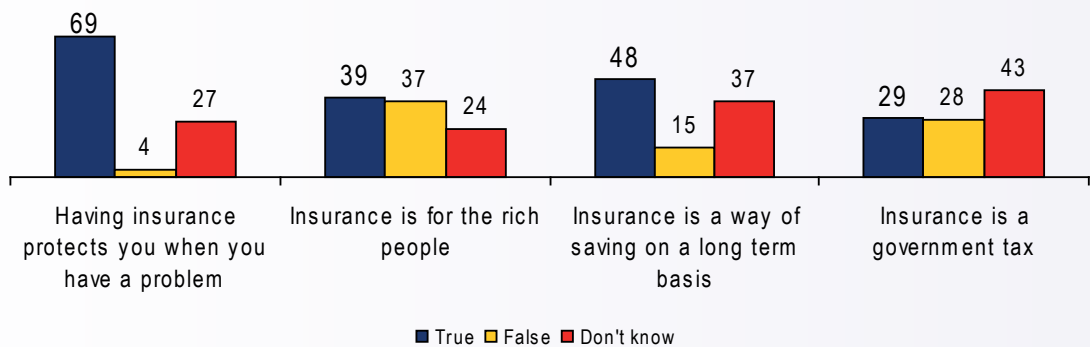
	Total	Female	Male	Urban	Rural
Weighted base	14,112,506 %	7,740,603 %	6,371,903 %	3,527,284 %	10,585,222 %
Putting money in a special place or account for the money to be safe	30	29	30	35	28
Putting money aside to stop it being spent immediately	30	31	28	28	30
Planning spending so that money lasts through the week or month	14	14	14	10	15
Putting money away so that the total amount increases over time as more is saved	26	26	26	27	26

### 9.5.2 Knowledge of insurance as a risk management tool

Having an insurance policy is one of the ways through which risks can be managed or mitigated. In assessing the awareness of Ugandans about insurance being a risk management tool, close to 7 in 10 Ugandans 16 years and above believe that having insurance is a protective measure whenever one has a problem. Close to half view insurance as a way of saving on a long term basis.

Significant proportions of 29% and 39% perceive insurance as a government tax and for the rich people respectively. Such results indicate that many are ignorant of the advantages of insurance or it is being envisaged as being expensive.

**Figure 9.3 Understanding insurance**

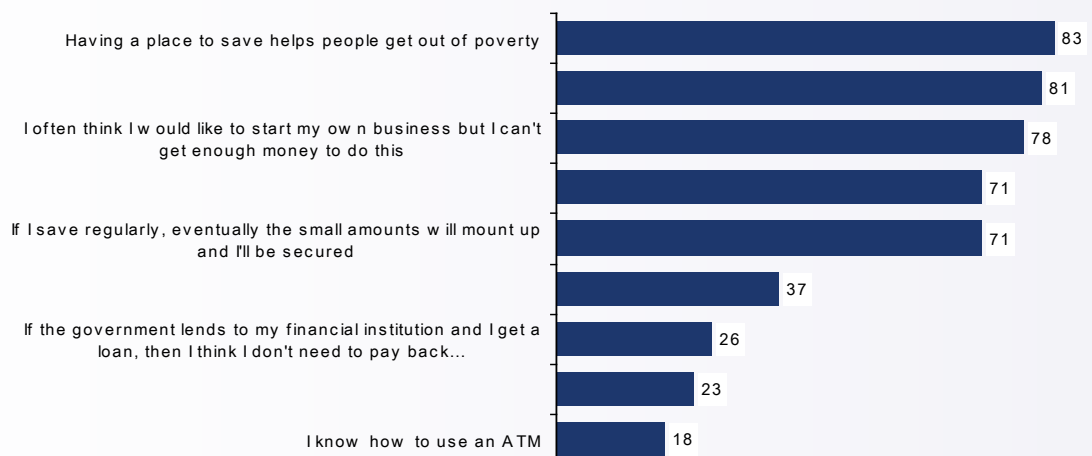


Base: Weighted population 16 years and above

### 9.6 Perceptions towards products of financial institutions

There are mixed feelings towards services and products of financial institutions. Majority agree that saving regularly is an insurance against poverty and other risks. This is evidenced in figure 9.4 by 715 respondents who agree that saving regularly secures the future and 835 respondents who think that having a place to save helps people get out of poverty. Seven in 10 agree that small loans will help people get out of poverty. Majority (78%) would like to start their own businesses but cannot get enough money which further implies that savings and loans are viewed to be important in starting up income generating activities. Seven in 10 Ugandans agree that a loan from a financial institution being lent by a government institution should be paid back.

**Figure 9.4 Perception towards financial products**



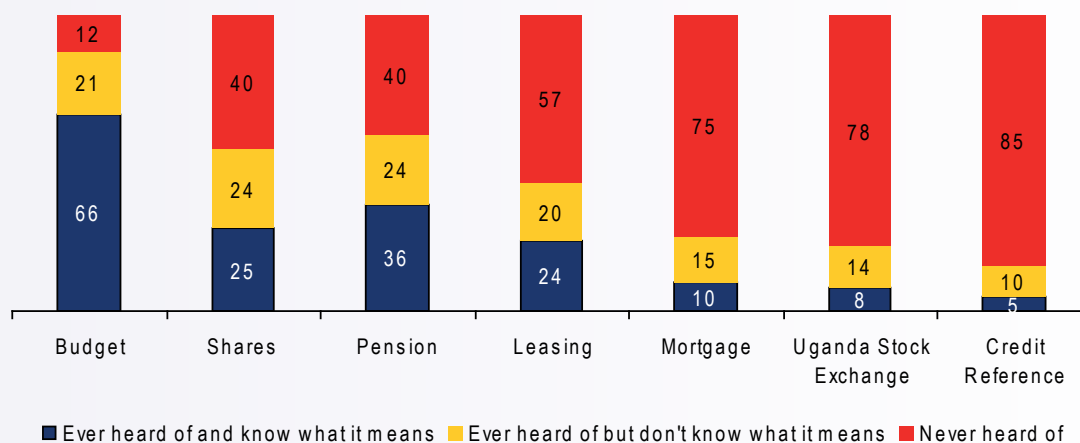
Base: Weighted population 16 years and above



## 9.7 Understanding financial terminologies

Awareness of financial terms is very low among Ugandans 16 years and above. At least 6 in 10 people know about the budget and what it means. About 30% know about shares and pension and 20% know about leasing. Majority of the respondents have never heard about a number of terminologies especially the credit reference bureau, mortgage and USE. This indicates the level of usage of such services and the need for financial education.

**Figure 9.5 Knowledge of financial terminologies**



Base: Weighted population 16 years and above

## 9.8 Summary

- About 7 in 10 people are able to read and write in a certain language. Nine in 10 are able to carry out additions of numeric figures, 7 are comfortable with basic multiplications while 6 correctly conduct divisions.
- Eighty six percent of Ugandans aged 16 and above define saving as putting money aside to prevent it being spent immediately.
- Insurance is mainly perceived as a way of being protected whenever one faces a problem (70%) while some people think it is for the rich (40%).
- The most known and understood financial terminology is the budget by 66% of Ugandans.

## 10.0 Children (16 to 17 years)

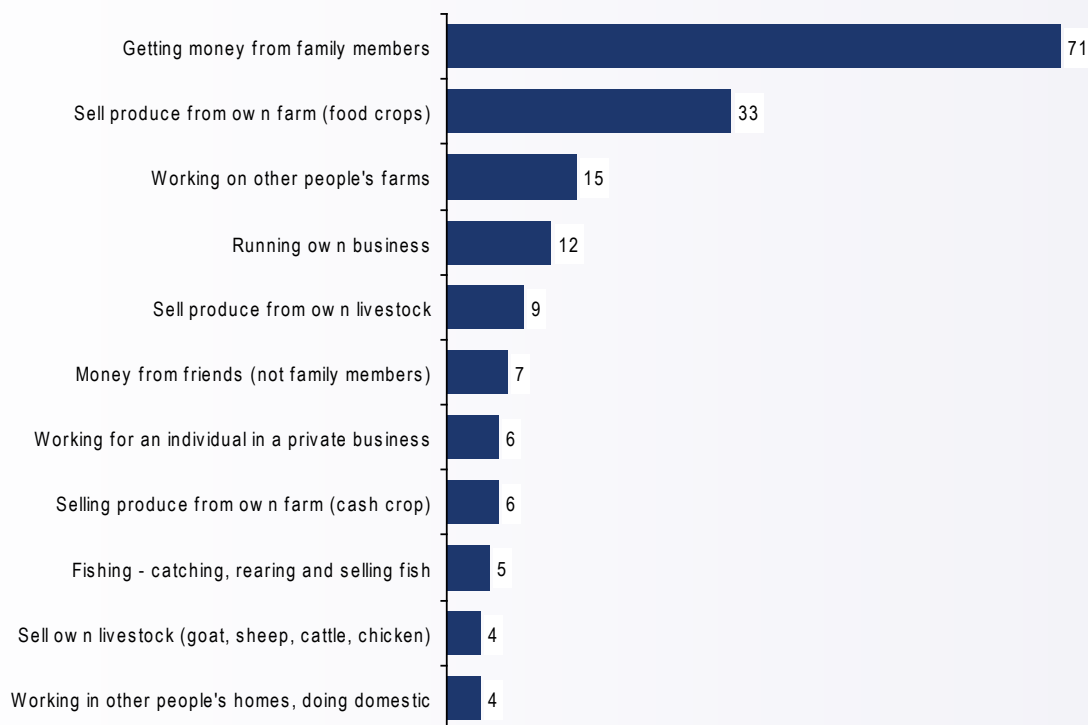
Unlike 2006, the current survey included respondents who are 16 years and above similar to the current FinScope studies being conducted in other countries. The 16-17 year age group are perceived to have different characteristics from the 18 years and above hence the decision to have a separate section of 16-17 years.

### 10.1 Sources of income

Majority of the people in the age group 16 to 17 years (71%) depend on a household member to

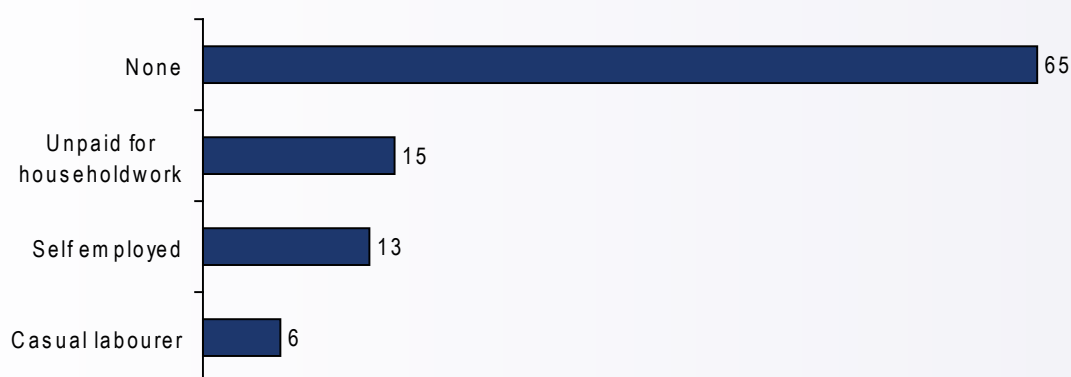
pay for their needs and the services they access. Another major source of income is agriculture involving selling of food crops from personal farms (33%), working on other people's farms, selling of personal livestock products (9%), from personal farms and working on other people's farms (15%).

**Figure 10.1: Sources of income for the age group 16 to 17 years**



The major sources of income are closely linked to the employment status. At least 6 in every 10 of the 16-17 year population are not employed in any form. This explains why the most common source of income is from other household members.

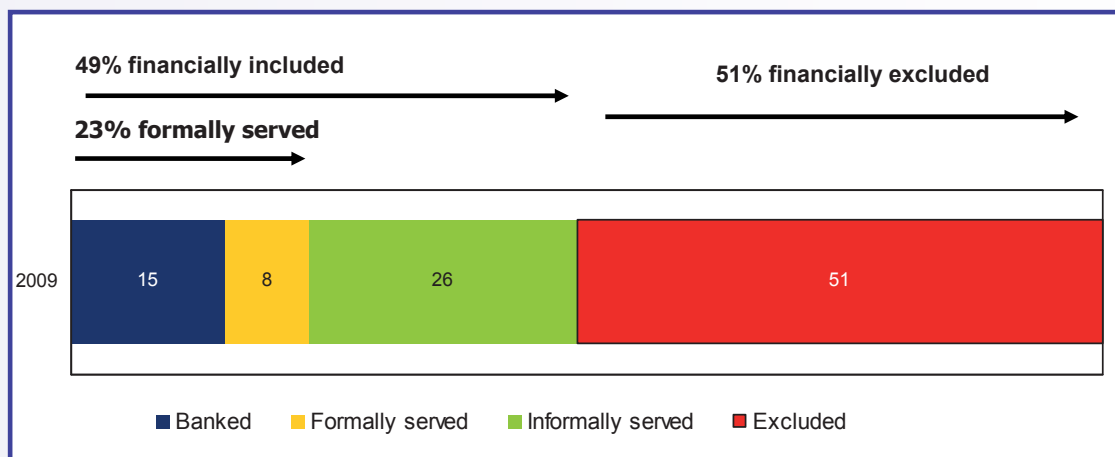
**Figure 10.2: Employment status**



## 10.2 Financial Access

Half of the children (16-17years) are financially excluded. In relation to financial inclusion, most use informal products (27%) followed by those who are banked (15%).

**Figure 10.3: Financial access strand (mutually exclusive)**



Both the rural and the urban areas have a high proportion of the financially un-served youth, however, the proportion is greater in the rural (73%) than urban areas (60%). The urban areas recorded a higher proportion of those that are banked(33%) compared to only 9% in the rural areas, while the proportion of those that are informally served in the rural areas is 10 times more than that of the urban areas.

It is also noted that more females (75%) than men (64%) are un-served. However the proportion of male and female youth that are banked is equal at 15%. The proportion of males that are served through informal and formal means is twice as high as that of women.

**Table 10.1: Financial Access Strand by gender and location**

	Female	Male	Urban	Rural
<b>Weighted base</b>	<b>695,582</b> %	<b>537,686</b> %	<b>296,811</b> %	<b>936,456</b> %
Un served	75	64	60	73
Banked	15	15	33	9
Informally served	5	11	1	10
Formal Others	5	10	7	8

### 10.3 Savings

Some of the questions in this survey are about the saving habits of different kinds of people. Fifty seven percent of the population 16-17 years claimed to be currently saving. Higher proportions of those who said they are currently saving were recorded in the rural (59%) than the urban areas (50%). With regards to gender there are more males (61%) than females who claimed to be saving.

**Table 10.2: Saving status**

	Total	Urban	Rural	Female	Male
<b>Weighted Base</b>	<b>1,233,267</b> %	<b>296,811</b> %	<b>936,456</b> %	<b>695,582</b> %	<b>537,686</b> %
Currently save	57	50	59	54	61
Never saved	27	37	24	29	24
Ever saved but stopped	16	13	17	17	15

Those currently saving use a secret hiding place as their main place of saving (76%). Only 13% said they have a voluntary savings account and of these 31% are in the urban areas. In the rural areas, keeping money with friends is four times higher than the proportion in urban areas (4%), while the proportion that saves in informal groups is almost equal for both urban and rural areas (17% & 18% respectively).

