



NAMIBIA FINANCIAL INCLUSION SURVEY (NFIS) 2025

QUESTIONNAIRE NUMBER

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Q 1.1 Region Code

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Q 1.2 Constituency Code

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Q 1.3 PSU Number

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Q 1.4 Urban/Rural

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Q 1.5 Dwelling number

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Q 1.6 Household number

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Q1.7 Field staff

Interviewer name

Staff Code

--	--	--	--	--

Supervisor name

Staff Code

--	--	--	--	--

Q1.8 Starting date

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D D M M Y Y Y Y

Q 1.9 Ending date

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D D M M Y Y Y Y

Q 1.10 GPS readings

Latitude

--	--	--	--	--	--	--	--	--	--

Longitude

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Q1.11 Physical address of the household.....

.....
Q 1.12 Name of head of the household
.....

Q1.13 Telephone/Mobile number of the household (if any)

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Q 1.14 Name of the respondent.....

Q 1.15 Structure number

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Q 1.15 Field administrative information

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INTERVIEW RESULT CODES

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

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

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.....

.....

.....

PARTICULARS OF THE VISITING POINT

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

Q5.1 INTRODUCTION

My name is _____ I am a representative of the Namibia Statistics Agency (NSA). The NSA is conducting the 2025 Namibia Financial Inclusion Survey aimed at getting a better idea of how Namibians source their income and manage their financial lives, focusing more on the uptake and usage of financial products and services. A similar survey was done in 2017, therefore this survey is being undertaken to identify what changes have occurred over the past 7 years.

The survey will be conducted over a period of two (2) weeks and is being carried out under the provision of the Statistics Act, 2011 (Act No. 9 of 2011). This Act ensures that all information collected is kept strictly confidential and used only for statistical purposes. Your responses will be combined with others and reported in a way that guarantees no individual or household can be identified.

Your participation is extremely important for ensuring that the survey represents the experiences and needs of all Namibians. The interview will take approximately [insert estimated time].

First, I must make a list of everyone in the household in order to choose one (1) person who will be interviewed, as not all household members will be interviewed.

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

HOUSEHOLD REGISTER

Q6.1 How many people are part of this household? [INCLUDE MEMBERS WHO WERE ABSENT FOR LESS THAN SIX MONTHS]

Q6.2 Of the people you mentioned above, how many are at least 15 years old, who will be available for the duration of this survey, and are mentally/physically capable to be interviewed?

Household members who are at least 15 years old, will be available for the duration of this survey, and are mentally/physically capable to be interviewed	Q7.1 LIST THE NAMES OF HH MEMBERS FROM OLDEST TO YOUNGEST [USE THE TABLE BELOW TO RECORD ALL THE NAMES OF THOSE HOUSEHOLD MEMBERS WHO ARE AT LEAST 15 YEARS OLD..]	Q7.2 How old was [NAME] on his/her last birthday? IF AGE IS GREATER THAN 120 YEARS, ENTER 120.	Q7.3 Is [NAME] male or female?		Q7.4 Is [NAME] an income earner? AN INCOME EARNER IS A PERSON WHO RECEIVES INCOME IN EITHER CASH OR IN-KIND.		Q7.5 How many people that are not members of this household depend on this income? IF YES IN 7.4.
			M	F	YES	NO	
	1				1	2	
	2				1	2	
	3				1	2	
	4				1	2	
	5				1	2	

	6				1	2	1	2		
	7				1	2	1	2		
	8				1	2	1	2		
	9				1	2	1	2		
	10				1	2	1	2		
	11				1	2	1	2		
	12				1	2	1	2		
	13				1	2	1	2		
	14				1	2	1	2		
	15				1	2	1	2		

8.1 How many people have not been included in the list of eligible members? THESE ARE HOUSEHOLD MEMBERS WHO ARE EITHER YOUNGER THAN 15 YEARS, WILL NOT BE AVAILABLE FOR THE DURATION OF THIS SURVEY, OR ARE MENTALLY/PHYSICALLY INCAPABLE TO BE INTERVIEWED.

[AUTO FILL WITH THE DIFFERENCE BETWEEN Q6.1 AND Q6.2]

Household members who are either younger than 15 years, will not be available for the duration of this survey, or are mentally/physically incapable to be interviewed	Q8.1a LIST THE NAMES OF HH MEMBERS FROM OLDEST TO YOUNGEST [who are either younger than 15 years, will not be available for the duration of this survey, or are mentally/physically incapable to be interviewed]	Q8.2 How old was [NAME] on his/her last birthday? IF AGE IS GREATER THAN 120 YEARS, ENTER 120.	Q8.3 Is [NAME] male or female?	Q8.4 Is [NAME] an income earner? AN INCOME EARNER IS A PERSON WHO RECEIVES INCOME IN EITHER CASH OR IN-KIND.			
				M	F	YES	NO
	1			1	2	1	2
	2			1	2	1	2
	3			1	2	1	2
	4			1	2	1	2
	5			1	2	1	2

Q8.5 How many people that are not members of this household depend on this income?	Q8.6 Why did you not include [NAME] in the previous table? [SEE CODE LIST 3]

	6				1	2	1	2
	7				1	2	1	2
	8				1	2	1	2
	9				1	2	1	2
	10				1	2	1	2
	11				1	2	1	2
	12				1	2	1	2
	13				1	2	1	2
	14				1	2	1	2
	15				1	2	1	2

KISH TABLE

[1. IN ORDER TO DETERMINE WHO YOU WILL BE INTERVIEWING YOU WILL NEED THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THIS QUESTIONNAIRE, AND THE NUMBER OF THE PERSONS IN THE HOUSEHOLD WHO QUALIFY FOR THE INTERVIEW.]

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

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

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

[6. INTERVIEW THE SELECTED INDIVIDUAL.]

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

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

My name is _____ I am a representative of the Namibia Statistics Agency (NSA). The NSA is conducting the 2025 Namibia Financial Inclusion Survey aimed at getting a better idea of how Namibians source their income and manage their financial lives, focusing more on the uptake and usage of financial products and services. A similar survey was done in 2017, therefore this survey is being undertaken to identify what changes have occurred over the past 7 years.

The survey will be conducted over a period of two (2) weeks and is being carried out under the provision of the Statistics Act, 2011 (Act No. 9 of 2011). This Act ensures that all information collected is kept strictly confidential and used only for statistical purposes. Your responses will be combined with others and reported in a way that guarantees no individual or household can be identified.

Your participation is extremely important for ensuring that the survey represents the experiences and needs of all Namibians. The interview will take approximately [insert estimated time].

NOTE: CIRCLE THE CORRECT ANSWER.

SECTION A: HOUSEHOLD INFORMATION AND DEMOGRAPHICS

A1. Are you the head of the household?

Yes	1	GO TO A7
No	2	GO TO A2

A2 How old was the head of the household on his/her last birthday? [IF AGE IS GREATER THAN 120 YEARS, ENTER 120]

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A3. Is the head of the household male or female? [AVOID INFERRING THE SEX OF THE PERSON FROM NAMES AS THERE ARE NAMES USED BY BOTH SEXES.]

Male	1
Female	2

A4 Please tell me what the marital status is of the head of the household. [DO NOT READ OUT. PROBE FOR TYPE OF MARRIAGE IF MARRIED.]

Never Married	1
Married with Certificate	2
Married traditionally/Customary	3
Consensual Union	4
Divorced	5
Widowed	6
Separated	7
Don't know	9

A5 Does the head of the household earn an income?

Yes	1
No	2

A6 What is your relationship to the head of the household? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Spouse	1
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Partner	2
Daughter/Son	3
Daughter/Son-In-Law	4
Grandchild	5
Parent	6
Parent-In-Law	7
Sister/Brother	8
Sister/Brother-In-Law	9
Other Relative	10
Domestic Worker	11
Other Non-Relative	12

A7. What is the MAIN source of income that the household head depends on for a livelihood? [SINGLE MENTION]

Salaried employee (public or private employee)	1
Self-employed – unregistered business (informal)	2
Self-employed – registered business (formal)	3
Farmer	4
Dependent - grant/aid, pension or assistance from other people (for example remittances)	5
Occasional / part time / piece job worker	6
Other (SPECIFY__)	7

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A8. Including you, in total how many household members contribute to the household income? RECORD NUMBER OF PEOPLE.

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A9. What is your MONTHLY HOUSEHOLD income before tax and other deductions? (N\$) IF REFUSED OR DON'T KNOW PLEASE LEAVE BOX BLANK AND FILL CODE IN THE SINGLE BOX.

--	--	--	--	--	--	--	--

Refused	99	GO TO A10
Don't know	999	GO TO A10

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A10. What is the head of household's highest level of education achieved? [SEE CODELIST 16]

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A11. Which of the following documents does the head of household have in their name? [READ OUT RESPONSES. ALLOW MULTIPLE RESPONSES]

National Identity card (ID)	1
Salary pay-slip	2
Title deed for property	3
Birth certificate	4
Passport	5
Driver's license	6
Utility bill/proof of residence document	7
None of the above	8

A12. Does anyone in this household have a bank or mobile money account?

Yes	1	GO TO A12a
No	2	GO TO A12b

A12a [IF YES IN A12, PLEASE ASK.] What type of accounts are owned in the household? These may belong to you or any other member of the household. [READ OUT. ALLOW FOR MULTIPLE ANSWERS]

Bank account e.g., BANK WINDHOEK, FNB, Nedbank, STANDARD BANK, BANK BIC, etc.	1
Smart Account e.g., NamPost	2
Mobile Wallets Account e.g., E-Wallet, Blue-Wallet, MobiMoney, Easy-Wallet, Shoprite Mobile Wallets, etc.	3
Digital Accounts (Bitcoin, Block chain, Google Pay, Apple Pay, Samsung Pay, Virtual Card, e-commerce wallets)	4

A12b [IF NO IN A12, PLEASE ASK] Please tell me the reasons why people in this household are not using financial services (banking or mobile wallet)? [DO NOT READ OUT. ALLOW FOR MULTIPLE ANSWERS]

Do not see any value (uses cash all the time)	1
Cannot afford the costs of mobile wallets or banks (expensive)	2
Do not have money to send or receive	3
Not educated (can't use)	4
Don't have enough information about mobile money	5
Don't have enough information about banks	6
Lost money to a mobile money provider before	7
Lost money to a bank before	8

Do not have the required documents	9
Have not thought of it	10
Other (SPECIFY__)	11

A13. Please tell me which of the following applies to you or your household in the past 12 months? [READ OUT. ALLOW FOR MULTIPLE ANSWERS]

My household has moved to a new location	1	GO TO A13a
A member(s) of this household has moved to a new location	2	
A new member of this household moved here from another location	3	
None of the above	4	GOTO A14a

A13a. Please tell me the reasons for your household or your household member relocating? [ALLOW FOR MULTIPLE ANSWERS]

To find work or better financial prospects	1
To join other family	2
Area was unsafe or experiencing conflict	3
To move closer to facilities e.g., schools, health care, etc.	4
Other (SPECIFY__)	5

A13b. Please tell me where your household or your household member has relocated from? [SEE CODE LIST 2]

A14a. Is there anyone in this household that has any disability?

Yes	1	GO TO A14b
No	2	GO TO A15

A14b If yes, what type of disability do you or any member of your household have? [REFER TO THE MOST SEVERE]

Visual Impairment	1
Hearing Impairment	2
Physical (difficulty walking or climbing steps, Washing all over or dressing)	3
Remembering or concentrating	4
Communicating, for example understanding or being understood	5

A14c Have you or any member of your household experienced any difficulty in accessing financial services because of this difficulty?

Yes	1 GO TO A14d
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No	2 GO TO A15
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A14d [IF YES IN A14c, ASK] **How would you or any member of your household prefer to access financial services given the difficulty you have declared as result of a disability(ies)?** [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Digital Accessibility: Ensuring digital banking platforms are compatible with assistive technologies like screen readers, and provide features like font size adjustment, high contrast mode, and keyboard navigation	1
Physical Accessibility: Redesigning bank branches and ATMs to facilitate easy movement and access for people with disabilities	2
None	3

AGE OF SELECTED RESPONDENT

A15 How old were you on your last birthday? [IF AGE IS GREATER THAN 120 YEARS, ENTER 120]

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SEX OF SELECTED RESPONDENT

A16 Is [NAME] Male or Female? ? [AVOID INFERRING THE SEX OF THE PERSON FROM NAMES AS THERE ARE NAMES USED BY BOTH SEXES.]

Male	1
Female	2

MARITAL STATUS OF SELECTED RESPONDENT

A17 What is your marital status? [DO NOT READ OUT. PROBE FOR TYPE OF MARRIAGE IF MARRIED]

Never Married	1
Married with Certificate	2
Married traditionally/Customary	3
Consensual Union	4
Divorced	5
Widowed	6
Separated	7
Don't know	9

EDUCATION OF SELECTED RESPONDENT

A18 What is your highest grade/standard or level of education? SEE CODELIST 16

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DECISION MAKING

A19 In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household. Which of the following describes your situation best? [READ OUT. SINGLE MENTION ONLY.]

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

HEALTH STATUS

A20 How would you describe your general state of health? Is it... [READ OUT. SINGLE MENTION ONLY.]

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

A21 When you are ill, where do you mostly get treatment? [DO NOT READ OUT. SINGLE MENTION ONLY.]

I do not get treatment	1
Public hospital or clinic	2
Private doctor	3
Private hospital	4
Traditional healer	5
Friend or family member	6
Church or other religious place	7
Other (SPECIFY__)	8

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COPING MECHANISMS

	A22 Thinking back over the past year, how often have you or your household... [IF RESPONSE TO THIS QUESTION EQUALS TO 1, THEN GO TO NEXT ITEM, OTHERWISE IF LAST ITEM, PROCEED TO Q24]				A23 Who would you turn to for financial help if you experienced this difficulty?
	Always	Often	Sometimes	Never	[SEE CODE LIST 4. READ OUT. MULTIPLE MENTION POSSIBLE]
a) Had to skip a meal because you didn't have enough money to buy food	4	3	2	1	
b) Had to go without medical treatment/medicine because you did not have money for treatment/medicine	4	3	2	1	
c) Not been able to send children to school because of a lack of money for transport/uniform/other school costs	4	3	2	1	
d) Had to go without a cash income and had to make a plan for daily needs	4	3	2	1	

CONSTRUCTION MATERIALS

A24 Dwelling structure [INTERVIEWER TO OBSERVE. ONLY ASK WHEN UNCERTAIN.]

A24a What type of dwelling does your household occupy? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Formal dwelling/house or brick/concrete block structure on a separate stand or yard or on farm	1
Traditional dwelling/hut/structure made of traditional materials	2
Flat or apartment in a block of flats/flat or apartment in a block of flats in a complex	3
Cluster house in complex	4
Town house (semi-detached house in complex)	5
Semi-detached house	6
Formal dwelling/house/flat/room/servants' quarters/granny flat/cottage in the backyard	7
Informal dwelling/shack in backyard	8
Informal dwelling/shack not in backyard, e.g. in an informal/squatter settlement or on farm	9
Caravan/tent	10
Single quarters	11
Other (SPECIFY__)	12

A24b What is the MAIN material used for the roof of the main dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Corrugated iron/zinc sheet	1
Asbestos sheet	2
Brick tiles	3
Concrete	4
Thatch, grass	5
Slate	6
Wood covered with malthoid	7
Sticks with mud and cow-dung	8

Tin	9
Wood/board/plastic/Canvas	10
Other (SPECIFY__)	11

A24c What is the MAIN material of the floor of the main dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Sand/Earth	1
Cement	2
Mud/Clay	3
Wood	4
Concrete	5
Tiles (Ceramic/Wood/Plastic)	6
Interlocks/Bricks	7
Other (SPECIFY__)	8

A24d What is the MAIN material for the outer walls of the main dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Cement blocks/Bricks/Stones	1
Burnt bricks/Face bricks	2
Mud/Clay bricks	3
Corrugated iron/Zinc	4
Prefabricated materials	5
Wooden poles/Sticks or Grass/Reeds	6
Sticks with mud/Clay/Cow dung	7
Tin	8
Wood/board/plastic/Canvas	9
Other (SPECIFY__)	10

A25 How many rooms does this dwelling have, excluding the kitchen, bathroom(s) and garage?

A25a How many rooms in this dwelling including the kitchen, bathroom(s) and garage are used for sleeping purposes?

A25b How many people usually sleep in this dwelling?

HOUSING TENURE

A26 What is the ownership status of this Housing/Dwelling Unit? [READ OUT. SINGLE MENTION ONLY.]

You or a member of your household owns this dwelling	1	GO TO A27
You or a member of your household rents this dwelling	2	GO TO A33
This dwelling is provided rent-free	3	GO TO A33
Don't know	9	GO TO A33
Other (SPECIFY __)	4	GO TO A33

A27 If you, or someone in your household OWNS this dwelling, how did you acquire this dwelling? [READ OUT. SINGLE MENTION ONLY.]

You or a member of your household bought this dwelling	1	GO TO A28
You or a member of your household built this dwelling	2	GO TO A28
You or a member of your household inherited this dwelling	3	GO TO A30
Don't know	9	GO TO A30
Other (SPECIFY __)	4	GO TO A30

A28 If you BOUGHT or BUILT this dwelling, where did you get most of the money for buying or building this dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

No money needed; I used materials collected from nature	1
Pension pay-out	2
Savings	3
Inherited money	4
Loan from a bank	5
Loan from a financial institution which is not a bank	6
Government scheme	7
Borrowed from employer	8
Subsidy from employer	9
Borrowed from family/friends	10
Borrowed from informal money lender/cash loans lender	11
Borrowed from a savings club/group	12
Don't know	99
Other (SPECIFY __)	13

A29 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you owe money on the dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2
Don't know	9

A30 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you have an official document (title deed issued by the Government) stating that you are the rightful owner of this dwelling? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2
Don't know	9

A31 [IF HOUSEHOLD OWNS THE DWELLING, ASK:] Do you own the land on which your dwelling is? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO A32
No	2	GO TO A33
Don't know	9	GO TO A33

A32 [IF HOUSEHOLD OWNS THE LAND ON WHICH THE DWELLING IS; ASK:] **What proof do you have that you own this land? Do you have a...** [READ OUT. SINGLE MENTION ONLY.]