**Table 10.3: Savings product used**

	Total	Urban	Rural	Female	Male
<b>Weighted base</b>	<b>703,653</b> %	<b>147,463</b> %	<b>556,190</b> %	<b>375,367</b> %	<b>328,286</b> %
Savings kept in a secret place	76	77	76	72	81
Informal financial group or organization	17	17	18	13	23
Keeping money with friends and/or relatives	14	4	16	16	11
Voluntary savings account	13	31	8	13	12
In kind savings in a shop	3	4	3	6	0

### Top 5 reasons for saving among the youth

The reasons for saving among the youth do not differ from those who are 18 years and over. Considering the top five reasons, majority of the youth save in order to meet day to day basic necessities e.g. food, clothing and health care.

**Table 10.4: Reasons for saving**

	Total	Urban	Rural	Female	Male
<b>Weighted base</b>	<b>697,661</b> %	<b>147,463</b> %	<b>550,197</b> %	<b>375,367</b> %	<b>322,294</b> %
For meeting household basic needs such as food, clothing, health services, etc	59	75	55	63	54
For emergency (burial, medical)	37	30	39	47	25
To keep money safe	31	31	31	21	42
For education of self	16	17	16	12	20
Purchase of livestock /cattle	8	3	9	3	13

## 10.4 Summary

- The main source of income for majority of children aged 16 and 17 years is the household member (71%) and sale of produce from own farms (33%).
- Fifteen percent use BOU regulated financial institutions while 51% are financially excluded.
- Fifty seven percent are currently saving mainly in a secret place (76%).
- The major reason for saving is to meet household basic needs such as food (59%).

## 11.0 Conclusion

In summary, FinScope Uganda 2009 supports a number of conclusions about access to the financial sector that could be used as part of the base to support the development of Uganda's financial system:-

Between the years 2006 and 2009, Uganda has seen an increase in the number of people that are financially included. Looking at the recent increase in the number of commercial banks licensed to operate in Uganda, the increase in the number of bank branches, upgrading of MDI's to commercial banks one would have thought that formal financial sector would have increased its share. This has not been the case as there has only been a one percentage point increase in usage.

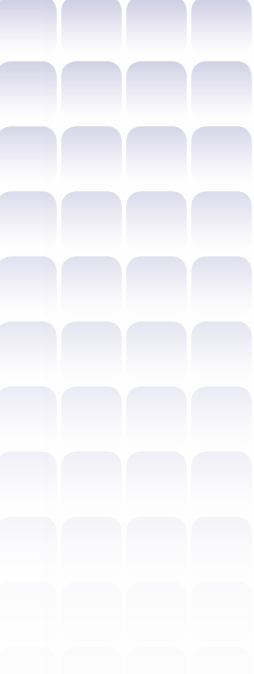
Further analysis shows that usage of formal financial products is minimal as a result of low levels of income that makes formal financial products either not affordable or a combination of low and irregular incomes to merit usage of formal financial products. There is therefore need to design formal financial products for the low income people whose incomes are low and more still earned on an irregular basis.

The increase in access to finance has mainly been caused by the informal service providers where there has been a rise from 29% to 43%. However, this increase can partly be explained by a more accurate measurement of informal providers. The results also show that there is simultaneous use of both formal and informal products. About 20% of Ugandans are using both formal and informal financial products. This ideally means that much as formal financial products are seen as the best suited products for financial inclusion, there could be other benefits that they are not providing to their customers. A cover of such gaps or benefits could see a significant increase in the usage of formal financial products otherwise we are going to see the informal service providers taking up more of the market. The problem with informal service providers is that they are unregulated. The increase in the usage of informal providers can cause consumer protection problems and lead to growing mistrust of the financial sector. The increase of the informal sector also calls for more resources for increasing financial literacy in the population.

Results show that the northern region has the highest number of financially excluded people of 57% as opposed to 30% in the whole country. The financial exclusion is more evident among the un-educated people. Much as the low level of access has most likely been caused by the insurgencies that hit the area for quite some time, currently, there is relatively more peace in the area and if more financial services are provided to the people then we are likely to see a sharp decrease in the un-served populace.

A large proportion of adults are saving in some way, either through informal institutions or keeping money in a secret place. However, people mainly save for meeting basic household needs such as food, clothing, and healthcare. Both formal and informal savings are mainly short-term cash deposit to smoothen the household cash flow. On the other side, nearly half of the adult population in Uganda is borrowing, making Uganda a saving and credit oriented consumer. The borrowing trend is similar to that of saving, whereby the behaviour is driven by short-term





rather than long-term. How to instil the culture of long-term savings and credit is should still a point of concern for both the public and private sector players. Here there is again role for financial literacy.

Penetration of formal insurance is very low. Although the usage of burial societies and welfare groups shows an informal use of insurance products, the overall usage remain low in contrast to the majority (69%) views of the adult population that believe that 'having insurance protects you from having a problem. Interestingly, 39% and 29% of the people also view insurance as a product for the rich and a government tax respectively. The misconception of insurance as a government tax probably stems from a statutory motor third party liability insurance. There is an urgent need to design formal insurance products that can be afforded by the majority of Ugandans who appreciate the fact that it insurance can protect them from risks.

In summary FinScope 2009 has shown an increase in number of Ugandans using financial services from 2006. The shift has mainly been realised among the informal financial service providers. This is a move towards the right direction but it also carries with it a risk because informal service providers are not directly regulated by any government organ. So there is need for the formal institutions to work towards serving more people and this does not necessarily mean putting up more branches or outlets but creating systems/products that are going to help people better access credit, take their children to school, increase on their investment portfolio, better protect themselves against risks etc.

J 11. What did your children between 5 to 13 years have for breakfast today?

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Tea/Drink with sugar only               | <input type="checkbox"/> Milk/Milk tea with sugar, e.t.c. | <input type="checkbox"/> Tea/Drink with solid food |
| <input type="checkbox"/> Tea/Drink without sugar with solid food | <input type="checkbox"/> Porridge with solid food         | <input type="checkbox"/> Porridge with sugar only  |
| <input type="checkbox"/> Porridge with milk                      | <input type="checkbox"/> Porridge without sugar only      | <input type="checkbox"/> Nothing                   |
| <input type="checkbox"/> Others (sp) _____                       | <input type="text"/>                                      | <input type="text"/>                               |

**SECTION K: Household assets and Facilities**

**HOUSEHOLD FACILITIES PLEASE TICK THE APPROPRIATE OPTIONS**

**TRANSPORTATION:**

K1. Which of the following do you have in this household?(READ OUT, MULTIPLE MENTIONS POSSIBLE) INTERVIEWER: ITEMS SHOULD BE IN

**WORKING CONDITION**

- |   |  |                                  |
|---|--|----------------------------------|
| <input type="checkbox"/> Motor Cycle            | <input type="checkbox"/> Motor Vehicle | <input type="checkbox"/> Bicycle |
| <input type="checkbox"/> Boat/Canoe             | <input type="checkbox"/> Donkey        | <input type="checkbox"/> None    |
| <input type="checkbox"/> Others (specify) _____ | <input type="text"/>                   | <input type="text"/>             |

**COMMUNICATION**

K2. Which of the following equipment /services does this household own? (READ OUT, MULTIPLE MENTIONS POSSIBLE) INTERVIEWER: ITEMS

**SHOULD BE IN WORKING CONDITION**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Television           | <input type="checkbox"/> Radio          | <input type="checkbox"/> Mobile phone  |
| <input type="checkbox"/> Fixed line phone     | <input type="checkbox"/> Postal address | <input type="checkbox"/> Email Address |
| <input type="checkbox"/> None                 |   |  |
| <input type="checkbox"/> Others Specify _____ | <input type="text"/>                    | <input type="text"/>                   |

K3. LAND OWNERSHIP; If owner occupied in Dwelling Unit, ask: what type of tenure

- |  |                                       |  |                                       |                                     |
|--|---------------------------------------|--|---------------------------------------|-------------------------------------|
| <input type="checkbox"/> a) Customary/clan | <input type="checkbox"/> b) Freehold. | <input type="checkbox"/> c) Mailo Land | <input type="checkbox"/> D) Leasehold | <input type="checkbox"/> Don't know |
|--|---------------------------------------|--|---------------------------------------|-------------------------------------|

**Day of week**

- |                                 |                                  |                                    |                                   |                                 |                                   |                                 |
|---------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Monday | <input type="checkbox"/> Tuesday | <input type="checkbox"/> Wednesday | <input type="checkbox"/> Thursday | <input type="checkbox"/> Friday | <input type="checkbox"/> Saturday | <input type="checkbox"/> Sunday |
|---------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|

**Time of interview**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Morning (before 12:00) | <input type="checkbox"/> Afternoon (12:01-17:00) | <input type="checkbox"/> Evening (17:01 or later) |
|---|--|---|

Ending time for the Interview:  <sup>H</sup>  <sup>H</sup> :  <sup>M</sup>  <sup>M</sup> :  <sup>M</sup>  <sup>M</sup> <sup>S</sup> :  <sup>M</sup>  <sup>M</sup> <sup>S</sup> <sup>S</sup>

DURATION OF INTERVIEW (RECORD TIME):  <sup>H</sup>  <sup>H</sup> :  <sup>M</sup>  <sup>M</sup> <sup>S</sup> :  <sup>M</sup>  <sup>M</sup> <sup>S</sup> <sup>S</sup>

**GPS READINGS:**

	<b>North</b>	<b>South</b>	<b>Degrees</b>	<b>Minutes</b>	<b>Seconds</b>
Latitude:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>East</b>	<b>West</b>	<b>Degrees</b>	<b>Minutes</b>	<b>Seconds</b>
Longitude:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**THANK RESPONDENT AND CLOSE INTERVIEW.**

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from..... and has been checked.

Sign.....



**AREA IDENTIFICATION PARTICULARS**

SETTING:  URBAN  RURAL

DISTRICT:      
 COUNTY/MUNICIPALITY:      
 SUB-COUNTY / DIVISION / TOWN COUNCIL:     SAMPLE NUMBER:      
 PARISH:     HOUSEHOLD CODE:      
 REGION:     EA/LC1:.....

NAME OF H/H HEAD:

RESPONDENT'S NO. (From the Kishgrid):

RESPONDENT TELEPHONE NO:

HOH TELEPHONE NO:.....

**STAFF DETAILS AND SURVEY TIME**

**INTERVIEWER:** I hereby certify that this interview has been carried out by me according to the instructions I received from **The Steadman Group (Now Synovate)** and has been checked.

NAME OF ENUMERATOR:.....

DATE OF INTERVIEW:.....     /     /

NAME OF SUPERVISOR:.....

NAME OF EDITOR:.....

NAME OF BACKCHECKER/ PERSONNEL ACCOMPANIED.....

DATE OF INSPECTION:     /     /

STARTING TIME: RECORD HOURS:   :

**WITH FUNDING FROM THE WORLD BANK, THE STEADMAN GROUP (NOW SYNOVATE) in collaboration with UGANDA INSURERS ASSOCIATION and UGANDA BUREAU OF STATISTICS, IS CONDUCTING FINSCOPE UGANDA II, A NATIONALLY REPRESENTATIVE STUDY ON THE DEMAND, ACCESS AND USE OF FINANCIAL SERVICES IN UGANDA.**

**RESPONSE DETAILS**

	At first attempt	At second attempt	At third attempt
Interview completed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Revisit</b>			
Appointment made.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Selected respondent not at home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nobody at home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do not qualify</b>			
No person qualifies according to the survey specifications.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respondent is physically/mentally not fit to be interviewed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respondent cannot communicate with interviewer because of language.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Refusals</b>			
Contact person refused.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interview refused by selected respondent.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interview refused by parent.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





**SCREENER 1. RECORD NAMES OF EVERYONE IN HOUSEHOLD. 2. RECORD NAMES FROM OLDEST TO YOUNGEST.  
 INTERVIEWER NOTE: ONLY RESPONDENTS 16 YEARS AND ABOVE QUALIFY FOR AN INTERVIEW.**

<p><b>Household schedule</b></p> <p>All persons aged <b>16</b> years and above.</p> <p>All people in the household who qualify for this survey (persons who will be available for the duration of this survey about 6 months). (INTERVIEW)</p>	<p><b>Write in from oldest (top) to youngest (bottom)</b></p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p> <p>13. _____</p> <p>14. _____</p> <p>15. _____</p>	<p><b>Age (YEARS)</b></p> <table border="1"> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </table>																																													
<p><b>NON QUALIFIERS BELOW 16 YEARS.</b>        Persons in the household who do not qualify for this survey (DO NOT INTERVIEW).</p>	<p><b>Write in from oldest (top) to youngest (bottom)</b></p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p>	<p><b>Age (YEARS)</b></p> <table border="1"> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </table>																																													
<p><b>OTHER NON QUALIFIERS</b>        Those who will not be available for the period of the survey or visitors not permanent residents of the household or those that are mentally incapacitated.</p>	<p><b>Write in from oldest (top) to youngest (bottom)</b></p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p>	<p><b>Age (YEARS)</b></p> <table border="1"> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </table>																																													



**KISH TABLE**

**INTERVIEWER:** IN ORDER TO DETERMINE WHO WILL BE INTERVIEWED YOU WILL NEED THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE, AND THE NUMBER OF PERSONS IN THE HOUSEHOLD WHO QUALIFY FOR THE SURVEY.

1. 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.
2. CIRCLE THE NUMBER WHERE THESE TWO NUMBERS MEET IN THE TABLE.
3. THIS IS THE NUMBER OF THE PERSON THAT YOU WILL INTERVIEW.
4. INTERVIEW THE SELECTED INDIVIDUAL.

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING PERSONS 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

**RESPONDENT'S PERSONAL CHARACTERISTICS**

**INTERVIEWER NOTE: IN THIS SECTION AND WHERE APPLICABLE, IF THE RESPONDENT IS THE HEAD OF HOUSEHOLD, TICK ONLY UNDER THE COLUMN FOR HEAD OF HOUSEHOLD.**

Respondent's name: \_\_\_\_\_ Head of HH's name: \_\_\_\_\_

Respondents AGE.....

Head of HH's AGE.....