Title deed	1
Land Rights Certificate (Ministry of Lands)	2
Offered/Customary Free	3
Customary ownership/Traditional letter	4
Contracts/Lease Agreement	5
Starter Title	6
Land Hold Title	7
Freehold Title	8
Don't know	99
Other (SPECIFY__)	9

A33 Do you own other dwellings? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO A34
No	2	GO TO A35
Don't know	9	GO TO A35

A34 [IF YES TO A33, ASK:] **Why do you own other dwellings?** [DO NOT READ OUT . MULTIPLE MENTION POSSIBLE.]

For rental income	1
I bought it to sell it for a profit	2
For other family members to live in	3
To own as an asset that can be used as collateral	4
Don't know	9
Other (SPECIFY__)	6

A35 Do you own land somewhere else? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO A36
No	2	GO TO A37
Don't know	9	GO TO A37

A36 [IF YES TO A35, ASK:] **What proof do you have that you own this land? Do you have a...** [READ OUT. SINGLE MENTION ONLY.]

Title deed	1
Land Rights Certificate (Ministry of Lands)	2
Offered/Customary Free	3
Customary ownership/Traditional letter	4
Contracts/Lease Agreement	5
Starter Title	6
Land Hold Title	7
Freehold Title	8
Don't know	99
Other (SPECIFY__)	9

A37 In your opinion, please tell me which of the following statements do you agree with? [READ OUT.]

	YES	NO	DON'T KNOW
a) You will never move and will probably spend your whole life in this dwelling	1	2	9
b) Your dwelling is something to keep and never sell	1	2	9
c) If you needed a large sum of money, you would sell your dwelling	1	2	9
d) You would sell your dwelling to buy a bigger dwelling	1	2	9
e) You would use your dwelling as security when borrowing money	1	2	9
f) You think of your dwelling as an investment that will increase in value over time	1	2	9
g) Your dwelling is an asset to earn money e.g. by renting it out to someone else	1	2	9
h) You have enlarged or plan to enlarge your dwelling	1	2	9

A38 Which of the following applies to the MAIN source of drinking water of your household? [READ OUT. SINGLE MENTION ONLY.]

Piped water inside from local water scheme (operated by services provider)	1
Piped water outside from local water scheme (operated by services provider)	2
Public pipe from local water scheme (operated by services provider)	3
Borehole/Borehole with tank covered	4
Borehole with open tank	5
River/Dam/Stream	6
Canal	7
Well Protected	8
Well unprotected	9
Protected Spring	10
Bottled/filtered/purified water	11
Other (SPECIFY__)	12

A39a Which of the following applies to your household's MAIN sanitation facility? [READ OUT. SINGLE MENTION ONLY.]

A39b. Please also tell me if this facility is shared with other households. [ASK FOR FACILITY SELECTED IN A39a]

	A39a	A39b	
		YES	NO
Flush connected to main sewer	1	1	2
Flush connected to septic cesspool	2	1	2
Flush not connected main sewer/ septic cesspool	3	1	2
Chemical toilet (mobile toilet)	4	1	2
Pit latrine with ventilation pipe	5	1	2
Covered pit latrine without ventilation pipe	6	1	2

Uncovered pit latrine without ventilation pipe	7	1	2
Bucket toilet (manually removed)	8	1	2
No toilet facility/Open defecation (bush, riverbed, fields, plastic bag)	9		
Other (SPECIFY __)	10	1	2

A40 What is the MAIN source of energy that your household uses for cooking and Lighting? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Source	(a) Cooking		(b) Lighting	
Electricity from mains	1	GO TO A40b	1	GO TO A41
Electricity from generator	2	GO TO A40b	2	GO TO A40c
Gas	3		3	
Paraffin/Kerosene	4		4	
Wood	5		5	
Candles	6		6	
Animal Dung	7		7	
Solar Energy	8		8	
Battery Lamp /Torch/Cellphone	9		9	
None	10		10	
Other (SPECIFY __)	11		11	

A40c. [If the answer in A40a and/or A40b is codes 2-11, ASK:] **What is the MAIN reason for using this type of energy or fuel for cooking or lighting?** [DO NOT READ OUT. SINGLE MENTION ONLY]

Do not have electricity	1
Unreliable electricity supply	2
Do not afford electricity charges	3
To save electricity	4
Prefer this	5
Cheaper	6
Other	7

CLEAN ENERGY AWARENESS AND USAGE

A41. Have you heard of the solar energy of domestic solar systems?

Yes	1 GOTO A41a
No	2 GOTO A42

A41a. Are you interested in owning a solar energy or a domestic solar system?

Yes, I own one	1	GOTO A41d
Yes, I would like to	2	GOTO A41c
No, I am not	3	GOTO A41b

A41b Why are you NOT interested in owning solar energy or a domestic solar system? [DO NOT READ OUT. MULTIPLE ANSWERS POSSIBLE.]

I do not know about this	1	GOTO A42
I cannot afford it (expensive)	2	
I do not trust it	3	
I do not know where to buy one	4	
Absence/ Limited solar financing schemes	5	
Other (SPECIFY__)	6	

A41c Why are you interested in owning a solar energy source (solar lantern or domestic solar systems)? [DO NOT READ OUT. MULTIPLE ANSWERS POSSIBLE]

It is more economical	1	GOTO A42
It gives out less smoke or noise	2	
It is safer to use	3	
It is easier to use	4	
To no longer pay municipal bills	5	
Other (SPECIFY__)	6	

A41d What uses do you make of your solar power source (solar lantern or domestic solar systems)? [DO NOT READ OUT. MULTIPLE ANSWERS POSSIBLE (APPLICABLE TO ONLY THOSE WHO SAID THEY OWN SOLAR POWER SOURCES)]

Lighting	1
Use to power TV/radio	2
Use to power fridge	3
Solar water Heater	4
For cooking	5
Charge mobile phone	6
For business	7
Other (SPECIFY__)	8

A.42. Who is MAINLY responsible for day-to-day money management in your household? [READ OUT]

You manage the money (household head)	1
You manage the money with a spouse or partner	2
You manage the money for the household with other people	3
Someone else in the household other than the head of household	4
Some people in the household manage the money on behalf of everyone	5

A43 Please tell me which of the following do you, or your household, own or have access to. Please remember that the assets you list should be in working order. [READ OUT. SINGLE MENTION PER ITEM.]

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

A43a Which of the following do you/your household own or have access to? Please remember that the assets you list should be in working order. [READ OUT. SINGLE MENTION PER ITEM.]

				A43b [IF OWN OR HAVE ACCESS, ASK:] Do you use it personally?	
Item	OWN	HAVE ACCESS	DO NOT OWN & NO ACCESS	YES	NO
a) Smartphone	1	2	3	1	2
b) Feature and basic cellphone	1	2	3	1	2
c) Public phone		2	3	1	2
d) Landline at home	1	2	3	1	2
e) Internet		2	3	1	2

A44 Which of the following documents do you have in your name? [READ OUT. MULTIPLE MENTION POSSIBLE.]

	Yes	No
a) Identification document/Passport	1	2
b) Documents that show your residential address (not necessarily in your name)	1	2
c) Proof of income (e.g. pay slip)	1	2
d) Driver's License	1	2

A45 Please tell me whether you agree or disagree with the following statements: [READ OUT CATEGORIES. SINGLE MENTION PER STATEMENT ONLY.]

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

SECTION B: FARMING

B1 Please tell me which of the following statements best describes your household situation: [READ OUT. SINGLE MENTION ONLY.]

Your household is only involved in farming and no one in the household has any other work	1	GO TO B2
Your household is involved in farming AND other work	2	
Your household is NOT involved in farming at all	3	
Your household owns farmland, but is not involved in farming	4	

B2 Which of the following describes your household situation best: [READ OUT. SINGLE MENTION ONLY.]

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

B2a Please tell me what kind of agricultural crops you/your household are involved in? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

B2aa Please tell me which one you make the most income from?

B2b Please tell me what kind of indigenous natural products you/your household are involved in [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

B2bb Please tell me which one you make the most income from?

B2c Please tell me what kind of livestock/poultry/fish your household have [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

B2cc Please tell me which one you make the most income from?