**Gender**

	Respondent	Head of h/h
Female.....	<input type="checkbox"/>	<input type="checkbox"/>
Male.....	<input type="checkbox"/>	<input type="checkbox"/>

How long have you been living in this HH in the last 12 months?  
(Record only in Months)

**P1. What is your relationship with the head of the household?**

- 1. Head of household
- 2. Spouse
- 3. Son/Daughter
- 4. Grand Child
- 5. Step Child
- 6. Parent of head or spouse
- 7. Sister/ brother of head or spouse
- 8. Nephew/Niece
- 9. Other relatives
- 10. Non relative
- 11. Others \_\_\_\_\_

**P2. What is your current marital Status?**

	Respondent	Head of h/h
Married (Monogamy).....	<input type="checkbox"/>	<input type="checkbox"/>
Married (Polygamy).....	<input type="checkbox"/>	<input type="checkbox"/>
Cohabiting.....	<input type="checkbox"/>	<input type="checkbox"/>
Divorced/Separated.....	<input type="checkbox"/>	<input type="checkbox"/>
Widowed.....	<input type="checkbox"/>	<input type="checkbox"/>
Single.....	<input type="checkbox"/>	<input type="checkbox"/>

**P3. What is your current level of education?**

	Respondent	Head of h/h
Never attended school.....	<input type="checkbox"/>	<input type="checkbox"/>
Left School.....	<input type="checkbox"/>	<input type="checkbox"/>
<b>Currently attending school</b>		
Nursery.....	<input type="checkbox"/>	<input type="checkbox"/>
Primary.....	<input type="checkbox"/>	<input type="checkbox"/>
Secondary.....	<input type="checkbox"/>	<input type="checkbox"/>
A diploma Course.....	<input type="checkbox"/>	<input type="checkbox"/>
University.....	<input type="checkbox"/>	<input type="checkbox"/>
Apprenticeship.....	<input type="checkbox"/>	<input type="checkbox"/>

**P4. What is your highest level of education you attained?  
(For only those who attended school , check P3).**

	Respondent	Head of h/h
Did not complete P1.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P1.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P2.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P3.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P4.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P5.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P6.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed P7.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S1.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S2.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S3.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S4.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S5.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed S6.....	<input type="checkbox"/>	<input type="checkbox"/>
Specialised training or certificate.....	<input type="checkbox"/>	<input type="checkbox"/>
Specialised training or diploma.....	<input type="checkbox"/>	<input type="checkbox"/>
Completed degree and above.....	<input type="checkbox"/>	<input type="checkbox"/>
Don't know.....	<input type="checkbox"/>	<input type="checkbox"/>

**P5. Can you and head of HH read or write in any language?**

	Respondent	Head of h/h
Neither able to read nor write.....	<input type="checkbox"/>	<input type="checkbox"/>
Able to read only.....	<input type="checkbox"/>	<input type="checkbox"/>
Able to read and write.....	<input type="checkbox"/>	<input type="checkbox"/>
Able to write, not read.....	<input type="checkbox"/>	<input type="checkbox"/>

**P6. EMPLOYMENT STATUS**

	Respondent	Head of h/h
Self employed.....	<input type="checkbox"/>	<input type="checkbox"/>
Full-time public employee.....	<input type="checkbox"/>	<input type="checkbox"/>
Part-time public employee.....	<input type="checkbox"/>	<input type="checkbox"/>
Full-time private employee.....	<input type="checkbox"/>	<input type="checkbox"/>
Part-time private employee.....	<input type="checkbox"/>	<input type="checkbox"/>
Casual labourer.....	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid for householdwork.....	<input type="checkbox"/>	<input type="checkbox"/>
None.....	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify).....	<input type="text"/> <input type="text"/>	<input type="checkbox"/>



**SECTION 1: FINANCIAL DECISION MAKING**

1.1. In different households, different people make decisions regarding finances. Please tell me who makes these decisions in your household. By this I mean decisions including the purchasing of goods and services in this household and how/where to save invest or spend their money. (READ OUT. SINGLE MENTION ONLY).

**I AM INVOLVED IN MAKING DECISIONS IN THE HOUSEHOLD**

- 1. I make the decisions alone.....
- 2. I make the decision in consultation with partner/spouse.....
- 3. I make the decision in consultation with other family or household members.....
- 4. I make decisions with extended family members.....

**YOU ARE NOT INVOLVED IN MAKING DECISIONS IN THE HOUSEHOLD**

- 5. Household head makes the decision.....
- 6. My spouse (wife/husband) makes the decisions alone.....
- 7. My parents or other elders in the family make the decision.....
- 8. My children make the decisions .....
- 9. Other members (not listed) make decisions. ....

**SECTION 2: HOUSEHOLD CONDITIONS**

<p><b>Type of housing Unit</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Detached house</li> <li><input type="checkbox"/> b) Semi-detached house</li> <li><input type="checkbox"/> c) Flat</li> <li><input type="checkbox"/> d) Tenement (Muzigo)</li> <li><input type="checkbox"/> e) Others (specify) _____ <input type="text"/></li> </ul>	<p align="center"><b>DWELLING UNIT (Occupancy Tenure of Dwelling Unit).</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Free public</li> <li><input type="checkbox"/> b) Free private</li> <li><input type="checkbox"/> c) Free private ownership</li> <li><input type="checkbox"/> d) Subsidised public</li> <li><input type="checkbox"/> e) Subsidised private</li> <li><input type="checkbox"/> f) Rented public</li> <li><input type="checkbox"/> g) Rented private</li> <li><input type="checkbox"/> h) Others (specify) _____ <input type="text"/></li> </ul>	<p align="center"><b>Type of dwelling unit</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Main house</li> <li><input type="checkbox"/> b) Room or rooms</li> <li><input type="checkbox"/> c) Store/ basement</li> <li><input type="checkbox"/> d) Go down/ Garage</li> <li><input type="checkbox"/> e) Servants quarter</li> <li><input type="checkbox"/> f) Others (specify) _____ <input type="text"/></li> </ul>										
<p><b>Number of rooms used for sleeping</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) One                      <input type="checkbox"/> b) Two</li> <li><input type="checkbox"/> c) Three                    <input type="checkbox"/> d) Four</li> <li><input type="checkbox"/> e) Five                      <input type="checkbox"/> f) Six or more</li> <li><input type="checkbox"/> g) Bed sitter</li> </ul> <p align="right">_____ <input type="text"/></p>	<p><b>FLOOR</b> Type of material was mainly used for construction of floor; (SINGLE MENTION).</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Concrete stone</li> <li><input type="checkbox"/> b) Bricks</li> <li><input type="checkbox"/> c) Rammed earth</li> <li><input type="checkbox"/> d) Wood</li> <li><input type="checkbox"/> e) Tiles</li> <li><input type="checkbox"/> Others specify _____ <input type="text"/></li> </ul>	<p><b>ROOF</b> ; Type of material was mainly used for construction of the roof..... (SINGLE MENTION)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Iron sheets</li> <li><input type="checkbox"/> b) Tiles</li> <li><input type="checkbox"/> c) Asbestos</li> <li><input type="checkbox"/> d) Concrete</li> <li><input type="checkbox"/> e) Tins</li> <li><input type="checkbox"/> f) Grass/ papyrus</li> <li><input type="checkbox"/> g) Banana leaves/ Fibre</li> <li><input type="checkbox"/> Others (specify) _____ <input type="text"/></li> </ul>										
<p><b>WALL.</b> Type of material was mainly used for construction of the walls. (SINGLE MENTION).</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> a) Burnt/stabilized bricks with cement</li> <li><input type="checkbox"/> b) Burnt stabilised bricks with mud</li> <li><input type="checkbox"/> c) Cement blocks</li> <li><input type="checkbox"/> d) Concrete</li> <li><input type="checkbox"/> e) Stone with Concrete</li> <li><input type="checkbox"/> f) Un-burnt bricks with Cement</li> <li><input type="checkbox"/> g) Un-burnt bricks with mud</li> <li><input type="checkbox"/> h) Wood</li> <li><input type="checkbox"/> i) Mud and poles</li> <li><input type="checkbox"/> j) Others (sp) _____ <input type="text"/></li> </ul>	<p><b>TOILET;</b> What type of toilet facility does this household usually use? <b>SPONTANEOUS RESPONSES; SINGLE MENTION.</b></p> <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Covered pit latrine – Private</td> <td><input type="checkbox"/> Covered pit latrine – SharedCovered</td> </tr> <tr> <td><input type="checkbox"/> VIP latrine – Private</td> <td><input type="checkbox"/> Covered VIP latrine – Shared.</td> </tr> <tr> <td><input type="checkbox"/> Uncovered pit latrine</td> <td><input type="checkbox"/> Flush toilet – private</td> </tr> <tr> <td><input type="checkbox"/> Flush toilet – Shared</td> <td><input type="checkbox"/> Bush</td> </tr> <tr> <td><input type="checkbox"/> Others (Specify) _____ <input type="text"/></td> <td></td> </tr> </table>		<input type="checkbox"/> Covered pit latrine – Private	<input type="checkbox"/> Covered pit latrine – SharedCovered	<input type="checkbox"/> VIP latrine – Private	<input type="checkbox"/> Covered VIP latrine – Shared.	<input type="checkbox"/> Uncovered pit latrine	<input type="checkbox"/> Flush toilet – private	<input type="checkbox"/> Flush toilet – Shared	<input type="checkbox"/> Bush	<input type="checkbox"/> Others (Specify) _____ <input type="text"/>	
<input type="checkbox"/> Covered pit latrine – Private	<input type="checkbox"/> Covered pit latrine – SharedCovered											
<input type="checkbox"/> VIP latrine – Private	<input type="checkbox"/> Covered VIP latrine – Shared.											
<input type="checkbox"/> Uncovered pit latrine	<input type="checkbox"/> Flush toilet – private											
<input type="checkbox"/> Flush toilet – Shared	<input type="checkbox"/> Bush											
<input type="checkbox"/> Others (Specify) _____ <input type="text"/>												



**FUEL/POWER**

What energy does the household mainly use for lighting? (Single mention, spontaneous)

- a. Electricity                       b. Gas                                       c. Paraffin (Lantern)  
 d. Paraffin (Tadooba)               e. Candle wax                               f. Firewood  
 g. Cow dung or grass  
 h. Others (specify) \_\_\_\_\_

**FUEL/ POWER.**

What does the household use mainly for cooking? (Single mention, spontaneous)

- a) Electricity                       b) Gas  
 c) Paraffin                               d) Charcoal  
 e) Firewood                               f) Cow dung or grass  
 g) Others (specify) \_\_\_\_\_

**DRINKING WATER**

What is the household's main source of water for drinking? (Single mention, spontaneous)

- a) Tap/piped water                       b) Bore hole  
 c) Protected well/springs               d) Rain water  
 e) Gravity Flow schemes               f) Open water source  
 g) Water truck/water vendor  
 h) Others (specify) \_\_\_\_\_

**SECTION: 3 PHYSICAL ACCESS TO AMENITIES**

**3.1** How do you usually get to the following places? (Single mention for each point, spontaneous)

	Walk/ Foot	Public transport by road e.g taxi, bus bodaboda, bicycle	Public transport by water e.g. boat, ferry	Private transport e.g car	Don't go there	Others (sp)
Nearest health centre (eg. hospital, clinic, etc)...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**3.2** How far is it from your home? (Single mention for each point, spontaneous)

	Very near	Near	Average	Far	Very Far
Nearest health centre (eg. hospital, clinic, etc).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**3.3** Specifically in terms of distance, How far is your home to... ? (Single mention for each point, spontaneous)

	Less than 1 km	1-5 Km	5-10 km	Over 10km	DK	RTA
Nearest health centre (eg.hospital, clinic, etc)..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club)...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**3.4 How long does it usually take you to get there? (Single mention for each point, spontaneous)**

	Less than 1hour	1hr-3hrs	Over 3hrs-6hrs	Over 6hrs-9hrs	Over 9hrs-12hrs	More than 12hrs	Don't know
Nearest health centre (eg. hospital, clinic, etc).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest Market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**3.5 How much do you usually spend to get there? (Single mention for each point, spontaneous)**

	Ushs.0-500	Ushs.501-1,000	Ushs.1,001-2,000	Ushs.2,001-5,000	Ushs.5001-10,000	Ushs.10,001-50,000	More than 50,000	DK	RTA
Nearest health centre (eg.hospital, clinic, etc)..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club)...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ASK ONLY THOSE WHO SAID THEY WALK OR FOOT IN Q 3.1**

**3.6. Why do you walk and not use public transport? (Multiple mentions for each point, spontaneous).**

	It is too Expensive	It is nearby,i do not need transport	Public transport is too risky	Public transport is not readily available	others (specify)
Nearest health centre (eg. hospital, clinic, etc).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest market.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest main road.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest formal/semi-formal financial institution like bank, MFI etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nearest in-formal financial institution like (Asca, money lender, ROSCA, savings club).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ASK ALL RESPONDENTS**

**3.7. Which statement best describes your behaviour when going to the place where you do your financial transactions?  
READ OUT,SINGLE MENTION ONLY.**

- I usually make a special trip to do my financial transactions only
- I usually combine my trip to do my financial transactions with another activity, e.g. shopping
- We meet in a group or organisation
- I normally send someone else to do for me the transactions
- I don't do any financial transactions



**SECTION A: GENERAL MONEY MATTERS**

A.1. What are the things that you spend on regularly?

A.2. And how do you usually pay for them? (See codes on the side) SINGLE MENTION.

	A.1	A.2
Food.....	<input type="checkbox"/>	<input type="checkbox"/>
School fees/tuition (including scholastic material).....	<input type="checkbox"/>	<input type="checkbox"/>
Transport .....	<input type="checkbox"/>	<input type="checkbox"/>
Agricultural inputs.....	<input type="checkbox"/>	<input type="checkbox"/>
Health care.....	<input type="checkbox"/>	<input type="checkbox"/>
Clothing.....	<input type="checkbox"/>	<input type="checkbox"/>
Electricity bills.....	<input type="checkbox"/>	<input type="checkbox"/>
Telephone bills.....	<input type="checkbox"/>	<input type="checkbox"/>
Airtime.....	<input type="checkbox"/>	<input type="checkbox"/>
Water bills.....	<input type="checkbox"/>	<input type="checkbox"/>
Purchase of household appliances.....	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment (including alcohol).....	<input type="checkbox"/>	<input type="checkbox"/>
Rent bills.....	<input type="checkbox"/>	<input type="checkbox"/>
Pay back my loans.....	<input type="checkbox"/>	<input type="checkbox"/>
Make deposits with my institution.....	<input type="checkbox"/>	<input type="checkbox"/>
Bigger household appliance like refrigerators. etc.....	<input type="checkbox"/>	<input type="checkbox"/>
Others (sp) _____	<input type="checkbox"/>	<input type="checkbox"/>

**CODES FOR A.2. (payment method)**

1. In cash
  2. In-kind
  3. By cheque
  4. By draft
  5. By electronic transfer
  6. By borrowing money and pay cash
  7. By getting credit from supplier and pay later without interest.
  8. By getting credit from supplier and pay later with interest
  9. By doing a piece of work or providing a service
  10. Debit card
  11. Mobile phone (e.g Zap)
  12. Direct account deposit
  13. Other specify \_\_\_\_\_
- \_\_\_\_\_

**ASK ALL RESPONDENTS**

**A.3.** Different people get or earn income in different ways. Please tell me from which sources you receive income?  
(MULTIPLE MENTION POSSIBLE, DON'T READ OUT).

**A.4.** From the sources of income that you have mentioned, please tell me the source where you get the most money? **SINGLE RESPONSE ONLY, INDICATE IN COLUMN A4 (INTERVIEWER PLEASE PROBE THE RESPONDENTS TO TELL YOU ALL SOURCES OF INCOME EVEN IF THEY DO NOT WORK BUT RECEIVE MONEY FROM OTHER SOURCES eg FAMILY MEMBERS, RELATIVES OR THEY GET MONEY ONCE IN A WHILE FOR PERFORMING A TASK).**

**ASK Q.A5 – A6 FOR EACH ITEM IN Q.A3.**

**A.5.** Approximately how often do you get or earn income from each of the sources of income that you have mentioned?  
(SINGLE MENTION ONLY PER ITEM IN A3).

**A.5. How often**

	A.3	A.4	Daily	Weekly	Monthly	Seasonally	Annually	Irregularly
1. Pension .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I depend on household member (e.g. spouse, children etc) to give me money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. A household member (e.g. spouse, parent, child etc) pays my expenses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Money from friends (but not members of the family).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Sell produce from own farm (Cash crops – coffee, tea, pyrethrum, cotton, trees).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Sell produce from own farm (food crops- beans, maize,cassava, etc)....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Sell product from own livestock (e.g. chicken, eggs, milk, cattle).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Sell own livestock (goat, sheep, cattle, chicken).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Fishing – catching, rearing and selling fish .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Trading in agricultural produce bought from others like crops.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Trading in livestock products like chicken, eggs, milk, cattle) bought from others .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Trading in fish bought from others.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Working on other people's farms .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Working in other people's homes, doing domestic work.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Working for an individual in a private business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Employed in the formal sector like in an office – public or private).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Running own business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Rent from properties including land.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Investing in like shares, stocks.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. I do not get money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Other (Specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





A6. How do you receive the income from each of the sources you have mentioned, is it by.....? (MULTIPLE MENTION POSSIBLE PER ITEM IN A3).

--	--

	Cash	In-Kind	Cheque	Bank Draft	Direct deposits /electronic transfer to formal financial institution	Mobile phone Money Services	others
1. Pension .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I depend on household member (e.g. spouse, children etc) to give me money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. A household member (e.g. spouse, parent, child etc) pays my expenses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Money from friends (but not members of the family).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Sell produce from own farm (Cash crops – coffee, tea, pyrethrum, cotton, trees).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Sell produce from own farm (food crops- beans, maize, cassava, etc).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Sell product from own/livestock (e.g. chicken, eggs, milk, cattle).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Sell own livestock (goat, sheep, cattle, chicken).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Fishing – catching rearing and selling fish .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Trading in agricultural produce bought from others like crops.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Trading in livestock products like chicken, eggs, milk, cattle) bought from others .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Trading in fish bought from others.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Working on other people's farms .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Working in other people's homes, doing domestic work.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Working for an individual in a private business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Employed in the formal sector like in an office – public or private).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Running own business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Rent from properties including land.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Investing in like shares, stocks.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. I do not get money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Other (Specify.....							
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**SECTION B: FINANCIAL SAVINGS / INVESTMENTS**

**ASK ALL RESPONDENTS**

**B1)** I am going to read out a number of descriptions people have given to define saving, which of these descriptions most closely matches your own definition of saving? Saving is.....? **(Hand respondent show card. Read out statements or let respondent read .Single mention only).**

- 1. Putting money in a special place or account for the money to be safe
- 2. Putting money aside to stop it being spent immediately
- 3. Planning spending so that money lasts through the week or month
- 4. Putting money away so that the total amount increases over time as more is saved

**B2)** Regardless of which of those descriptions you think most closely matches your definition of saving, which of these are you actually doing? **(Hand respondent show card, Read out statements or let respondent read. Multiple mentions possible, except code -5 single mention).**

- 1. Keeping money in a special place or account to keep it safe
- 2. Putting money aside to stop me spending it immediately
- 3. Planning my spending to ensure I have enough to manage on until I get more
- 4. Putting money aside so that the total amount of money that I have increases over time as more and more is saved
- 5. None -I am not saving

**We are now going to talk about financial services and products. By these I mean, the sort of thing you do when you use a financial institution. For example, a savings account, fixed deposit account or a loan, money transfer service, an ATM service, or any other reason you go to a financial institution.**

**B3)** Which services and/or products from any financial institution, group, organisation or place do you **CURRENTLY** have?

**READ OUT MULTIPLE RESPONSES POSSIBLE**

**B4)** Which services and/or products from any financial institution, group, organisation or place, did you have in the past but not currently?

**MULTIPLE RESPONSES POSSIBLE. INTERVIEWER READ THOSE THAT THE RESPONDENT HAS NOT MENTIONED FOR CURRENTLY USED.**

**B5)** Which products and/or services from any financial institution, group, organisation or place, have you **NEVER** had? **PROBE APPROPRIATELY TO VERIFY THAT THE RESPONDENT HAS NEVER HAD ANY PRODUCT OR SERVICES. MULTIPLE RESPONSES POSSIBLE.**

**B6)** With what institution/s **(where applicable)** do you currently have it? **(See institutional codes below grid)**

**B7)** For those that are currently saving, is it easier to save with these institutions now than in 2006 (or three years ago)?

Saving	B4.			B6. Institutions			B7.		
	B3. Currently have	Previously had but stopped	B5 Never had				B7. Yes	B7. No	B7 Don't know
Voluntary savings account in any financial institution or group.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compulsory savings account any financial institution or group.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A fixed deposit account .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A joint savings account .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In kind savings in form of livestock.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In kind savings in form of farm produce.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In kind savings in a shop.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keeping money with friends and/or relatives.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings kept in a secret place .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NSSF.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**B6. CODES (INSTITUTIONS)**

- |                                     |                       |                              |            |                  |                          |
|-------------------------------------|-----------------------|------------------------------|------------|------------------|--------------------------|
| 1. Commercial bank                  | 2. Credit institution | 3. Micro Deposit institution | 4. SACCOS. | 5. NGOs          | 6. ASCAs                 |
| 7. Other MFI (which are not SACCOS) | 8. VSLA               | 9. Savings Club              | 10. ROSCAs | 11. Welfare Fund | <input type="checkbox"/> |
| 12. Investment Club                 | 13. Burial societies  | 14. Others (sp) _____        |            |                  | <input type="checkbox"/> |



**ASK ALL RESPONDENTS (Check to confirm with B2. IF DOESN'T SAVE (CODE 5 IN B2) SKIP TO B10.**

**B8) Many people have different reasons why they keep money aside or save, for what reasons are you CURRENTLY saving money? DO NOT READ OUT, MULTIPLE RESPONSES.**

**B9) For what reason(s), other than the current one(s), have you ever saved money? DO NOT READ OUT, MULTIPLE RESPONSES**

**Reasons for saving**

	B8. Currently saving	B9. Ever saved (Other reasons)			
01.For meeting household basic needs such as food, clothing, health services, etc.....	<input type="checkbox"/>	<input type="checkbox"/>			
02.For emergency (burial, medical).....	<input type="checkbox"/>	<input type="checkbox"/>			
03.For social reasons (wedding, travel, bride price).....	<input type="checkbox"/>	<input type="checkbox"/>			
04.For purchasing or building a house to rent out.....	<input type="checkbox"/>	<input type="checkbox"/>			
05.For buying land.....	<input type="checkbox"/>	<input type="checkbox"/>			
06.For purchase of livestock /cattle.....	<input type="checkbox"/>	<input type="checkbox"/>			
07.For purchase and rearing of poultry.....	<input type="checkbox"/>	<input type="checkbox"/>			
08.For agricultural implements – plough, hoe, tractor, things to use on the farm.....	<input type="checkbox"/>	<input type="checkbox"/>			
09.For fishing equipment – boat, nets, engine.....	<input type="checkbox"/>	<input type="checkbox"/>			
10.For starting or expanding your business.....	<input type="checkbox"/>	<input type="checkbox"/>			
11.For using later in life/old age .....	<input type="checkbox"/>	<input type="checkbox"/>			
12.For education of self.....	<input type="checkbox"/>	<input type="checkbox"/>			
13.For education of children or siblings or others.....	<input type="checkbox"/>	<input type="checkbox"/>			
14.To be able to leave something for my children .....	<input type="checkbox"/>	<input type="checkbox"/>			
15.To be able to borrow money.....	<input type="checkbox"/>	<input type="checkbox"/>			
16.To earn interest/ return on savings.....	<input type="checkbox"/>	<input type="checkbox"/>			
17.To be able to transfer money.....	<input type="checkbox"/>	<input type="checkbox"/>			
18.To keep money safe.....	<input type="checkbox"/>	<input type="checkbox"/>			
19.To prevent spouse or other relatives from taking or spending the money.....	<input type="checkbox"/>	<input type="checkbox"/>			
20. Saving for holiday.....	<input type="checkbox"/>	<input type="checkbox"/>			
21. Other specify.....	<input type="checkbox"/>	<input type="checkbox"/>			
_____	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table> <input type="checkbox"/>				<input type="checkbox"/>
_____	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table> <input type="checkbox"/>				<input type="checkbox"/>

**Now we are going to talk about Investing**

**B10)** There are many ways of investing money. **By investing I mean putting money in an activity or somewhere so that it can yield profits or returns.** Which investment option(s) are you currently using? **READ LIST/ SHOW CARD TO THE RESPONDENT, MULTIPLE RESPONSES POSSIBLE**

**B11)** Which investment option/s have you used in the past, but stopped? **MULTIPLE RESPONSES POSSIBLE**

**B12a)** And which investment options are available for investment in your area that you are currently not investing in? **MULTIPLE RESPONSES POSSIBLE – SPONTANEOUS RESPONSES**

**B12b)** Of the options that are available for investment in your area that you are currently not investing in, please tell me the reasons why you do not use them? **(INSERT CODES THAT ARE SIMILAR TO B13b THAT IS BELOW THE GRID) MULTIPLE RESPONSES POSSIBLE – SPONTANEOUS RESPONSES**

**B13a)** And which investment options have never used before? **MULTIPLE RESPONSES POSSIBLE. READ OUT RESPONSES**

	B10 Currently using	B11.Investment option used past but stopped	B12a Available investments the area but not used	Q12b. Reasons why don't use investment options available	Q13a Never used
1. Savings/ Investement account in a financial institution..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Investment through an informal group.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. A house/rooms/property that I can rent/hire out.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Farm land.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Live stock e.g. cattle.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Keeping items like produce that you can sell later.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Buying farm input for use at a later date.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Existing personal business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Starting a new business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Money lending for profit/interest.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (sp) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**B13b) ASK THOSE WHO HAVE NEVER SAVED OR INVESTED (Refer to B5, and B12b):**

Why have you never **saved** or made any **investment**? **(MULTIPLE RESPONSES POSSIBLE). DO NOT READ OUT**

**Reasons for not saving**

- |   |   |
|---|---|
| <input type="checkbox"/> I have no place to save my money               | <input type="checkbox"/> I do not trust financial institutions          |
| <input type="checkbox"/> I do not have adequate knowledge about savings | <input type="checkbox"/> I do not benefit from saving                   |
| <input type="checkbox"/> I have no money to save                        | <input type="checkbox"/> Other (Specify) _____ <input type="checkbox"/> |
|   | _____ <input type="checkbox"/>  |

**Reasons for not investing**

- |  |  |
|--|--|
| <input type="checkbox"/> 1. Too risky – can lose money   | <input type="checkbox"/> 6. Don't know how to go about it              |
| <input type="checkbox"/> 2. Requires a lot of time/commitment  | <input type="checkbox"/> 7. Has low returns or profits                 |
| <input type="checkbox"/> 3. Has too much tax   | <input type="checkbox"/> 8. Requires a lot of money to set up or start |
| <input type="checkbox"/> 4. Too many people do the same and hence high competition                     |  |
| <input type="checkbox"/> 5. Don't have what is needed to do it – e.g. no land to build, no skills, etc | <input type="checkbox"/> 9. Don't have money to invest                 |
| <input type="checkbox"/> 10. Other (Specify) _____ <input type="checkbox"/>                            |  |
| _____ <input type="checkbox"/>   |  |





**C6.** Which of the following do you currently have from any financial institution, group, organisation or place?  
**READ OUT MULTIPLE RESPONSES POSSIBLE**

**C7.** Which of the following did you have in any financial institution, group, organisation or place but stopped? **MULTIPLE RESPONSES POSSIBLE.**  
**INTERVIEWER READ THOSE THAT THE RESPONDENT HAS NOT MENTIONED FOR CURRENT USE.**

**C8.** Which of the following have you never had from any financial institution, group, organisation or place? **PROBE APPROPRIATELY TO VERIFY THAT THE RESPONDENT HAS NEVER HAD ANY PRODUCT OR SERVICES. MULTIPLE RESPONSES POSSIBLE.**

**C9. ASK ONLY THOSE WHO ARE CURRENTLY BORROWING OR HAVE A LOAN, REFER TO C6 .What is the source of the current loan or credit?**  
**( check and insert codes from the grid below)**

	C6. Currently have	C7 Previously had but stopped	C8. Never had	C9. Source of credit/loan		
1. Personal loan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Credit card .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Overdraft .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. A mortgage or Lease .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Hire purchase .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Services obtained on credit for e.g. school, hospital.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
7. Goods obtained on credit e.g. from shop, agro vet, wholesale.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
8. Money owed to Money lenders.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
9. Money owed Family members.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
10. Money owed to friends who are not members of the family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
11. Money from Employer .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
12. Others specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CODES FOR C9. Institutional codes**

- |                      |                                     |                              |                     |                          |
|----------------------|-------------------------------------|------------------------------|---------------------|--------------------------|
| 1. Commercial bank   | 2. Credit institution               | 3. Micro Deposit institution | 4. SACCOS           | 5. NGOs.                 |
| 6. ASCAs .           | 7. Other MFI (which are not SACCOS) |                              | 8. VSLA.            |                          |
| 9. Savings Club      | 10. ROSCAs.                         | 11. Welfare Fund             | 12. Investment Club |                          |
| 13. Burial societies | 14. Others (Sp) _____               |                              |                     | <input type="checkbox"/> |

**C10.** For those who are currently borrowing, is it easier for you to borrow with these institutions now than in **2006 (or three years ago)?**

	Yes	No	Don't know
Commercial bank .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Micro Deposit institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SACCOS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NGOs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ASCAs .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other MFI (which are not SACCOS).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VSLA.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ROSCAs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welfare Fund.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Burial societies.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**C11. Have you ever tried to apply for a loan/credit from any financial institution, group or organisation but failed to get it? (IF YES, ASK FROM WHICH INSTITUTION, MULTIPLE MENTIONS).**

**C12. Why not? (SEE CODES BELOW GRID, MULTIPLE MENTIONS POSSIBLE)**

C11. Ever applied, but failed	C12. Why didn't get the loan		
Commercial bank ..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit institution..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Micro Deposit institution..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
SACCOS..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
NGOs..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ASCAs ..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other MFI (which are not SACCOS)..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
VSLA..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings Club..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ROSCAs..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Welfare Fund..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Club..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Burial societies..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others (sp)..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
..... <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Code for C12**

1. Inadequate collateral security
2. Did not have a guarantor
3. No account with institution
4. My income was very low
5. Bad credit record (failed on previous loan)
6. Have too many debts
7. No credit history
8. I have previously guaranteed a loan that failed
9. Lack of formal paperwork
10. Lender did not have enough funds to disburse (e.g. due to Christmas season)
11. Do not know
12. Others (sp)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>



**INTERVIEWER, REFER TO QUESTION C6 IF RESPONDENT HAS EVER BORROWED, OTHERWISE SKIP TO C30.**  
**C13 ASK THOSE WHO ARE CURRENTLY BORROWING OR TAKING A LOAN:** For what reason (s) have you borrowed or taken your current loan (CASH OR IN-KIND)? (SPONTANEOUS MENTIONS, MULTIPLE RESPONSES POSSIBLE.)