	B2a	B2aa-cc
	Yes	
(a) Crops		
1) Maize	1	1
2) Mahangu	1	2
3) Wheat	1	3
4) Sorghum	1	4
5) Fruit	1	5
6) Vegetables	1	6
7) Ground nuts	1	7
8) Other (SPECIFY__)	1	8
99) None		
(b) Indigenous Natural Products		
1) Devil's claw	1	9
2) Marula	1	10
3) Ximenia (Oombeke, Muntente)	1	11
4) Mopane worm	1	12
5) Bird plum (Eembe)	1	13
6) Jackle berry (Eenyandi)	1	14
7) Wild orange (Maguni, mauni)	1	15
8) Commiphora Resin	1	16
9) Melon seed	1	17
10) Hoodia (cactus)	1	18
11) !Nara	1	19
12) Other (SPECIFY__)	1	20
99) None		
(c) Livestock/Poultry/Fish		
1) Cattle (dairy)	1	21
2) Cattle (beef)	1	22
3) Goats	1	23
4) Sheep	1	24
5) Poultry	1	25

6) Game	1	26
7) Pigs	1	27
8) Fish	1	28
9) Donkeys	1	29
10) Horses	1	30
11) Pelts (Karakul)	1	31
12) Other (SPECIFY__):	1	32
99) None		

B3 [ASK ONLY THOSE WITH LIVESTOCK (1-12 in B2c):] Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

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

B4 For your household's farming activities, you need things like seed or fertilizer, pesticides, food and medicine for livestock. Where do you or your household mainly get the money for it? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

1) Do not use any inputs for farming activities	Go to B7	1
2) Do not have to buy inputs – we manage with what we have already (e.g. keeping seed from your own harvest)	Go to B6	2
3) Use money from income from sources other than farming (non-farming income)		3
4) Use savings		4
5) Sell some crops and use the money		5
6) Sell some livestock and use the money		6
7) Sell products like milk or eggs that we get from animals to get money to buy it		7
8) Sell something that we collect from nature (e.g. wood) to get money to buy it		8
9) Labor/do piece work to get money to buy it		9
10) Get it from a buyer to whom we sell our crop/livestock		10
11) Get it from a supplier or distributor and pay later		11
12) Loan from a bank	Go to B5	12
13) Loan from another formal financial institution		13
14) Loan from a farmers' association		14
15) Borrow from a community/savings group where we save and lend to each other	Go to B6	15
16) Borrow from a money lender/cash loan lender in the community		16
17) Borrow from friends and/or family		17
18) Other (SPECIFY__)		18
99) Don't know		99

B5. Have you used any of your assets or land to secure a loan for yourself or someone else in the past 12 months alone or together with other people? [ONLY FOR THOSE CODE 12, 13 AND 14 IN B4, ALL OTHER GO TO B6, CODE 1, GO TO B7.]

Yes	1	GO TO B5a
No	2	GO TO B6
Don't know	9	GO TO B6

B5a. How many other people contributed collateral to secure this loan? [STATE THE NUMBER OF PEOPLE, IF ONLY RESPONDENT ALONE ENTER ZERO (0)]

B6. Do you or your household get some of the farming inputs you use from the Government at a subsidized or lower cost? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO B6a
No	2	GO TO B7
Don't know	9	GO TO B7

B6a [ASK IF YES TO B6 ABOVE:] **Which inputs or services do you get from the Government at a subsidized or lower cost?** [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Fertilizer	1
Seed	2
Pesticides	3
Fuel	4
Ploughing services by means of tractors	5
Farming implements such as ploughs and rippers	6
Animals for ploughing	7
Vaccines	8
Other (SPECIFY__)	9

B7. How big is the land that your household own and farm on? This could be land that your household own and/or land that you rent to someone else to farm. Record the size in hectares.

 hectares

B8 Do you or your household mainly farm for consumption (for your own purposes) or for selling? In other words, do you consume more than what you sell, or do you sell more than what you consume? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Mostly for Consumption (includes fully subsistence farmers)	1	GO TO B8a
Consumption and selling equally	2	GO TO B11
Mostly for selling (includes fully commercial farmers)	3	GO TO B11

B8a Have you or your household ever considered turning your farming activities into a farming business?

Yes	1	GO TO B8b
No	2	GO TO B9
Don't know	9	GO TO C1a

B8b Which statement below suits the consideration made by you or your household? [READ OUT. SINGLE MENTION]

We have considered turning our farming activities into farming business but have not done it	1	GO TO B10
We have turned our farming activities into a farming business already	2	GO TO B11
Don't know	9	GO TO C1a

B9 [IF NO in B8a, ASK:] **If you have never considered turning your farming activities into a farming business, please state why.** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Have another source of income	1
Farming is a hobby	2
Farming is a family activity	3
We just love to farm	4
We bought this land as an investment and will sell it later	5
Full-time farming is too risky	6
The income from full-time farming is too low	7

We do not have sufficient funds to stock or work the farm properly	8
The future of farming in this country is too uncertain	9
We do not have enough land to farm commercially	10
The quality of the land does not allow for this	11
The profit we can make is not sufficient (market price too low)	12
Other (SPECIFY __)	13

B10 [IF CONSIDERED BUT NOT DONE SO ALREADY, B8b = 1, ASK:] **If you have considered turning your farming activities into a farming business, please state why you have not done so already.** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Do not have enough water	1
Do not have enough land	2
Do not have enough money for inputs	3
The market/place where I can sell my products is too far away	4
There is no transport to the market/place where I can sell my products	5
Transport is too expensive	6
There is no surplus to sell, we use everything we produce	7
Limited or lack of knowledge or know-how	8
The profit I can make is not sufficient (market price too low)	9
Other (SPECIFY __)	10

B11 [IF MOSTLY SELLING i.e. B8=2 OR 3 OR IF B8b = 2 , ASK:] **Who do you mainly sell your products and services to?** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Co-operative (Agra)	1
Wholesaler (Hartlief)	2
Supermarket (Spar; Pick 'n Pay/Model, Choppies, etc)	3
Direct to the public	4
Direct to a Government agency	5
Middleman (Speculator/Feedlot)	6
Local butcher	7
Abattoirs (Meatco; Brakwater; etc.)	8
Export abattoirs (Meatco/Witvlei)	9
Other (SPECIFY __)	10

B12 [IF MOSTLY SELLING i.e. B8=2 OR 3 OR IF B8b = 2, ASK:] **Can you state, in order of importance, what the THREE (3) main challenges are that you face when selling your products and services?** [DO NOT READ OUT. SPONTANEOUS MENTION.]

	B12a MOST IMPORTANT	B12b 2 ND MOST IMPORTANT	B12c 3 RD MOST IMPORTANT
Distance to the market/the place I sell my goods and products at	1	1	1
Lack of transportation	2	2	2
Reliability of transport	3	3	3
Cost of transportation	4	4	4
Goods/products get damaged in transport	5	5	5
Lack of storage facilities	6	6	6
Lack of refrigeration facilities	7	7	7
Unreliable middleman	8	8	8
Low market price	9	9	9
Other (SPECIFY __)	10	10	10

None	11	11	11
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B13 Please rate on a scale of 1 to 5, how easy or difficult it was to obtain any of the financial products you have or make use of:

	Do not have or use it	Very easy	Easy	Average	Difficult	Impossible/Very difficult
a) Agricultural loans	X	1	2	3	4	5
b) Equipment financing	X	1	2	3	4	5
c) Crop insurance	X	1	2	3	4	5
d) Livestock insurance	X	1	2	3	4	5
e) Savings accounts	X	1	2	3	4	5
f) Digital financial services (mobile banking, digital wallets)	X	1	2	3	4	5
g) Other (SPECIFY__)						

B14 [IF DIFFICULT OR VERY DIFFICULT IN B13, ASK:] What are the barriers to accessing financial services for your farming needs? [DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE.]

Lack of collateral	1	Poor infrastructure (e.g., roads, internet)	5
High transaction costs	2	Limited financial literacy	6
Inconsistent income	3	Other (SPECIFY__)	7
High interest rates	4		

B15 When you pay for goods and services for your farming activities, which is your preferred payment method. [DO NOT READ OUT. RESPONDENT TO MENTION UP TO TWO METHODS OF PAYMENT]

Debit Card	1	E-money (wallet)	5
Credit card	2	EFT (internet banking)	6
Cash	3	Mobile App	7
Cellphone banking	4	Other (SPECIFY__)	8
		Do Not pay for goods or services	9

B16 In your opinion, what additional support is needed from the government, development partners, or regulators to assist small scale farmers in promoting green finance for agriculture? [DO NOT READ OUT]

[GREEN FINANCE FOR AGRICULTURE REFERS TO THE USAGE OF FINANCIAL RESOURCES TO SUPPORT ENVIRONMENTALLY FRIENDLY AND SUSTAINABLE PRACTICES IN THE AGRICULTURAL SECTOR. THIS INVOLVES DIRECTING CAPITAL TOWARDS PROJECTS AND INITIATIVES THAT PROMOTE ECOLOGICAL RESPONSIBILITY, RESOURCE EFFICIENCY, AND REDUCED ENVIRONMENTAL IMPACT IN FARMING]

Policy incentives (tax breaks, grants)	1	Risk-sharing mechanisms (e.g., credit guarantees)	4
Technical assistance for product development	2	Subsidies for small scale farmers	5
Loans at low interest rates	3	Other (SPECIFY__)	6

SECTION C: INCOME AND EXPENDITURE

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

C1a Please tell me how you get or make your money to pay for your expenses. If you get or make money in more than one (1) way, please tell me about all of the different ways in which you get or make money. [THIS REFERS TO REGULAR INCOME. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

C1b How often do you receive the money you get from this source(s)? [SEE CODE LIST 5. READ OUT. SINGLE MENTION PER ACTIVITY ONLY.]

C1c How do you receive the money you get from this source(s)? [SEE CODE LIST 6. READ OUT. SINGLE MENTION PER METHOD ONLY.]