- 1. For agricultural production including, inputs, machinery(pump, tractor, mills, ploughs), livestock, farm housing, oxen, means of agricultural transport (bicycle, motor bike)
- 2. For meeting day to day expenses e.g. buying food
- 3. For emergency (burial, medical,)
- 4. To pay off own debts
- 5. For social reasons, wedding, travel, bride price
- 6. For improving a house
- 7. To acquire household assets or property other than a car or Motorcycle
- 8. For purchasing a car or motorcycle
- 9. For purchasing land
- 10. For purchasing or building a house
- 11. For education of self
- 12. For education of children or siblings or others
- 13. For expanding my business /buy business stock
- 14. For starting a business
- 15. Other (Specify \_\_\_\_\_ 

--	--	--

  
\_\_\_\_\_ 

--	--	--

)



**C14 FOR ONLY THOSE THAT HAVE RESPONDED WITH CODE 1 (AGRICULTURAL PRODUCTION...IN (C13) ): What was the source of this loan?**

**C15. Was interest charged (for the agricultural loan)?**

**C16. What was the loan (for the agricultural) specifically used used for? (Multiple mentions possible)**

**ASK ALL THOSE WHO HAVE EVER GOTTEN A LOAN**

**C17 What is the largest amount of loan you have ever taken? (INTERVIEWER. This is NOT specific to agricultural loan but all loans)**

**C18. In your opinion, on a scale of 1 to 5 where 1 is very affordable and 5 very expensive, how affordable was the loan? (INTERVIEWER: This is NOT specific to agricultural loan but all loans)**

C18. Rating affordability of the loan

C14	C15		C16		C17		C18. Rating affordability of the loan				
	Yes	No					Very affordable	Affordable	Not affordable but also not expensive	Expensive	Very expensive
1.Commercial bank .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.Credit institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.Micro Deposit institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.SACCOS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.NGOs .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.ASCAs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.Other MFI (which are not SACCOS)..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.VSLA.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Savings Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.ROSCAs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Welfare Fund.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Investment Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Burial societies.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.Friends and family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Others (sp).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Codes for C16.**

1. Buy agricultural land
2. Buy fertilizers
3. Buy seed
4. Buy pesticide, insecticide, herbicide
5. Buy livestock
6. Buy oxen
7. Buy machinery
8. Treat animal
9. Hire machinery
10. Hire man power
11. Buy agricultural transport facility
12. Build farm house
13. Others (sp) \_\_\_\_\_

**Codes for C17**

1. Less than 500,000
2. 500,001 - 1,000,000
3. 1,000,001 - 5,000,000
4. 5,000,001 - 10,000,000
5. 10,000,001 - 20,000,000
6. 20,000,001 - 30,000,000
7. Over 30,000,001 - 40,000,000
8. 40,000,001 - 50,000,000
9. Took physical inputs



**C19.** You have said that you have borrowed or taken a loan (s) from [name institution(s) or group(s) in C6 Why did you **BORROW OR** take your current loan (s) from this or these particular financial institution(s), group(s) or place(s)?  
**SPONTANEOUS RESPONSES, MULTIPLE MENTIONS POSSIBLE FOR EACH INSTITUTION. SEE CODES BELOW GRID.**

1. Commercial bank .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Credit institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Micro Deposit institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. SACCOS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. NGOs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. ASCAs .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other MFI (which are not SACCOS).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. VSLA.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Savings Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. ROSCAs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Welfare Fund.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Investment Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Burial societies.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Friends and family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Shops, wholesalers, Agro Vet.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Employer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Schools/hospitals/Clinics.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Money lenders (shylock).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Others specify _____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Codes for C19**

- 1.They take a short time to disburse a loan
- 2.They do not ask for any collateral security
- 3.They ask for reasonable collateral security
- 4.They take good care of their customers
- 5.They have affordable repayment schedules
- 6.They give an adequate amount of loan
- 7.They are easy to access
- 8.They charge the least interest
- 9.They give out the loan in cash
- 10.They are my ideal institution
- 11.I was referred by a friend/relative, etc
- 12.It is the only one in my area
- 13.Accept payment in-kind
- 14.They give in-kind loans/credit
15. Others (sp) \_\_\_\_\_

<input type="checkbox"/>	<input type="checkbox"/>
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**C20.** Did you have to pay interest on the loan or credit you got in the last 12 months with.....?

**C21.** Was collateral security required on the loan?

**C22** What form of security was required for you to get the most recent loan? (SEE CODES BELOW GRID, MULTIPLE MENTIONS POSSIBLE)  
**INTERVIEWER: PLACE IN PROPER CATEGORY. PROBE FULLY TO CLASSIFY THE TYPE OF INSTITUTION USED – REFER TO THE DEFINITION SHEET FOR INSTITUTIONS.**

C20. Whether paid interest on the loan	C20		C21		C22		
	Yes	No	Yes	No			
1. Commercial bank .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Credit institution.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Micro Deposit institution .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. SACCOS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. NGOs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. ASCAs .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other MFI (which are not SACCOS).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. VSLA.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Savings Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. ROSCAs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Welfare Fund.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Investment Club.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Burial societies.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Friends and family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Shops, wholesalers, Agro Vet.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Employer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Schools/hospitals/Clinics.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Money lenders (shylock).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Others specify _____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CODES FOR C22**

1. House
2. Land Title
3. Household assets or property
4. Livestock e.g. cows, goats
5. Motorcycle, bicycle, etc
6. A car with its logbook
7. Machinery, tools
8. Shares etc
9. Insurance policy
10. Business stock
11. Cash or Bank Account or Loan Guarantee fund or all of these
12. Salary being channelled through the lender or the lending having access to it.
13. Third party securities – Group members or individual guarantors or documents from someone else
14. Membership to a group
15. Farm produce
16. Guarantor
17. Plot/piece of land
18. None
19. Other specify \_\_\_\_\_



**C23. For the MOST RECENT loan that you have had to repay with interest, what was the amount borrowed/Value of the in-kind credit?**

**C24. What was the repayment period? (SEE CODES BELOW)**

**C25. How long was the grace period? (SEE CODES BELOW)**

**C26. How often were you supposed to pay back?**

**C27. How much were you paying periodically? (SEE CODES BELOW, SIMILAR TO C23)**

SOURCE OF YOUR MOST RECENT LOAN AND CREDIT	C. 23	C. 24	C. 25	C. 26	C. 27
1. Commercial bank .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Credit institution.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Micro Deposit institution .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. SACCOS.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. NGOs.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. ASCAs .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Other MFI (which are not SACCOS).....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. VSLA.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Savings Club.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. ROSCAs.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Welfare Fund.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Investment Club.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Burial societies.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14. Friends and family.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
15. Shops, wholesalers, Agro Vet.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16. Employer.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
17. Schools/hospitals/Clinics.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
18. Money lenders (shylock).....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
19. Others (Sp)..... <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
..... <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CODES FOR C23 and C.27	CODES FOR C. 24	CODES C.25
1. Less than 500,000	1. 1 -2 months	1. 1-7 days a week
2. 500,001 - 1,000,000	2. 3-4 months	2. 2 weeks
3. 1,000,001 - 5,000,000	3. 5-6 months	3. 3 weeks
4. 5,000,001 - 10,000,000	4. 7-8 months	4. 1-2 months
5. 10,000,001 - 20,000,000	5. 9-10 months	5. 3-4 months
6. 20,000,001 - 30,000,000	6. 11-12 months	6. 5-6 months
7. Over 30,000,000	7. 1 year	7. 7-8 months
	8. 2 years	8. 9-10 months
	9. 3 years	9. 11-12 months
	10. 4 years	10. 1 year
	11. 5 years	11. 2 years
	12. More than 5 years	12. 3 years
	13. Other (specify)..... <input type="text"/>	13. 4 years
		14. 5 years
		15. More than 5 years
		16. Other (specify)..... <input type="text"/>

CODES FOR C.26	1. Per week	2. Per fortnight	3. Per month	4. Per Annum	5. Others specify)..... <input type="text"/>
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C28. Have you ever lost your property or had your assets seized as a result of a failure to repay your loan or as a guarantor?	Yes	No
Self.....	<input type="checkbox"/>	<input type="checkbox"/>
As guarantor.....	<input type="checkbox"/>	<input type="checkbox"/>

**C29.** To what extent do you feel that repayment of your current debt, constrains your household's ability to meet other important needs such as buying food. Would you say? **READ OUT SINGLE RESPONSE**

- It is a big constraint and we cannot afford to pay other important expenses
- It is a constraint but we can manage to pay other important expenses
- It is a big constraint and we have to take additional loans to meet our important expenses or existing payments
- It does not constrain at all.

**IF NEVER BORROWED (REFER TO C3 AND C4, past 12 months) – INTERVIEWER NOTE THAT THIS IS BORROWING & REPAYING IN MONETARY TERMS WITH OR WITHOUT INTEREST.**

**C30.** Why have you never taken a loan or borrowed? **SPONTANEOUS, MULTIPLE RESPONSES**

- 1. Have nowhere to get a loan from
- 2. Have no knowledge on loans
- 3. Fear debts
- 4. Have never needed a loan
- 5. Loans are too expensive
- 6. There is no financial institution nearby
- 7. Spouse, parent, or family member would not allow me
- 8. I do not think I am credit worthy
- 9. Lack security to offer
- 10. I don't think I need to borrow
- 11. None
- 12. Others (Specify) \_\_\_\_\_


**C31. ASK ALL RESPONDENTS WHETHER HAS EVER TAKEN A LOAN OR NOT.** People experience different constraints when accessing a loan(s) from financial institutions or groups. What constraints have you experienced when accessing a loan/s from financial institutions or groups? **(SPONTANEOUS Multiple mentions).**

- |  |                          |                          |                          |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Their interest rate is high .....   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Their grace period is short to start repaying the loan.....                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Their repayment schedule is not convenient .....                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Their collateral security is not affordable.....                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Value of the required security isn't worth the value of the loan given..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. They require a lot of documentation before getting the loan .....           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. They provide services in unsafe places .....                                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. They require the borrower to open an account with them.....                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. They are located in a far off place .....                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. They have poor customer care .....   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. I don't understand their contracts.....                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. I was asked to pay unofficial charges by the staff.....                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Getting a loan takes a lot of time.....                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. The cost of travelling to the institution or group is high.....            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. It is difficult to assess in-kind payments .....                           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Other (Specify) _____  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| _____  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 17. None  |                          |                          |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> 18 Never tried  |                          |                          |                          |                          |                          |                          |                          |                          |

**CODES FOR C 31. Institutional codes**

- |                                  |                                     |                              |                              |            |
|----------------------------------|-------------------------------------|------------------------------|------------------------------|------------|
| 1. Commercial bank               | 2. Credit institution               | 3. Micro Deposit institution | 4. SACCOS                    | 5. NGOs    |
| 6. ASCAs                         | 7. Other MFI (which are not SACCOS) | 8. VSLA                      | 9. Savings Club              | 10. ROSCAs |
| 11. Welfare Fund                 | 12. Investment Club                 | 13. Burial societies         | 14 Friends and family        |            |
| 15 Shops, wholesalers, Agro Vet. |                                     | 16 Employer                  | 17 Schools/hospitals/Clinics |            |
| 18. Money lenders (shylock)      |                                     | 19. Others (Sp)              |                              |            |

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**SECTION D PRODUCT PENETRATION (FORMAL FINANCIAL INSTITUTIONS).**

- D1.** Concerning [product], do you currently use it or have such an account? (MULTIPLE RESPONSES. RECORD UNDER COLUMN D1) CONFIRM WITH B3 AND ASK THOSE THEY MENTIONED.
- D2.** Which financial Institutions are you currently using for the products that you are using currently? (INTERVIEWER RECORD THE CODES FOR THE CORRESPONDING INSTITUTIONS IN THE PROVIDED SPACES AND FOR PRODUCTS AND SERVICES MENTIONED IN D1 ABOVE, MULTIPLE RESPONSES POSSIBLE)
- D3.** And what is the NAME of the financial institution where you are currently using this product? (INTERVIEWER RECORD THE CODES FOR THE SEE NEXT PAGE FOR THE VARIOUS NAMES OF FORMAL INSTITUTIONS, MULTIPLE RESPONSES POSSIBLE FOR EACH CATEGORY. THE TRAINING GUIDE HAS OTHER CATEGORIES NAMES E,G SACCOS) .
- D4. (IF NO, ASK)** Concerning [product], have you used it before but stopped or had such an account? (MULTIPLE RESPONSES; RECORD UNDER COLUMN D4.
- D5a.** And which product (s) have you never had or used? (MULTIPLE RESPONSES POSSIBLE. RECORD UNDER COLUMN D5a).

	D1 Currently have	D2.Type of institution	D3. Name of institution	D4. Previously had but stopped	D5a Never had
1.Voluntary savings account in any financial institution.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.Compulsory savings account any financial institution.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.A fixed deposit account.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.A joint account.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 .Others specify _____ <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.Current or cheque account.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.ATM card/Debit card.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.Credit card.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.Others Specify _____ <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.An investment Account e.g. Shares Account.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.Other specify _____ <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.Personal loan.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.Overdraft .....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.A mortgage or Lease.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.Money transfer services (Western union, money gram).....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Mobile phone transfer.....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Mobile banking (Day to day banking transactions NOT just mere account opening e.g mobile van).....	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Others (specify) _____ <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. None.....	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

**CODES D2**

- |   |   |                         |
|---|---|-------------------------|
| 1.Commercial Bank                             | 2. MDIs   | 3 . Credit institutions |
| 4. SACCOS                                     | 5.Other MFIS (which are not SACCOS)                           |                         |
| 6. Telecommunication company (e.g. MTN, Zain) | 7 Others (sp) _____ <input type="text"/> <input type="text"/> |                         |



**CODES FOR D3**

**COMMERCIAL BANKS**

1. Bank of Africa (U) Ltd
2. Bank of Baroda Bank (U) Ltd
3. Barclays Bank (U) Ltd
4. Cairo International Bank (U) Ltd
5. Centenary Bank (U) Ltd.
6. Citibank (U) Limited
7. Crane Bank (U) Ltd
8. DFCU Bank (U) Ltd
9. Diamond Trust Bank (U) Ltd
10. Ecobank (U) Ltd
11. Equity bank
12. Fina Bank Uganda Limited
13. Global Trust bank
14. Housing Finance Bank Ltd
15. Kenya Commercial Bank (KCB)
16. National Bank of Commerce (U) Ltd
17. Orient Bank (U) Ltd
18. Stanbic Bank (U) Ltd.
19. Standard Chartered bank
20. Tropical Africa Bank (U) Ltd
21. United Bank For Africa (U) Ltd

**MICRO FINANCE DEPOSIT TAKING INSTITUTIONS**

22. FINCA Uganda Ltd
23. Pride Micro Finance Ltd
24. Uganda Finance Trust Ltd

**CREDIT INSTITUTIONS**

25. Mercantile Credit
26. Post bank Uganda
27. FAULU Uganda Ltd
28. Capital Finance Corporation (U) Ltd
29. OTHERS MFIS e.g SACCOS, NGOs (SPECIFY)

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**D5b. Which of the following transactions do you conduct for yourself normally either at the banking hall, ATM or mobile phone money points? (TICK RESPONSES IN COLUMN MARKED WITHIN THE BANK, ATM AND MOBILE MONEY POINTS) PROBE FOR ANY OTHERS. MULTIPLE MENTIONS**

	Branch	ATM	Mobile money point
1. Cash withdrawals .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Cash deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Cheque deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Draw a cheque.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Bank transfer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Internet banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Cell phone banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Money transfers between bank accounts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Credit card payments.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Request information about my account.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Apply for a new service e.g. taking a loan .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Open an account for the first time.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. To receive money sent to me.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. To send money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Others (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**D6. How long does it take on average, to do the transaction that you have mentioned in the branch, ATM or mobile phone money points? (TICK RESPONSES IN COLUMN MARKED TIME IN THE BRANCH AND TIME TAKEN AT THE ATM) SEE CODES BELOW THE GRID**

**D7. On average, how often do you go into the bank or an ATM or mobile phone money points that you use most often to do your personal bank transactions? SEE CODES BELOW THE GRID**

D6	D6			D7	D7		
	Branch	ATM	Mobile money point		Branch	ATM	Mobile money point
1. Cash withdrawals .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. Cash withdrawals .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Cash deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. Cash deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Cheque deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. Cheque deposits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Draw a cheque.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. Draw a cheque.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Bank transfer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. Bank transfer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Internet banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. Internet banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Cell phone banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. Cell phone banking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Money transfers between bank accounts ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. Money transfers between bank accounts ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Credit card payments.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. Credit card payments.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Request information about my account...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. Request information about my account...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Apply for a new service e.g. taking a loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. Apply for a new service e.g. taking a loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Open an account for the first time.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. Open an account for the first time.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. To receive money sent to me.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13. To receive money sent to me.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. To send money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14. To send money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Others (sp).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15. Others (sp).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Codes for D6** 1 Under 5 minutes. 2 About 5 minutes 3. About 10 minutes. 4 About 15 to 20 minutes. 5 About 20 to 30 minutes 6 About 30 to 45 minutes. 7. About one hour 8. More than one hour 9 More than two hours 10. Don't know.

**Codes for D7** 1. Daily 2. About twice a week 3. About once a week 4. Every month 5. Every quarter 6. Once or twice a year 7. Rarely 8. Whenever I am sending or receiving money. 9 Don't know.





**D8** Do you use someone else's account/s i.e. you can save, transact or withdraw money using the other person's account?

Yes .....  >GO TO D9

No.....  >GO TO D10

**D9. IF YES IN D8 (IF THE RESPONDENT HAS ACCESS TO AN ACCOUNT OF ANOTHER PERSON IN THE SAME HOUSEHOLD)**

Why do you use someone else's account/s? Give the **main** reason (**SINGLE RESPONSE**)

- Don't have identification
- Don't know how to read and/or write
- Spouse or partner does not allow to open own account
- Don't have money to open or maintain own account
- It's cheaper to use someone else's account
- Others specify \_\_\_\_\_

**D10. ASK ALL REPENDENTS WHO SAID YES IN D1, D2 and D3 for any of the transactions, what challenges have you faced? (spontaneous) for each institution (SEE AND INSERT CODES FOR INSTITUTIONS BELOW THE GRID).**

1.Lost money through theft or fraud from an outside party.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.Lost money through theft or fraud from a committee member.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.Members pulling out.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.Members not paying contributions.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.Members not co-operating in many decisions .....	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.Death of many members .....	<input type="text"/>	<input type="text"/>	<input type="text"/>
7.Officials elected in a manner that was not transparent .....	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.Poor administration.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
9.Dishonesty by members causing loss of money .....	<input type="text"/>	<input type="text"/>	<input type="text"/>
10.Misuse of money by officials.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
11.Had to borrow extra money from a lending institution so as to continue operating .....	<input type="text"/>	<input type="text"/>	<input type="text"/>
12.Bad investment of funds.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
13.Overspending on certain items.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
14.Money/cash not available immediately.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
15.Poor service with the bank or financial institution which serves the institution.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
16.Don't know.....	<input type="checkbox"/>		
17.None.....	<input type="checkbox"/>		
18. Other (specify) _____	<input type="text"/>	<input type="text"/>	<input type="text"/>
_____	<input type="text"/>	<input type="text"/>	<input type="text"/>

**CODES D10**

- |   |                                     |                       |
|---|-------------------------------------|-----------------------|
| 1.Commercial Bank                             | 2. MDIs                             | 3 Credit institutions |
| 4. SACCOS                                     | 5.Other MFIS (which are not SACCOS) |                       |
| 6. Telecommunication company (e.g. MTN, Zain) | 7 Others (sp) _____                 | <input type="text"/>  |

**Ask only those who have ever lost money in a financial institution (CHECK D10, statement 1 and 2), otherwise skip to D12.**  
**D11** You said that you lost money through [name institutions in D10 statement 1 and 2], how did this happen?  
**SPONTANEOUS. Multiple Responses Possible**

	Commercial Bank	MDIs	Credit institutions	SACCOS	Other MFIS (which are not SACCOS)	Others (Specify)	
They went out of business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Theft or fraud.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Low or no yield or return on savings.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
The institution was closed down .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other (Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Don't know.....	<input type="checkbox"/>						

**D12 ASK ALL WHO DON'T HAVE ANY PRODUCT IN A FORMAL FINANCIAL INSTITUTION: Why are you not using this product or institution? DON'T READ OUT.**

<input type="checkbox"/> Don't want to pay service fees	<input type="checkbox"/> I earn too little to open and maintain an account
<input type="checkbox"/> Don't have money to save	<input type="checkbox"/> Don't have a regular income
<input type="checkbox"/> I can't afford to have an account	<input type="checkbox"/> The financial institution is too far from where I live or stay
<input type="checkbox"/> I prefer to use other options rather than a bank	<input type="checkbox"/> It's cheaper to use someone else's account
<input type="checkbox"/> I use someone else's account	<input type="checkbox"/> It takes long to get money from the institution
<input type="checkbox"/> I can't read or write	<input type="checkbox"/> I don't have a referee
<input type="checkbox"/> I don't qualify to open an account	<input type="checkbox"/> I don't know how to open an account
<input type="checkbox"/> I couldn't speak their language	<input type="checkbox"/> I don't need an account
<input type="checkbox"/> I don't trust BOU regulated financial institutions	<input type="checkbox"/> I don't trust Semi-formal financial institutions
<input type="checkbox"/> Someone I Know Lost Money Kept in a formal Financial Institution (s)	
<input type="checkbox"/> Someone I Know Lost Money Kept in Semi-formal financial institution (s)	
<input type="checkbox"/> Spouse/partner does not allow to open an account	
<input type="checkbox"/> Other (SPECIFY) _____	<input type="text"/>
_____	<input type="text"/>

**SECTION E: INFORMAL GROUPS/ORGANISATIONS**

**E1. ASK ALL:** Do you belong to an informal financial group or organisation? (eg. a circle, Nigina, etc)

Yes.....  > Go to E2                      No.....  >SKIP TO E12

**E2.1. ASK THOSE WHO RESPONDED "YES" IN E1 ABOVE:** How many such groups or organisations do you belong to?

Insert number.....

**E2.2.** What is the name of the principle informal group that you belong to?

**E3. INTERVIEWER: CONFIRM WITH THOSE WHO BELONG TO MULTIPLE GROUPS WHICH ONE IS THEIR PRINCIPLE GROUP THEN PROCEED TO ASK THE QUESTION: Thinking about yourself, why do you belong to [NAME OF PRINCIPAL/MAIN GROUP]: FOR THOSE WHO BELONG TO ONE GROUP – THIS GROUP WILL BE CONSIDERED THEIR PRINCIPAL GROUP.**

- |  |  |
|--|--|
| <input type="checkbox"/> Save money for a particular purpose   | <input type="checkbox"/> Borrow money                                |
| <input type="checkbox"/> Increase income   | <input type="checkbox"/> Inherited the position from parent          |
| <input type="checkbox"/> Help when there is an emergency e.g. death of a family member, sickness, loss of property etc | <input type="checkbox"/> Keep money safe                             |
| <input type="checkbox"/> Invest in bigger things by pulling money/resources together                                   | <input type="checkbox"/> Get lump sum money                          |
| <input type="checkbox"/> Could not get money or help anywhere else   | <input type="checkbox"/> It is compulsory for people in this village |
| <input type="checkbox"/> Acquire household goods or farm goods   |  |
| <input type="checkbox"/> None  |  |
| <input type="checkbox"/> Others (specify) _____  | <input type="checkbox"/>   |
| _____  | <input type="checkbox"/>   |

**E4. Which of the following products and/or services, if any does the principal group/main group we have been talking about offer/provide? ANSWER YES /NO or DON'T KNOW. READ OUT RESPONSE OPTION.**

	Yes	No	Don't know
Lend money out to non-members who borrow when need arises .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lend money out to members who borrow when need arises.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Give one member all the monies collected in one round (merry go round).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invest the money, shares, saving policy in insurance .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invest in a business or any other income generating activities.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase fixed assets – land, houses as a group.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase fixed assets – land, houses for members .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Raise the money needed for funerals (part or all) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Raise the money needed for other emergencies (part or all).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Act as a guarantor or security for members borrowing else where.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Can withdraw savings each time the group meets.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**E5. For the principal/main group that you said you belong to, has it ever experienced any of the following? HAND RESPONDENT CARD READ OUT**

	Yes	No	Don't know
Lost money through theft or fraud from an outside party.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lost money through theft or fraud from a committee member .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Members pulling out.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Members not paying contributions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Members not co-operating in many decisions .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Death of many members .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Officials elected in a manner that was not transparent .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poor administration.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dishonesty by members causing loss of money .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Misuse of money by officials.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Had to borrow extra money from a lending institution so as to continue operating .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bad investment of funds.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overspending on certain items.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money/cash not available immediately.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poor service with the bank or financial institution which serves the group.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**E6. In total, how much money do you normally contribute to this principal/main group each month? DO NOT PROMPT. SPONTANEOUS MENTION. SINGLE MENTION ONLY. INTERVIEWER: ONLY MONETARY CONTRIBUTIONS ARE CONSIDERED AND NOT IN-KIND CONTRIBUTIONS. IN CASE CONTRIBUTES BOTH IN CASH AND IN-KIND, ASK ONLY FOR THE CASH CONTRIBUTION.**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Ushs 0-500         | <input type="checkbox"/> Ushs.501-1000      | <input type="checkbox"/> Ushs.1,001– 2,000     |
| <input type="checkbox"/> Ushs. 2,001 –5,000 | <input type="checkbox"/> Ushs.5,001 –10,000 | <input type="checkbox"/> Ushs. 10,001 – 50,000 |
| <input type="checkbox"/> More than .50,000  | <input type="checkbox"/> Don't know         | <input type="checkbox"/> Refused               |

**E7. Please tell me, which of the following does your principal/ main group that we have been talking about have...? (READ OUT LIST) for all that the group have ask?**

- |   |  |
|---|--|
| <input type="checkbox"/> A bank account   | <input type="checkbox"/> A certificate of registration               |
| <input type="checkbox"/> A receipt book for any money received                        | <input type="checkbox"/> A constitution or memorandum of association |
| <input type="checkbox"/> Minutes that are recorded and circulated after every meeting | <input type="checkbox"/> Officials elected by voting by members      |
| <input type="checkbox"/> A passbook for recording savings or loans                    | <input type="checkbox"/> A group cheque book                         |
| <input type="checkbox"/> Meetings on regular fixed intervals e.g. every week or month | <input type="checkbox"/> Accounting records                          |
| <input type="checkbox"/> A treasury/finance person who is not also the chairman       | <input type="checkbox"/> Membership fee                              |
| <input type="checkbox"/> Registration   | <input type="checkbox"/> External funding                            |
| <input type="checkbox"/> Management training  | <input type="checkbox"/> I signed a contract with group              |
| <input type="checkbox"/> Loan insurance policies.                                     | <input type="checkbox"/> Don't know                                  |

**E8. How much time do you spend in meetings in a month for your principal/main group? SHOW CARD**

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Less than 1 hour       | <input type="checkbox"/> 1 to 2 hours                 | <input type="checkbox"/> More than 2 to 3 hours |
| <input type="checkbox"/> More than 3 to 4 hours | <input type="checkbox"/> More than 4 – please specify | <input type="checkbox"/> Don't know             |

**E9. Where does your principal/main group keep its money? SPONTANEOUS MENTION**

- 1. Formal financial institution (Bank, Credit Institution, MDI) **INTERVIEWER PROBE]**
- 2. Semi-formal financial institution (**SACCO, other MFIs**) **[INTERVIEWER PROBE]**
- 3. With selected members of the group
- 4. At the group offices
- 5. Does not keep money in cash, it is given to one member at a time
- 6. Others (specify \_\_\_\_\_)

**E10. Apart from your informal group or organisation, do you use financial services from formal or and semi-formal institutions?**

- Yes.....  **>Continue**                      No.....  **>Go to SECTION F**

**E11. Ask those that are members of both formal financial institutions and informal groups. Why do you use products from more than one category of financial institutions? (Multiple responses possible) DON'T READ OUT**

- It is safer to use more than one type of institution
- I have not closed the accounts from the previous financial institutions although I am not using some of them anymore
- Other institutions pay higher interest, other is more convenient for transactional banking
- I have a joint account in one and personal one in another
- The other I tell to my household members other is secret from them
- I like the meetings of informal groups although I have also a formal account
- Others (sp) \_\_\_\_\_



**ASK THOSE WHO ARE NOT MEMBERS OF ANY INFORMAL FINANCIAL GROUPS OR GROUP IN E1 CHECK CODE FOR "NONE"**  
**E12. Why don't you belong to any groups? SPONTANEOUS. MULTIPLE MENTIONS POSSIBLE.**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> 1.You have account/s with formal institution/s | <input type="checkbox"/> 2.You don't have any money  |   |
| <input type="checkbox"/> 3.People steal your money                      | <input type="checkbox"/> 4.You don't know about them |   |
| <input type="checkbox"/> 5.You don't need any service from them         | <input type="checkbox"/> 6.You don't trust them      |   |
| <input type="checkbox"/> 7.It requires too much time                    | <input type="checkbox"/> 8. Others Specify _____     | <input type="checkbox"/> <input type="checkbox"/> |
|   | _____  | <input type="checkbox"/> <input type="checkbox"/> |

**SECTION F: RISK MANAGEMENT AND INSURANCE**

**F1. ASK ALL RESPONDENTS** I am going to read you a number of statements about managing risks. Please tell me which of these is true or false.