C1d Ask if code 4 (Mobile money/Wallet money) in code list 6: How much do you leave on the wallet for later use after a cash-out/withdrawal? [SEE CODE LIST 7. READ OUT. SINGLE MENTION PER METHOD ONLY.]

C1e . What other services provided by the wallet money do you use the money for? SEE CODE LIST 8. READ OUT. MULTIPLE MENTIONS POSSIBLE]

C1f [IF MORE THAN ONE SOURCE, ASK:] **On which of these do you rely the most to make a living?** [SINGLE MENTION ONLY.]

	C1a Income generating activity/source	C1b How often do you receive the money you get from this source?	C1c How do you receive the money you get from this source?	C1d Ask if code 4 in code list 6: How much do you leave on the wallet for later use after cash-out/withdrawal?	C1e . what other services provided by the wallet money do you use the money for?	C1f [IF MORE THAN ONE SOURCE, ASK:] On which of these do you rely the most to make a living?
Salary/wages from Government/parastatal	1					1
Salary/wages from private company	2					2
Salary/wages from an individual (i.e. domestic worker/farm worker etc)	3					3
Self-employed (have own business) – formal sector	4					4
Self-employed (have own business) – informal sector	5					5
Money from farming (crops and/or livestock; by-products from livestock)	6					6
Piece work	7					7
Make goods to sell	8					8
Sell something I grow	9					9
Sell something I collect from nature (thatch/wood/charcoal)	10					10
Rental income/subletting rooms, shack, house	11					11
Government old age pension	12					12
Company pension	13					13
Child grant	14					14
Disability grant	15					15
War veterans/ex-combatants grant	16					16
Return on investments	17					17
Maintenance money	18					18
Remittances (money from friends/family)	19					19
Get money from someone else	20					20
Other (SPECIFY_)	21					21
Do not get money (Please do not read out) [GO TO C5]	22					

C2 [IF RESPONDENT GETS MONEY FROM SOMEONE ELSE OR HAS SOMEONE ELSE WHO PAYS THEIR EXPENSES (OPTIONS 19 OR 20 IN C1a), ASK:] **Who gives you money, or pays for your expenses?** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Parent	1
Spouse	2
Child	3

Other relative]	4
Other (SPECIFY__)	5

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C3 . What is your TOTAL PERSONAL MONTHLY income before tax and other deductions (N\$)? [THE PERSONAL MONTHLY INCOME REFERRED TO HERE IS THE SAME AS MONTHLY BASIC INCOME/SALARY BEFORE ANY TAX OR DEDUCTIONS]

										GO TO C6
--	--	--	--	--	--	--	--	--	--	----------

Refused	1111111111	GO TO C4
Don't know	9999999999	GO TO C4

C4 Please give me a range of your TOTAL PERSONAL MONTHLY INCOME? [SINGLE MENTION ONLY.]

I do not have a regular monthly income	1
NAD 1 to NAD 1000	2
NAD 1001 to NAD 2000	3
NAD 2001 to NAD 3000	4
NAD 3001 to NAD 5000	5
NAD 5001 to NAD 7000	6
NAD 7001 to NAD 9000	7
NAD 9001 to NAD 11000	8
NAD 11001 to NAD 13000	9
NAD 13001 to NAD 15000	10
NAD 15001 to NAD 17000	11
NAD 17001 to NAD 19000	12
NAD 19001 to NAD 21000	13
NAD 21001 to NAD 25000	14
NAD 25001 to NAD 30000	15
NAD 30001 to NAD 35000	16
NAD 35001 to NAD 50000	16
NAD 50001 to NAD 75000	17
More than NAD 75000	18
Refused	97
Don't know	99

C5 . You said that you do not get money. How do you manage to pay for the things that you spend money on? [For those who indicated that they do not get any money in C1a (code 22). DO NOT READ OUT. SINGLE MENTION ONLY.]

Savings	1
Borrow money	2
Money from family and friends	3
Money from community	4
Do not spend money. Family takes care of me	5
Other (SPECIFY__)	6
Don't know	9

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C6 The following are big events in most people's lives. How would you cover the cost for these if you need to pay for it? [DO NOT READ OUT THE OPTIONS FOR HOW A RESPONDENT WILL COVER THE COSTS. ONLY ASK HOW RESPONDENT WILL COVER THE COST FOR EACH EVENT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

	C6a Birth of a child	C6b Wedding	C6c Funeral	C6d Medical emergency	C6e Children' s education	C6f Damage from a natural disaster (e.g. a flood, drought)	C6g Damage to property, other than natural disaster, e.g. fire, theft	C6h Retirement	C6i Other celebrations (e.g. birthdays, confirmations, Matric farewell, initiations)
I will use my savings	1	1	1	1	1	1	1	1	1
I will get the money from family and friends	2	2	2	2	2	2	2	2	2
I will get the money from someone in the community	3	3	3	3	3	3	3	3	3
I will sell something to cover the costs	4	4	4	4	4	4	4	4	4
I have a policy/insurance that will cover it	5	5	5	5	5	5	5	5	5
I will borrow the money from the bank	6	6	6	6	6	6	6	6	6
I will borrow the money from another registered financial institution	7	7	7	7	7	7	7	7	7
I will borrow the money from a cash loan lender in the community	8	8	8	8	8	8	8	8	8
I will borrow the money from a savings group	9	9	9	9	9	9	9	9	9
Other (SPECIFY__)	10	10	10	10	10	10	10	10	10

C7 Thinking about all the things you pay regularly, apart from the challenge of getting money to pay for these, do you face any other problems in terms of where or how you have to pay for these?[SINGLE MENTION ONLY.]

No	2	GO TO D1
Yes	1	GO TO C7a

C7a [IF C7 is YES, ASK:] What are the main problems that you face? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Distance to the shop or institution where I have to pay	1
Lack of transportation	2
Reliability of transport	3
Cost of transportation	4
Availability of crucial items (e.g. documents)	5
Lack of credit	6
Unfavorable repayment terms	7
Internet Connection	8
Other (SPECIFY__)	9

SECTION D: ACCESS TO INFRASTRUCTURE

D1 How long does it usually take you to get to the nearest... [READ OUT. SINGLE MENTION PER LOCATION ONLY.]

	Less than 30 minutes	Between 30 minutes and 1 hour	1 to 3 hours	More than 3 hours	Don't know

a) Retail outlets (e.g. Shoprite, Pick 'n Pay/Model, Spar etc)	1	2	3	4	9
b) Market – place where vendors sell food and other items directly to the public	1	2	3	4	9
c) Post Office	1	2	3	4	9
d) Bank	1	2	3	4	9
e) ATM	1	2	3	4	9
f) Medical services (e.g. clinic; hospital; doctor)	1	2	3	4	9
g) Insurance company/Broker/Agent	1	2	3	4	9
h) Cuca shops	1	2	3	4	9

D2 What is the distance from your dwelling unit to the nearest... [READ OUT. SINGLE MENTION PER LOCATION ONLY.]

	Less than 1km	Between 1km and 10km	Between 11km and 25km	Between 26km and 50km	More than 50km	Don't know
a) Retail outlets (e.g. Shoprite, Pick 'n Pay/Model, Spar etc)	1	2	3	4	5	9
b) Market – place where vendors sell food and other items directly to the public	1	2	3	4	5	9
c) Post Office	1	2	3	4	5	9
d) Bank	1	2	3	4	5	9
e) ATM	1	2	3	4	5	9
f) Medical services (e.g. clinic; hospital; doctor)	1	2	3	4	5	9
g) Insurance company/Broker/Agent	1	2	3	4	5	9
h) Cuca shops	1	2	3	4	5	9

D3 What in your opinion would help to improve the lives of people in your community? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Roads/better roads	1
Improved housing	2
Access to basic services such as drinking water/sanitation	3
Access to water for farming	4
Health care facilities	5
Educational facilities	6
Better access to public transport	7
Electricity	8
Improved retail markets/banks	9
Access to financial institutions/banks	10
Recreational facilities e.g., playground, soccer field	11
Other (SPECIFY__)	12

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SECTION E: FINANCIAL CAPABILITY

E1 How easy is it for you as an individual to keep up with your financial commitments? [READ OUT. SINGLE MENTION ONLY.]

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

E2 After you receive money, how often are you able to make it last until the next time you receive money? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Seldom/Rarely	2
Often	3

E3 What do you do if you run out of money? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I will get the money from family and friends	1
I will get the money from someone in the community	2
I will sell something to cover the costs	3
I will borrow the money from family and friends	4
I will borrow the money from someone in the community	5
I will borrow the money from the bank	6
I will borrow the money from another registered financial institution	7
I will borrow the money from a cash loan lender in the community	8

I will borrow the money from a savings group or Savings associations	9
I will get money from my savings	10
I will cut down on expenses	11
Other (SPECIFY___)	12

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E4 On a scale of 1-10, how easy or difficult is it for you to keep up with paying your accounts and meeting other financial commitments that you have on a monthly basis, where one (1) is not difficult at all, and ten (10) is very difficult?