	True	False	Don't know
Having insurance protects you when you have a problem.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance is for the rich people.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance is a way of saving on a long term basis.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance is a government tax.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ASK ALL RESPONDENTS**

**F2. I would now like to ask whether you or your household during the last 12 months has experienced any events, which have negatively affected your income or wealth. DON'T READ OUT, MULTIPLE MENTIONS POSSIBLE**

**Description of events that could reduce household income or wealth**

- 1. Loss of household items owing to fire, flood, destruction, theft
- 2. Destruction of the physical home, house owing to fire, floods, demolition
- 3. Loss of livestock owing the theft, drought or diseases
- 4. Loss of business equipment or stock owing to theft, floods, destruction or fire
- 5. Loss of business building/place owing to fire, demolition, etc
- 6. Crop failure through e.g. pests, drought, fire, floods, poor yields, bad seed
- 7. Loss of vehicle/boat
- 8. Loss of a large amount of money for the business owing to theft, changing prices, misuse etc.
- 9. Failure of agricultural activity/business/bankruptcy/poor sales
- 10. Loss of income of main wage-earner owing to loss of employment, illness
- 11. Death of main income –earner
- 12. Loss of a family member
- 13. Serious sickness of main income earner
- 14. Serious illness of member of household
- 15. Civil strife
- 16. Increase in basic commodity prices
- 17. None
- 18. Others (Specify) \_\_\_\_\_
- \_\_\_\_\_

**F3** Thinking about where you live, what do you consider as the major risks that would severely impact on your finances if they were to occur?

**1. SPONTANEOUS2. MULTIPLE MENTION POSSIBLE.**

**F4: ASK FOR EACH ITEM THAT THE RESPONDENT MENTIONED IN F3. IF "NONE" MENTIONED IN F3 GO TO. F5A.**

If the risks that you have mentioned were to happen to you, how would you deal with them financially? Would you...? **(Multiple Responses Possible)**

	F3	F4			
Loss of household items owing to fire, flood, destruction, theft .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Destruction of the physical home, house owing to fire, floods, demolition.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of livestock owing the theft, drought or diseases.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of business equipment or stock owing to theft, floods, destruction or fire.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of business building/place owing to fire, demolition, etc .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crop failure through e.g. pests, drought, fire, floods, poor yields.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of vehicle/boat.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of a large amount of money for the business owing to theft, changing prices, misuse etc..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Failure of agricultural activity/business/bankruptcy/poor sales.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of income of main wage-earner owing to loss of employment, illness .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Death of main income –earner.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of a family member .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Serious sickness of main income earner.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Serious illness of member of household.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Civil strife.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Increase in basic commodity prices.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (SPECIFY) _____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CODES FOR F4; How to deal with risks**

1. Sell assets e.g. land, livestock
2. Take from a formal financial institution
3. Take a loan from an informal organisation
4. Take a loan from friends and family
5. Take a loan from employer
6. Take a loan from a money lender
7. Take a salary advancement from employer
8. Use your house or other property as collateral/security for additional finance
9. Ask neighbours, relatives, and friends to give you a donation of money.
10. Claim from my insurance company and or group
11. Apply for more credit
12. Withdraw savings you had kept aside
13. Reduce consumption
14. Ask for government assistance
15. Look for more work to supplement one's income
16. Don't know what you would do to cope
17. Other (SPECIFY) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**F5a. ASK ALL RESPONDENTS:** Are you currently using any formal insurance services e.g an insurance company?

Yes.....  >Go to F5C      No, but had previously.....  >Go to F5b      No, never had.....  >Go to F5b then go to F10

**INTERVIEWER: PROBE OR ASK FOR MEDICAL CARE**

**F5b. If no, why not? DON'T READ OUT, MULTIPLE RESPONSES**

- |  |   |
|--|---|
| <input type="checkbox"/> 1. Don't want it                                      | <input type="checkbox"/> 2. Can't afford it   |
| <input type="checkbox"/> 3. Don't know about insurance or how it works         | <input type="checkbox"/> 4. Don't know how to go about buying insurance                               |
| <input type="checkbox"/> 5. Some insurance companies con people of their money | <input type="checkbox"/> 6. Don't know how to find out where to buy insurance from                    |
| <input type="checkbox"/> 7. Never thought about insurance                      | <input type="checkbox"/> 8. Don't believe in insurance  |
| <input type="checkbox"/> 9. They don't pay enough compensation to the insured  | <input type="checkbox"/> 10. Insurers do not pay compensation to the Insured                          |
| <input type="checkbox"/> 11. Claim processes are too bureaucratic (too long)   | <input type="checkbox"/> 12. Other (SPECIFY). _____ <input type="checkbox"/> <input type="checkbox"/> |
|  | _____ <input type="checkbox"/> <input type="checkbox"/>   |

**F5c. If yes, what kind of policies do you have currently? (MULTIPLE RESPONSES POSSIBLE)**

**F5d. Which policies did you have in the past but do not have currently? (MULTIPLE RESPONSES POSSIBLE, QUESTION ALSO APPLIES TO THOSE WHO SAID 'No, but had previously' IN F5A)**

**F5e. Why did you stop using this insurance policy? (MULTIPLE RESPONSES POSSIBLE)**

		F5c. Currently have		F5d. Stopped	F5e. Why stopped using			
<b>Formal insurance</b>	Motor Third Party Liability.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Comprehensive motor.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	House- Building or contents.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Loan protection.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Trading goods.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Term life.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Others _____ <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<b>Pension</b>	Other occupational pension scheme.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<b>Medical</b>	Regulated provider like UgaMed/NIC/Jubilee.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Unregulated provider like AAR, Bupa.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	Other (specify) _____ <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

**Codes for F5e**

1. They closed operations in our area
2. I did not gain anything from insurance
3. The company refused to pay my claim
4. The purpose for the insurance was over
5. I stopped working so did not have income
6. My employer was paying for me but stopped/stopped working for the company
7. I lost the property that was insured
8. Did not get any value from insurance
9. Others Specify \_\_\_\_\_
- \_\_\_\_\_



**F6.** From whom did you buy the (CURRENT) policy?

1. An independent broker                       2. An agent                       3. From a branch of insurance company

4. Other outlet (Specify) \_\_\_\_\_

**F7.** Have you ever (PERSONAL LY) made an insurance claim in your life before?

Yes .....  **Medical care**  **Other formal insurance claims**  > Go to question F8

No.....   > Go to F10

**F8.** Thinking back to your last claim, in your opinion, was the claim processed within an acceptable time?    Yes                        No

**F9. IF YES IN F8 ABOVE:** About how long did it take to get the claim settled (in months/weeks/days)?

1- 2 weeks                       3-4 weeks                       1 month                       Over a month

**ASK ALL RESPONDENTS**

**F10.** What would you consider as the main benefit of taking on insurance? **SINGLE RESPONSE**

1. Guard against unlikely events or uncertainties                       2. Prestige/Status symbol in society

3. To have a peace of mind                       4. Prevent financial losses                     

5. Look after my family                       6. Others specify \_\_\_\_\_

**F11. ASK ALL RESPONDENTS** Are you a member of an informal insurance group like?

	Yes	No
Burial Society .....	<input type="checkbox"/>	<input type="checkbox"/>
Welfare Fund .....	<input type="checkbox"/>	<input type="checkbox"/>

**F12. (Interviewer check response in F5a if answered "NO" but answered "Yes" in F11)** Ask, Why did you choose to become a member of an informal group as opposed to a formal insurance company e.g. NIC, AIG, SWICO etc?

<input type="checkbox"/> 1. Prefer informal group	<input type="checkbox"/> 2. easier to join informal group
<input type="checkbox"/> 3. Can't afford formal insurance	<input type="checkbox"/> 4. Have never heard about such companies
<input type="checkbox"/> 5. Don't have service nearby	<input type="checkbox"/> 6. Don't know how to go about buying insurance
<input type="checkbox"/> 7. Some insurance companies con people of their money	<input type="checkbox"/> 8. Costs out weigh the benefits
<input type="checkbox"/> 9. They don't pay enough compensation to the insured	<input type="checkbox"/> 10. Insurers do not pay compensation to the Insured
<input type="checkbox"/> 11. Other (Specify) _____ <input type="checkbox"/> <input type="checkbox"/>	

**SECTION G: MONEY TRANSFER & REMITTANCE**

**ASK ALL RESPONDENTS**

**G1.** People use various methods to send and receive money from within and outside Uganda. In the past 12 months have you...

Sent money to anyone living within Uganda.....	Yes <input type="checkbox"/>	No <input type="checkbox"/>	> ASK ALL THE NEXT STATEMENTS, IF NO GO TO G14
Sent money to anyone living outside Uganda.....	<input type="checkbox"/>	<input type="checkbox"/>	>ASK ALL THE NEXT STATEMENTS, IF NO GO TO G14
Received money from anyone living within Uganda.....	<input type="checkbox"/>	<input type="checkbox"/>	>ASK THE NEXT STATEMENT, IF NO GO TO G14
Received money from anyone living outside Uganda.....	<input type="checkbox"/>	<input type="checkbox"/>	>IF NO GO TO G14



**G2. Which services and/or products from any financial institution, group, organisation or place do you CURRENTLY use to send or receive money? READ OUT MULTIPLE RESPONSES POSSIBLE**

**G3. Which services and/or products from any financial institution, group, organisation or place, did you use in the past to send or receive money but not currently? MULTIPLE RESPONSES POSSIBLE. INTERVIEWER READ THOSE THAT THE RESPONDENT HAS NOT MENTIONED FOR CURRENTLY USED.**

**G4. Which products and/or services from any financial institution, group, organisation or place, have you NEVER used to send or receive money? PROBE APPROPRIATELY TO VERIFY THAT THE RESPONDENT HAS NEVER HAD ANY PRODUCT OR SERVICES. MULTIPLE RESPONSES POSSIBLE.**

	G2. Currently used	G3. Previously used but stopped	G4. Never used
1. Cash.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Cheques/Bank drafts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. RTGSS (Real Time Gross Settlement System).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Money orders.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Direct deposit into an account.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Others (sp) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**G5. Which of the following channels have you ever used to send or receive money?**

**G6 What form (or which instrument) did you use to send or receive the money? SEE CODES BELOW THE GRIDS**

1. HAND RESPONDENT CARD.
2. PROMPTED RESPONSES.
3. MULTIPLE MENTION POSSIBLE.
4. RECORD ON GRID UNDER

**INTERVIEWER: IF THE RESPONDENT SAYS HE/SHE RECEIVED THE MONEY THROUGH THE BANK AND THAT BANK HAS WESTERN UNION OR MONEY GRAM SERVICES, PLEASE PROBE TO FIND OUT IF IT WAS RECEIVED THROUGH THE BANK OR EITHER OF THE ABOVE TRANSFER SERVICES. AND IF THE RESPONDENT HAS AN ACCOUNT IN THAT BANK, IF HE/SHE RECEIVED THE MONEY ON A WESTERN UNION OR MONEY GRAM COUNTER, IF HE/SHE WAS ASKED FOR A SECRET CODE.**

	G5				G6. Form used			
	WITHIN UGANDA		OUTSIDE UGANDA					
	Send	Receive	Send	Receive				
Formal commercial bank.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money transfer services e.g., Western Union, Money Gram etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Post office .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non –banking financial institutions e.g. forex bureaus .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile phone money transfer services.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Informal services e.g. taxi, friend, relatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**G6 CODES**

- |                 |                                   |   |
|-----------------|-----------------------------------|---|
| 1. Cash.        | 2. Cheques/Bank drafts            | 3. RTGSS (Real Time Gross Settlement System)  |
| 4. Money orders | 5. Direct deposit into an account | 6. Others (sp) _____ <input type="checkbox"/> |
|                 |                                   | _____ <input type="checkbox"/>                |

**G7. From how many sources or people do you receive this money regularly? ASK ONLY THOSE WHO RECEIVE MONEY PERSONALLY**

Insert number .....

**G8. How frequently do you receive money from the sources mentioned above? SINGLE RESPONSE**

- At least once a month       At least once every three months       At least once every six months  
 At least once a year       When need arises       Can't remember  
 Others Specify \_\_\_\_\_

**G9. Thinking about the last time you received money did you receive it for yourself or on behalf of another person?**

- Own use       Another person       Both

**G10. ASK ONLY THOSE WHO RECEIVE MONEY:** Thinking of the most recent time you received money, where did the money come from?

- Uganda       Other East African countries (i.e. Tanzania, Kenya including Rwanda & Burundi)  
 Southern Sudan       Another African country  
 Europe       North America (USA or Canada)       South America  
 Asia       The middle East –Arab country       Australia  
 Don't know

**ASK ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE UGANDA**

**G11. For the money you receive from outside Uganda, which is the most frequent source?**

- East Africa (i.e. Tanzania, Kenya including Rwanda & Burundi)       Southern Sudan       Another African country  
 Europe       North America (USA or Canada)       South America  
 Asia       The middle East –Arab country       Australia  
 Don't know

**G12. And thinking back to the last time you received money how much did you receive for yourself? SINGLE RESPONSE TICK OR RECORD CURRENCY PLEASE NOTE THAT IF THE MONEY IS RECEIVED FOR MORE THAN 1 PERSON THEN THE RESPONDENT SHOULD ONLY ANSWER FOR THE PORTION THAT WENT TO THEM. (INTERVIEWER INDICATE THE AMOUNT AND THE CURRENCY).**

INSERT AMOUNT:

Currency:  Ushs       Kshs       Tz shs       USD       Pound sterling       Japanese Yen       French franc       Others (sp)

**G13. ASK ALL WHO RECEIVE MONEY:** When you received the money what did you use it for? SPONTANEOUS, MULTIPLE RESPONSES. TICK ONLY THAT WHICH IS APPLICABLE TO THE RESPONDENT.

01. Home consumption (e.g. Food, clothing, rent)  
 02. Child Care  
 03. Education for self (e.g. Uniforms, meals, transport, books, pocket money, fees)  
 04. Education for others (e.g. Uniforms, meals, transport, books, pocket money, fees)  
 05. Travel  
 06. Farming  
 07. Business (Start up, Expansion, Working Capital)  
 08. Building works (Construction, renovation, Expansion)  
 09. Purchase of land (Agriculture, Non-agriculture)  
 10. Health  
 11. Ceremony (specify: Wedding, Birthday, Baptism, Funeral, Graduation)  
 12. Others Specify \_\_\_\_\_



**G14. ASK ALL RESPONDENTS** Does anyone else in this household receive remittances or money from anybody working/living outside this country?

Yes.....  > Go to G15                      No .....  > Go to section H

**G15.** If the response to **yes in G14**, how many people in your household receive money or remittances from people working outside this country?

Insert number :

**SECTION H: KNOWLEDGE, ATTITUDES AND PRACTICES (LITERACY)**

I am now going to talk about general issues that affect the way people perceive different things in life.

**H1** Generally speaking, to what extent do you agree or disagree that most people can be trusted?

Strongly agree                       Agree                       Disagree                       Strongly Disagree  
 Don't know                       No answer

**H2.** Generally speaking, to what extent do you agree or disagree that you can't be too careful when dealing with people?