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

E5 Please tell us how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You would rather buy something on credit than waiting to save enough money to buy the item you want	5	4	3	2	1
b) You consider yourself a saver rather than a spender	5	4	3	2	1
c) You like to be in control of your finances and money matters	5	4	3	2	1
d) You often have to spend more money than what you have available	5	4	3	2	1
e) Dealing with finances is stressful	5	4	3	2	1
f) You tend to spend money quickly without thinking much	5	4	3	2	1

E6 How frequently do you keep record of the money you get? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Daily	2
Weekly	3
Monthly	4
Annually	5

E7 How frequently do you keep record of your spending? [READ OUT. SINGLE MENTION ONLY.]

Never	1
Daily	2
Weekly	3
Monthly	4
Annually	5

E8 How often, if ever, do you save? [READ OUT. SINGLE MENTION ONLY.]

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

E9 When you get money, do you plan how you are going to spend this money to make sure that it lasts until you get money or salary again?

Yes	1	GO TO E9a
No	2	GO TO E10

E9a Do you change this plan if you have to pay for something unexpected, like a medical or funeral expense for example? [READ OUT. SINGLE MENTION ONLY.]

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

E9b On a scale of 1-10, how often do you normally stick to this plan, where one (1) is never and ten (10) is always?

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

E9c [IF YES TO E9, ASK:] **Do you have a general plan that you use every time, or do you make a new plan every time, based on your income?** [DO NOT READ OUT. SINGLE MENTION ONLY.]

General plan	1
Plan according to my income	2

E9d Which of the following best describes your budget? [READ OUT]

A written summary	1
A list of income and expenses that you keep in your head only	2
Other (SPECIFY__):	3

E10 When you get money, are there things you make sure you pay before you do anything else with your money?

Yes	1	GO TO E11
No	2	GO TO E12

E11 [IF YES TO E10, ASK:] **What are the TOP THREE (3) things that you pay for or buy when you get money?** [DO NOT READ OUT. ONLY THREE MENTIONS POSSIBLE.]

I buy food and other groceries	1
I buy airtime or credit for my cell phone	2
I pay for my internet	3
I set aside money to pay for fuel and transportation (taxi fare, bus fare and fuel)	4
I set aside money to pay for accommodation	5
I set aside money to pay for general household expenses	6
I buy electricity	7
I pay my store accounts	8
I buy medication	9
I pay my landline telephone or internet account	10
I pay my water bill	11
I pay my loan	12
I set aside money for saving or investment	13
I pay for clothing and other personal items	14
I pay for insurance	15
Other (SPECIFY __)	16

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E12 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

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

E13 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) When you buy something on credit, you will find that it ends up being more expensive than you at first thought it would be	5	4	3	2	1

b) It is okay to borrow money to pay back outstanding debt	5	4	3	2	1
c) You have a good idea of the amount of interest that you pay when you borrow money that you have to pay back with interest	5	4	3	2	1
d) Being able to borrow money when you need it is more important than the amount of money you have to pay back	5	4	3	2	1
e) It is better to have debt, than to sell something in order to pay for it (pay off the debt)	5	4	3	2	1
f) It is better to keep your savings than to use it to pay off debt	5	4	3	2	1

E14 Which financial products are you aware of? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.] UNAIDED AWARENESS

Medical Aid products	1
Pension Fund products	2
Short term insurance	3
Life insurance	4
Friendly societies	5
Unit trusts	6
Investment products (e.g. Bonds, unit trust)	7
Mobile money	8
Bank accounts	9
None	97
Other (SPECIFY__)	10

E15 I am now going to read to you a list of financial institutions and I would like you to tell me which of these financial institutions you are aware of. [READ OUT] AIDED AWARENESS

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

E16 On a scale of 1-10, how would you rate your knowledge of BANKING PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E17 On a scale of 1-10, how would you rate your knowledge of LIFE INSURANCE PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E18 On a scale of 1-10, how would you rate your knowledge of SHORT TERM INSURANCE PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E19 On a scale of 1-10, how would you rate your knowledge of MEDICAL AID FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E20 On a scale of 1-10, how would you rate your knowledge of PENSION FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E21 On a scale of 1-10, how would you rate your knowledge of PROVIDENT FUND PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E22 On a scale of 1-10, how would you rate your knowledge of INVESTMENT PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E23 On a scale of 1-10, how would you rate your knowledge of FRIENDLY SOCIETY PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E24 On a scale of 1-10, how would you rate your knowledge of UNIT TRUST MANAGEMENT PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E25 On a scale of 1-10, how would you rate your knowledge of MICROLENDER PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E26 On a scale of 1-10, how would you rate your knowledge of SAVINGS BANK PRODUCTS, where one (1) is very poor, and ten (10) is very good?

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

E27 On a scale of 1-10, how would you rate your knowledge of MOBILE MONEY, where one (1) is very poor, and ten (10) is very good?

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

E28 Have you ever obtained a formal financial product such as a loan from a bank, savings account, an insurance policy or mortgage?

Yes	1	GO TO E28a
No	2	GO TO E29a

E28a When getting a formal financial product, do you ask for a copy of the contract? [SINGLE MENTION ONLY.]

Yes	1
No	2

E28b In the past six (6) months, when you have obtained formal financial products, did you receive a copy of the contract or terms and conditions? [DO NOT READ OUT. FIRST ESTABLISH WHETHER THE ANSWER IS YES OR NO AND THEN IF YES, ASK:] Was it for all of them, or only some of them?

No contract received	1	GO TO E29a
Yes for some of them	2	GO TO E28c
Yes for all of them	3	GO TO E28c
No product received in the past 6 months	4	GO TO E29a

E28c. [IF 2 or 3 in E28b, ASK:] If you have received a contract in the past six (6) months, did you read it, or was it read to you by the consultant/broker/agent? [DO NOT READ OUT. SINGLE MENTION ONLY.]

I read it myself	1	GO TO E28d
Someone read it to me	2	GO TO E28d
I did not read it, neither did someone read it to me	3	GO TO E29a

E28d On a scale of 1-10, where one (1) is not at all, and ten (10) is very well, how well would you say you understood the contract(s) that you have obtained and read in the past six (6) months?

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

E29a How often do you read the economic section of the newspaper(s)? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2

Monthly	3
Never	4

E29b How often do you listen to economic talks or programs on the radio? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2
Monthly	3
Never	4

E29c How often, do you watch economic programs on the television? [READ OUT. SINGLE MENTION ONLY.]

Daily	1
Weekly	2
Monthly	3
Never	4

E30 In general, how interested would you say you are in economic matters, where one (1) is not interested at all, and ten (10) is very interested?

1	2	3	4	5	6	7	8	9	10
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E31 When you have to make an important financial decision, who do you ask or who do you get information from to make sure that you make the right decision? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Spouse/Partner	1
Relatives	2
Colleagues at work	3
Church members	4
A financial advisor	5
Traditional headman in the area	6
The bank	7
I make decisions based on my own information	8
Broker	9
Internet	10
Informal financial institutions/associations	11
Other (SPECIFY__)	12

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E32 If you were to receive a large sum of money and you did not need to spend it, where would you keep it until you decide what to do with it? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Put it in the bank	1
Put it into a savings club/Savings associations	2
Give it to someone for safekeeping	3
Hide it in a safe place at home	4
Carry it with me at all times	5
Other (SPECIFY__)	6

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E33 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT.]

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

f) There is a lack of low insurance products	5	4	3	2	1
--	---	---	---	---	---

E34 In general, thinking about the money matters of your household, what are the things you are most concerned about, apart from how to get more money? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Losing the money I earned (e.g. through stealing)	1
Getting wrong financial advice	2
Death of main income earner	3
Not having enough money in a couple of years/when I am old	4
That I cannot buy enough food at the end of the month	5
That I am not insured enough	6
That I can't pay back my credit/loan	7
That my business fails	8
That I have to give too much money away to friends/family/community	9
The education of my children	10
The safety of my household (members and assets)	11
Unforeseen expenses (vehicle break-down, death, illness, etc.)	12
Unforeseen natural disasters (flooding, etc.)	13
Other (SPECIFY__)	14

E35 Have you experienced a scam or been scammed?

[REFERS TO A FRAUDULENT OR DECEITFUL SCHEME OR OPERATION DESIGNED TO CHEAT OR DECEIVE PEOPLE, OFTEN FOR FINANCIAL GAIN.]

Yes	1
No	2

SECTION F: MONEY MANAGEMENT: SAVING

F1 People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? [READ OUT. SINGLE MENTION ONLY.]

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

F2 Do you save or put money away when you can? [SINGLE MENTION ONLY.]

Yes	1
No	2

F2aa Have you saved money or invested in assets in the past 6 months? [DO NOT READ OUT. SINGLE MENTION ONLY]

Yes saved money only	1
Yes invested only	2
Saved and invest	3
No	4

F2a [IF F2 and F2aa is NO, ASK:] Why do you not invest, save or put money away? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I do not have any money left after paying for living expenses	1
I do not have a cash income – no money to save	2
I do not believe in saving	3
Lack/No access to saving facilities	4
Lack of knowledge of saving facilities	5
High cost of saving	6
Low return on saving	7
Other (SPECIFY__)	8

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F2b [IF YES in F2, ASK:] What are you putting most of your money away for? DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.