Strongly agree                       Agree                       Disagree                       Strongly Disagree  
 Don't know                       No answer

**H3.** Have you ever heard or do you know the following?

	Ever heard of the word or phrase but don't know what it means	Ever heard of the word or phrase and know what it means	Never heard of the Word or phrase
Mortgage.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Uganda Stock Exchange....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Reference Bureau....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Budget.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leasing .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**H4.** I am going to read out some statements. Tell me the level to which you agree or disagree with them;

**READ OUT STATEMENTS ONE AT A TIME, ROTATE ORDER OF READING, SINGLE MENTION PER STATEMENT. MARK STARTING POINT WITH AN ASTERISK (\*).**

	Strongly Agree	Agree	Neither agree or disagree	Disagree	Strongly Disagree	Don't know
1. If the government lends to my financial institution and I get a loan then I think I don't need to pay back the loan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I trust formal commercial banks .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I trust savings and credit co-operatives (SACCOs).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I trust informal financial groups in my village.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I try to avoid taking loans as much as possible.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I trust my own experience/knowledge rather than the advice of others when it comes to money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. If I save regularly, eventually the small amounts will mount up and I'll be secure.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I would rather deal with people I know than with a large organisation when in times of need.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Strongly Agree	Agree	Neither agree or disagree	Disagree	Strongly Disagree	Don't know
9. Most services offered by formal banks are also available from other sources.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I often think I would like to start my own business but I can't get enough money together to do this.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I use credit to get money to spend on non-essential shopping.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. My financial institution gives me status in the eyes of my friends and family members.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I would rather buy with cash so that I can bargain rather than using credit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I often find that I am surprised by the final amount I have had to pay for a loan or credit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I would prefer to save money for a long-term goal.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Small loans help people get out of poverty.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Having a place to save helps people get out of poverty.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. I know how to use an ATM machine.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H5. Different people have different product and services available to them. Please tell me which of the following you have access to currently.....

**READ OUT LIST. MULTIPLE MENTION POSSIBLE. RECORD ON GRID UNDER**

H6 And, which of these products and services that you have access to, do you personally make use of?

**ASK FOR EACH MENTION IN H5, MULTIPLE MENTIONS POSSIBLE.**

H7. Which ones do you personally own?

	H5. Access to	H6. Personal use	H7. Personally own
Cell phone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone at home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public phone.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone at a friend/work.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal computer at home or work or elsewhere.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internet at home or work or elsewhere.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-mail at home or work or elsewhere.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A fax machine at home or work or elsewhere.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H8. What are your main sources of info about financial matters?

<input type="checkbox"/> 1. Radio	<input type="checkbox"/> 2. Television	<input type="checkbox"/> 3. Newspapers
<input type="checkbox"/> 4. Friends and relatives	<input type="checkbox"/> 5. Colleagues at work	<input type="checkbox"/> 6. Church or Mosque
<input type="checkbox"/> 7. My bank	<input type="checkbox"/> 8. Insurance company	<input type="checkbox"/> 9. SACCO
<input type="checkbox"/> 10. Internet	<input type="checkbox"/> 11. Employer	<input type="checkbox"/> 12. Don't have access to such information
<input type="checkbox"/> 13. My informal group	<input type="checkbox"/> 12. Other Specify _____	<input type="checkbox"/>



H9. Please tell me any three things you would most like to have information about in regard to financial matters? (START WITH THE MOST IMPORTANT)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Don't want any information because I have enough

Don't want any more information because I don't need it

H10. Please tell me which of the following statements apply to you.

**READ OUT STATEMENTS ONE AT A TIME. ONLY TICK IF YES. ROTATE STARTING POINT OF READING STATEMENTS. MARK STARTING POINT WITH AN ASTERISK (\*).**

- 1. I try to save regularly
- 2. I like carrying cash
- 3. People often ask me for advice on financial matters
- 4. I hate owing money to anyone
- 5. When I make financial decisions, I like to get advice from family/friends
- 6. Having a bank account makes it easier for me to get credit and other financial services
- 7. To get ahead in life, one needs to take some risks
- 8. I am worried that I won't have enough money for old age
- 9. I prefer to save where my money is safe, even if the interest rate or return is a little lower
- 10. I am saving for something specific, such as land, a house, a car, an appliance or furniture
- 11. I change where I invest my money to ensure the best returns or yields.
- 12. I have a good idea of what interest/returns I get on the money I save
- 13. I go without basic things so that I can save
- 14. I know a lot about money and finances
- 15. I think it is very hard to get a loan these days
- 16. I would not be able to feed my family without credit/taking a loan
- 17. I have many stable friendships and we support and trust each other.
- 18. I participate in communal work.
- 19. I am married or intend to get married
- 20. I like having an extended family (dependants)
- 21. I attend cultural functions
- 22. I am a religious person
- 23. I participate in community work
- 24. I participate in sporting activities
- 25. I attend parties
- 26. I go for joint activities like hunting (animals and insects), harvesting millet, mushrooms etc
- 27. I take myself to be important in community
- 28. I enjoy being greeted
- 29. I like receiving visitors at home
- 30. I like conversations
- 31. I avoid taking risks with my money or resources
- 32. I am satisfied with the little I have and focus on how to use it properly
- 33. I take advice from many people but select what to consider appropriate advice to follow



**H11.** The next section contains a list of questions that are personal but we hope you will cooperate and answer them. Remember I indicated that whatever response you make will be treated as confidential and will be aggregated with other responses. Please indicate which of the following statements apply to you. **READ OUT OR GIVE TO RESPONDENT TO CIRCLE. ONLY TICK IF YES. ROTATE STARTING POINT OF READING STATEMENTS. MARK STARTING POINT WITH AN ASTERISK (\*).**

- |   |   |
|---|---|
| <input type="checkbox"/> I have rather a boring life and I don't do many different things | <input type="checkbox"/> My daily activities involve little or no physical activities |
| <input type="checkbox"/> I do not drink alcoholic drinks at all, or seldom                | <input type="checkbox"/> So far I am satisfied with what I have achieved in my life   |
| <input type="checkbox"/> I don't feel well most of the time                               | <input type="checkbox"/> I consider myself fit for sporting activities                |
| <input type="checkbox"/> I feel lonely  | <input type="checkbox"/> I feel alive and energetic                                   |
| <input type="checkbox"/> I can't afford to eat the different kinds of foods               | <input type="checkbox"/> Generally I am a happy and cheerful person                   |
| <input type="checkbox"/> I feel anxious, tense and a sense of panic                       | <input type="checkbox"/> I don't know very many people                                |
| <input type="checkbox"/> People very rarely ask me for my advice                          | <input type="checkbox"/> I have a varied life with lots of different activities       |
| <input type="checkbox"/> I don't feel I really belong – I want to be more accepted        | <input type="checkbox"/> Sometimes I feel quite frightened                            |
| <input type="checkbox"/> I often drink three or more alcoholic drinks a day               | <input type="checkbox"/> I regard myself as a religious person                        |
| <input type="checkbox"/> I don't really have a close relationship with anyone             | <input type="checkbox"/> I have many dreams in life but will never achieve them       |
| <input type="checkbox"/> I feel well and in good health                                   | <input type="checkbox"/> My life has meaning and purpose                              |

**H12.** I am going to read out four statements to you, please tell me which statement best describes how you feel about your life." Which statement below best describes how you feel about your life? **SINGLE RESPONSE**

- 1  My life is very close to the way I would like it to be  
 2  My life is fairly close to the way I would like it to be  
 3  My life is not very close to the way I would like it to be  
 4  My life is not at all close to the way I would like it to be  
 5  Don't know

**SECTION I: NUMERACY SKILLS**

We are now going to talk about simple things that matter in life and those that we apply in our day to day lives such as going to buy goods at the shop and counting how much change is returned by the shop keeper, how much money we shall need in a month etc and these questions are very simple.

**11.** If you have 200 shs and someone gives you 500 shs. How much money will you have ? (Interviewer is the answer correct?)  
 Record the respondents answer and thereafter tick whether **CORRECT** or **WRONG**

Correct  Wrong  Don't know

**12.** If someone asked you to multiply (6\*3) what answer will you get? (Interviewer is the answer correct?)  
 Record the respondents answer and thereafter tick whether **CORRECT** or **WRONG**

Correct  Wrong  Don't know

**13.** If you have 4 potatoes and someone adds you 3 more potatoes, how many potatoes will you have? (4+3) (Interviewer is the answer correct?)  
 Record the respondents answer and thereafter tick whether **CORRECT** or **WRONG**

Correct  Wrong  Don't know

**14.** If you shared 40 oranges equally amongst 10 children how many oranges would each of them get? (Interviewer is the answer correct?)  
 Record the respondents answer and thereafter tick whether **CORRECT** or **WRONG**.

Correct  Wrong  Don't know



**INDICATORS**

**J 1. What is the household's most important source of earnings? SPONTANEOUS RESPONSES SINGLE MENTION**

- Agriculture                       Self employment                       Wage employment  
 Transfers (pension, allowances, social security benefits, remittances)  
 Profits and interest (Profits, dividends, interest, royalties)  
 Others (sp) \_\_\_\_\_    
 Don't Know

**J2. What was the household's income from farming enterprises during the past 12 months? SPONTANEOUS RESPONSES SINGLE MENTION**

- Less than 500,000                       500,001 - 1,000,000                       1,000,001 - 5,000,000  
 5,000,001 - 10,000,000                       10,000,001 - 20,000,000                       20,000,001 - 30,000,000  
 Over 30,000,001                       Don't engage in farming enterprises (**DON'T READ OUT**)                       None

**J 3. What was the household's income from other economic activities which are not farming activities in the past 12 months?**

**SPONTANEOUS RESPONSES SINGLE MENTION**

- Less than 500,000                       500,001 - 1,000,000                       1,000,001 - 5,000,000  
 5,000,001 - 10,000,000                       10,000,001 - 20,000,000                       20,000,001 - 30,000,000  
 Over 30,000,001                       Don't engage in other non- farming enterprises (**DON'T READ OUT**)

**J 4. Does every member of the household have at least two sets of clothes?                      Yes                        No**

**J 5. Does every child in this household (i.e. all those under 16 years) have a blanket?                      Yes                        No**

**J 6. Does every member of the household have at least one pair of shoes?                      Yes                        No**

**J 7. What is the average number of meals taken by household members per day in the last 7 days? For example breakfast, lunch and dinner.**

- 1 Meal                       2 Meals                       3 Meals                       Others (Specify) \_\_\_\_\_

**J 8. What did you do when you last ran out of salt?**

- Borrowed from neighbours  
 Bought  
 Did without  
 Have never run out of salt

**J 9. Did every member of the household consume sugar during the last 7 days/week?**

- Yes all                       Adults only  
 Children only                       None

**J10. What did your children below 5 years (0-4 years) have for breakfast today?**

**Please not that breakfast is anything eaten or drank in the morning at 10 am or before.**

- Tea/Drink with sugar only                       Milk/Milk tea with sugar, e.t.c.  
 Tea/Drink with solid food                       Tea/Drink without sugar with solid food  
 Porridge with solid food                       Porridge with sugar only  
 Porridge with milk                       Porridge without sugar only  
 Nothing  
 Others (sp) \_\_\_\_\_



**J 11.** What did your children between 5 to 13 years have for breakfast today?

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Tea/Drink with sugar only               | <input type="checkbox"/> Milk/Milk tea with sugar, e.t.c. | <input type="checkbox"/> Tea/Drink with solid food |
| <input type="checkbox"/> Tea/Drink without sugar with solid food | <input type="checkbox"/> Porridge with solid food         | <input type="checkbox"/> Porridge with sugar only  |
| <input type="checkbox"/> Porridge with milk                      | <input type="checkbox"/> Porridge without sugar only      | <input type="checkbox"/> Nothing                   |
| <input type="checkbox"/> Others (sp) _____                       | <input type="text"/>                                      | <input type="text"/>                               |

**SECTION K: Household assets and Facilities**

**HOUSEHOLD FACILITIES PLEASE TICK THE APPROPRIATE OPTIONS**

**TRANSPORTATION:**

**K1.** Which of the following do you have in this household?(**READ OUT, MULTIPLE MENTIONS POSSIBLE**) INTERVIEWER: ITEMS SHOULD BE IN

**WORKING CONDITION**

- |   |  |                                  |
|---|--|----------------------------------|
| <input type="checkbox"/> Motor Cycle            | <input type="checkbox"/> Motor Vehicle | <input type="checkbox"/> Bicycle |
| <input type="checkbox"/> Boat/Canoe             | <input type="checkbox"/> Donkey        | <input type="checkbox"/> None    |
| <input type="checkbox"/> Others (specify) _____ | <input type="text"/>                   | <input type="text"/>             |

**COMMUNICATION**

**K2.** Which of the following equipment /services does this household own? (**READ OUT, MULTIPLE MENTIONS POSSIBLE**) INTERVIEWER: ITEMS

**SHOULD BE IN WORKING CONDITION**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Television           | <input type="checkbox"/> Radio          | <input type="checkbox"/> Mobile phone  |
| <input type="checkbox"/> Fixed line phone     | <input type="checkbox"/> Postal address | <input type="checkbox"/> Email Address |
| <input type="checkbox"/> None                 |   |  |
| <input type="checkbox"/> Others Specify _____ | <input type="text"/>                    | <input type="text"/>                   |

**K3. LAND OWNERSHIP;** If owner occupied in Dwelling Unit, ask: what type of tenure

- |  |                                       |  |                                       |                                     |
|--|---------------------------------------|--|---------------------------------------|-------------------------------------|
| <input type="checkbox"/> a) Customary/clan | <input type="checkbox"/> b) Freehold. | <input type="checkbox"/> c) Mailo Land | <input type="checkbox"/> D) Leasehold | <input type="checkbox"/> Don't know |
|--|---------------------------------------|--|---------------------------------------|-------------------------------------|

**Day of week**

- |                                 |                                  |                                    |                                   |                                 |                                   |                                 |
|---------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Monday | <input type="checkbox"/> Tuesday | <input type="checkbox"/> Wednesday | <input type="checkbox"/> Thursday | <input type="checkbox"/> Friday | <input type="checkbox"/> Saturday | <input type="checkbox"/> Sunday |
|---------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|

**Time of interview**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Morning (before 12:00) | <input type="checkbox"/> Afternoon (12:01-17:00) | <input type="checkbox"/> Evening (17:01 or later) |
|---|--|---|

Ending time for the Interview: 

H	H	:	M	M
<input type="text"/>	<input type="text"/>	:	<input type="text"/>	<input type="text"/>

DURATION OF INTERVIEW (RECORD TIME): 

H	H	:	M	M
<input type="text"/>	<input type="text"/>	:	<input type="text"/>	<input type="text"/>

**GPS READINGS:**

	<b>North</b>	<b>South</b>	<b>Degrees</b>	<b>Minutes</b>	<b>Seconds</b>
Latitude:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>East</b>	<b>West</b>	<b>Degrees</b>	<b>Minutes</b>	<b>Seconds</b>
Longitude:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**THANK RESPONDENT AND CLOSE INTERVIEW.**

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from..... and has been checked.

Sign.....







Makerere University Kampala



The Republic of Uganda



Uganda Insurers Association