Smoothing cashflows	
Living expenses	1
Hospital care/medical expenses	2
An emergency other than medical	3
Education or school fees	4
Social reasons – marriage/wedding expenses, bride price	5
Funeral expenses	6
Farming/fishing expenses (inputs)	7
Productive investment	
Buying household appliances/furniture	8
Building/buying a house/plot to rent out/sell for profit	9
Building/buying a land/plot for farming	10
Buying livestock	11
Buying equipment/appliances for farming/fishing	12
Starting a business	13

Asset building	
Building/buying a house/land/plot for household	14
Buying means of transport(car/motorbike/bicycle)	15
Future	
Providing something for my family after I die	16
Old age or when I am not able to work	17
Other reasons	18

F3a Please tell me which of the following you have, had, or never had? [READ OUT. SINGLE MENTION PER SAVINGS MECHANISM.]

F3b [if the answer in F3a is Have or Had, PLEASE ASK: **At which institution did you have savings?** [SEE CODE LIST 9. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	F3a – status			F3b Institution SEE CODE LIST 9
	Have	Had	Never had	
a) Savings at a bank	2	1	0	
b) Savings at another financial institution	2	1	0	
c) Savings in Treasury Bills or Bonds	2	1	0	
d) Unit trusts	2	1	0	
e) Pension fund	2	1	0	
f) Provident fund	2	1	0	
g) Retirement annuity	2	1	0	
h) Preservation fund (from previous employer)	2	1	0	
i) Education policy/plan	2	1	0	
j) Investment/savings policy	2	1	0	
k) Endowment policy with death/disability cover	2	1	0	
l) Savings in a saving group, club, association	2	1	0	
m) Savings with someone in community who keeps it safe for you	2	1	0	
n) Savings with someone in household/family who keeps it safe for you	2	1	0	
o) Savings with a community organization e.g. church	2	1	0	
p) Savings at home	2	1	0	
q) Savings by buying an asset like livestock with the intention of selling it later	2	1	0	

F4 [ASK IF CODED 1 OR 2 in F3a] **When you choose a savings product or a method of saving, which factors do you consider to help you make your decision?** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

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

SECTION G: MONEY MANAGEMENT: BORROWING

G1a Did you borrow money during the past six (6) months?

Yes	1
No	2

G1b Have you, in the past 6 months, been paying back money that you borrowed from anybody or any institutions? [MENTION ONLY.]

Yes	1
No	2

G1c During the past 6 months, did you get any goods or services in advance and had to pay for it later? [SINGLE MENTION ONLY.]

Yes	1	Go to G3a
No	2	

G2 [ASK IF NO TO G1a; G1b AND G1c] **Why have you not borrowed money or taken goods or services on credit?** [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

Fear of debt	1
I can pay for my living expenses with what I have; I do not need to borrow money or take goods and services on credit	2
I am worried that I would not be able to pay back the money	3
The interest charged on borrowed money is too high	4
I do not know where to borrow money	5
I do not want to become a defaulter or be known as a defaulter	6
I do not know how to apply for a loan	7
I do not believe in borrowing money	8
I do not have assets to give as security or collateral	9
I do not have a credit record	10
I do not trust banks or other lenders	11
I do not want to borrow from money lenders	12
Borrowing money is shameful and embarrassing	13
My spouse/family/other people do not allow me to borrow money	14
I tried, but was refused	15
I have no one to borrow from	16
No specific reason	17
Other (SPECIFY__)	18

G3a Please tell me which of the following you have done in the past six (6) months: [READ OUT. MULTIPLE MENTION POSSIBLE.].
IF YES IN G3a, ASK G3b-G3d. ELSE NEXT ITEM.

G3b How much did you borrow?

G3c How much is still owed?

G3d Why did you choose this source [SEE CODE LIST 10. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	G3a		G3b Total loan (N\$)	G3c Amou nt still owed (N\$)	G3d Why this sour ce?
	YES	NO			
a) Borrowed money from a bank	1	2			
b) Borrowed money from another financial institution (e.g. Micro Finance Institution)	1	2			
c) Got a loan from a Government Scheme	1	2			
d) Borrowed money from your employer	1	2			
e) Borrowed money from family/friends that you had to pay back	1	2			
f) Got money from family/friends that you did not have to pay back	1	2			
g) Borrowed money from savings group/club/association	1	2			
h) Borrowed money from a money lender in the community or a cash loan lender	1	2			
i) Borrowed money/got goods in advance from an agricultural buyer	1	2			
j) Borrowed money/got goods in advance from a farmers' organization	1	2			
k) Borrowed money from a church or other community-based organization that you belong to	1	2			
l) Got goods in advance/borrowed money from a small shop like a Cuca shop and had to pay back later	1	2			
m) Bought goods with a store card such as Edgars, Truworths card or bought goods on a store account (not a Cuca shop)	1	2			

G4 For which reasons have you borrowed money or taken out a loan? [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

a) Food	1
b) Bills e.g. rent, electricity	2
c) Medical spending	3
d) Give to another family member	4
e) To extend/renovate/repair a house	5
f) Child's education	6
g) Clothes	7
h) Funeral expenses	8
i) Start or invest in your own business	9
j) Own education	10
k) To buy a motor vehicle	11
l) For transport fees	12
m) To build a house	13
n) To buy a house	14
o) Weddings	15
p) Debt consolidation	16
q) Other (SPECIFY__)	17
r) Don't know	99

G5a Did you seek any services of a debt counselor

Yes	1
No	2 (GO TO G6)

G5b [ASK IF YES IN G5a] **Was it helpful?**

Yes	1 (GO TO G6)
No	2

G5c [IF NO IN G5b, ASK:] **Why was it not helpful?** [DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

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

G5ca [IF 7 IN G5c, ASK:]. **Did you report the incident to the regulators?** [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO G6
No	2	GO TO G5cb

G5cb [IF NO IN G5ca, ASK:]. **Why did you not report the incident?**

G6 Have you applied for a loan in the past six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	
No	2	

G7 In the past six (6) months, have you been refused a loan? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO G8
No	2	GO TO G9

G8 [IF YES IN G7, ASK:] **What was the reason you were refused the loan?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I did not have a down payment/deposit	1
I did not have a bank account	2
I did not have a credit history/references	3
I did not have an identity document	4
I did not have proof of a permanent address	5
I did not have a pay slip	6
My income was too low	7
I had too many other debts	8
I could not provide security/collateral	9
Other (SPECIFY__)	10
Don't know	99

G9 ASK ALL: **When you choose a loan product or a source of borrowing, which factors do you consider to help you make your decision?** [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Recommendation by family/friends/others in the community	1
Recommendation by the newspaper, radio and by official institutions	2
Low fees and charges	3
Trust in the product	4
Product association with a well-known brand	5
Explanation of the contract to me	6
Ability to get my money fast	7
Trustworthiness of the institution	8

Explanation in a language that I understand	9
Understanding of how the product works	10
Closeness of the person or organisation who sells the product to where I live	11
Having a bad credit history	12
Other (SPECIFY___)	13

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SECTION H: MONEY MANAGEMENT: RISK AND RISK MITIGATION

H1a Sometimes unexpected things happen and affect the money that people put aside for their expenses. Which of these things, if any, did your household face during the past 6 months? [READ OUT. MULTIPLE MENTION POSSIBLE. IF YES IN H1a, ASK H1b, ELSE NEXT ITEM]

H1b Can you also tell me what you did to cope with this financially? [PLEASE REFER TO CODE LIST 11. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE.]

	H1a		H1b
	Yes	No	COPING MECHANISM
a) Increase in household size; more dependents relying on household income	1	2	
b) Loss of income from income earner	1	2	
c) Illness within your household or family that required medical expenses	1	2	
d) Having to pay unforeseen school/education fees	1	2	
e) Loss of your home	1	2	
f) Loss of your savings	1	2	
g) Damage to your home/loss of valuable assets	1	2	
h) Harvest failure or losses of crop harvest	1	2	
i) Death or illness of livestock	1	2	
j) Low selling prices of products you sell	1	2	
k) Rise in living costs such as rent, electricity, fuel, food, transport costs	1	2	
l) Rise in interest rates (thinking of money you borrowed)	1	2	
m) Other natural disasters (e.g. flood) which affected your source of income	1	2	
n) Death of family or relative	1	2	
o) Other (SPECIFY__)	1	2	

H2a Please tell me which of the following you have in your name, had in the past but do not have anymore, or never had. [READ OUT. MULTIPLE MENTION POSSIBLE.]

H2b Can you tell me the products for which someone else has covered you? [READ OUT. MULTIPLE MENTION POSSIBLE.]

Products	H2a			H2b
	HAVE	HAD	NEVER HAD	COVERED INDIRECTLY
a) Funeral policy from a shop or store e.g. Edgars, Truworths	3	1	0	2
b) Funeral cover through an undertaker/funeral home	3	1	0	2
c) Funeral policy with an insurance company	3	1	0	2
d) Funeral policy with a broker	3	1	0	2
e) Funeral policy with a bank	3	1	0	2
f) Funeral cover/insurance from your employer	3	1	0	2
g) Belong to a burial society	3	1	0	2
h) Free funeral policy attached to savings or other account such as CardWise or EasySave	3	1	0	2
i) Vehicle/car insurance	3	1	0	2
j) Household content insurance	3	1	0	2
k) Home owners insurance	3	1	0	2
l) Legal insurance	3	1	0	2
m) Cell phone/Laptop insurance	3	1	0	2
n) Life insurance/assurance policy	3	1	0	2

o) Credit Life cover	3	1	0	2
p) Disability insurance with a financial institution	3	1	0	2
q) Disability insurance with your employer	3	1	0	2
r) Dreaded disease/critical illness insurance	3	1	0	2
s) Professional insurance	3	1	0	2
t) Debtors insurance	3	1	0	2
u) Medical aid/scheme	3	1	0	2
v) Hospital plan	3	1	0	2
w) Medical insurance	3	1	0	2

H2c [IF NO TO ANY FUNERAL PRODUCT, i.e., **A–G** (codes 0 and 1) in H2a, ASK:] **Why don't you have any of funeral policy products in your name?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

You cannot afford it	1
Your family will be looked after if you pass away	2
You do not need funeral cover	3
You have never thought about funeral cover	4
You don't want to think about dying	5
Funeral cover is not important to you	6
You are healthy so don't need this kind of insurance	7
You are not currently working	8
Your family will pay for your funeral	9
Covered by someone else	10
Other (SPECIFY__)	11

H2d [IF NO TO ANY SHORT-TERM INSURANCE PRODUCTS, i.e., **I–M**, (codes 0 or 1)) in H2a ASK:] **Why don't you have any of the short-term/asset insurance products in your name?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

H2e [IF NO TO LONG-TERM INSURANCE PRODUCTS, i.e., **N–T** (codes 0 or 1) in H2a, ASK:] **Why don't you have long-term insurance products in your name?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

	H2d Short-term insurance	H2e Long-term insurance
Cannot afford/It is too expensive	1	1
I earn too little/I don't have a job/I do not earn enough income	2	2
I do not need to be insured because the value of my things is too low	3	3
I don't think anything will happen to my possessions	4	4
Don't want it	5	5
Don't believe in insurance	6	6
Never thought about it	7	7
I don't know enough about these products	8	8
I don't need it	9	9
Don't have household contents	10	10
Do not trust insurance to pay out when I claim	11	11
These things are not meant for people like me	12	12
There are better things to spend my money on	13	13
Don't see the benefits	14	14
If I miss a payment I lose the insurance cover and the money I have paid for the insurance cover	15	15
I am too young/still a student	16	16
I am not currently working	17	17
I was declined or did not qualify	18	18

The language used and conditions are too confusing	19	19
I have never been told about it	20	20
Covered by someone else	21	21
No reason	22	22
Don't know	99	99
Other (SPECIFY __)	23	23

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H2f [IF NO TO MEDICAL INSURANCE PRODUCTS, i.e., **U-W** (codes 0 or 1) in H2a, ASK:] **Why don't you have medical insurance products on your name?** [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I cannot afford it	1
I do not have a job	2
I work on a contract basis/do not have a permanent job	3
I do not need medical insurance	4
I have never thought about medical insurance	5
I don't want to think about being sick	6
I use government or free hospitals	7
I am healthy so don't need this kind of insurance	8
I don't know enough about these products	9
Covered by someone else	10
No reason	11
Don't know	99
Other (SPECIFY__)	12

SECTION I: MONEY MANAGEMENT: REMITTANCES

I1a Many people tell us that they use different services to send money from time to time. In the past six (6) months, have you SENT money to someone living in a different place within the country? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

I1b Have you SENT money to someone living in another country in the past six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

[IF YES TO EITHER OR BOTH I1a AND I1b, ASK I2a TO I2e FOR EACH MONEY TRANSFER MENTIONED. ELSE, GO TO I3a.]

I2a To whom have you sent money in the past six (6) months? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I2b Where did you send the money to, when you sent it? [READ OUT. MULTIPLE MENTION. SEE CODE LIST 12.]

I2c How often did you send the money? [READ OUT. SINGLE MENTION. SEE CODE LIST 13.]

I2d How did you send the money? [READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 14.]

I2e How much did you send the last time you sent money? [SINGLE MENTION.]

	I2a WHOM	I2b WHERE	I2c FREQUENCY	I2d HOW	I2e AMOUNT (N\$)
a) Spouse/Partner	1				
b) Child	2				
c) Parent	3				
d) Other family member	4				
e) Friend	5				
f) Supplier	6				
g) Someone you borrowed from	7				
h) School, college or university	8				
i) To a business	9				
j) Other (SPECIFY__)	10				

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I3a In the past six (6) months, have you RECEIVED money from someone living within the country? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

I3b Have you RECEIVED money from someone living in another country in the last six (6) months? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
No	2

[IF YES TO EITHER OR BOTH I3a AND I3b, ASK I4a TO I4e FOR EACH MENTIONED. ELSE, GO TO J1a.]

I4a From whom have you received money from in the past six months? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

I4b Where did you receive the money from, when you received it? [READ OUT. MULTIPLE MENTION. SEE CODE LIST 12.]

I4c How often did you receive the money sent to you? [READ OUT. SINGLE MENTION. SEE CODE LIST 13.]

I4d How was the money sent to you? [READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 14.]

I4e The last time you received money, how much did you receive? [SINGLE MENTION.]

	I4a WHOM	I4b WHERE	I4c FREQUENCY	I4d HOW	I4e AMOUNT (N\$)
a) Spouse/Partner	1				
b) Child	2				
c) Parent	3				
d) Other family member	4				
e) Friend	5				
f) Supplier	6				
g) School, college or university	7				
h) From a business	8				
i) Other (SPECIFY__)	9				

SECTION J: BANK PENETRATION

J1a Please tell me how much you agree or disagree with the following statements when thinking about banks and their products and services (including NamPost): [READ OUT. SINGLE MENTION PER STATEMENT.]

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

J1b I am going to read a list of statements people have said about banks and money. Looking at this list of statements, please tell me which of these are true for you: [READ OUT. SINGLE MENTION PER STATEMENT.]

	Yes	No	Don't know
a) You are aware that there are basic accounts with minimum transactional fees at commercial banks	1	2	3
b) You are aware that you can open up a basic bank account with minimum of N\$50	1	2	3
c) You are aware that you can receive money from someone by simply having a mobile phone number	1	2	3

J2a Please tell me which of the following Bank Services you currently have, had in the past but not anymore or which you have never had. [READ OUT. SINGLE MENTION PER BANK SERVICE ONLY.]

J2b Please also tell me which financial institutions you have or had this product at. [ASK FOR ALL PRODUCTS IDENTIFIED AS CURRENTLY HAVE OR HAD IN THE PAST, THE INSTITUTION AT WHICH A PRODUCT WAS HELD. DO NOT READ OUT. MULTIPLE MENTION POSSIBLE. SEE CODE LIST 9.]

J2a Product	Have	Had	Never had	J2b Institution [ASK IF 1 OR 2 IN J2a]
1 Transactional account	2	1	0	
2 Savings account	2	1	0	
3 Fixed deposit account	2	1	0	
4 Flexible fixed deposit account (i.e., fixed account that allows minimum withdrawals)	2	1	0	
5 Credit card	2	1	0	
6 Money Market account	2	1	0	
7 Personal Loan account	2	1	0	
8 Asset Loan account	2	1	0	
9 Foreign Currency account	2	1	0	
10 Bank account outside Namibia	2	1	0	
11 Bank overdraft	2	1	0	
12 Standing order/debit orders	2	1	0	
13 Internet Banking	2	1	0	
14 Cellphone banking	2	1	0	
15 Wallet account (Mobipay, Ewallet, Bluewallet, Easywallet)	2	1	0	
16 Foreign Investment account/offshore investments	2	1	0	

J3a Do you currently have a SmartCard account in your name? It could also be a joint or group account on which your name appears. [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	
No	2	

J3b Do you currently have a bank account in your name? It could also be a joint or group account on which your name appears. [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO J4
No	2	GO TO J6 IF NO IN J3a

J4 If you have a bank account or SmartCard, which of the following banking channels are you comfortable using? [READ OUT. MULTIPLE MENTION POSSIBLE.]

Bank Branch	1
ATM	2
Cell Phone banking	3
Internet Banking	4
Swiping/Point of Sale (POS)	5
Wallet account	6

J5 If you have a bank account or SmartCard, which of the following banking channels are you using most often? [READ OUT. SINGLE MENTION ONLY.]

Bank Branch	1
ATM	2
Cell Phone banking	3
Internet Banking	4
Swiping/Point of Sale (POS)	5
Wallet account	6

J6 [IF J3b & J3a is NO, ASK:] Are you using someone else's bank account? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1	GO TO J7
No	2	

J7 [IF J6 is YES, ASK:] Whose account(s) are you using? [DO NOT READ OUT. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Your spouse/partner's account	1
Your child's account	2
Your parent's account	3
Account of another family member	4
Account of a neighbor or friend	5
Account of a savings club	6
Account of a community organisation or church	7
Other (SPECIFY___)	8

J8 [IF RESPONDENT DOES NOT HAVE A BANK ACCOUNT AND SMARTCARD ACCOUNT; J3a and J3b=NO; ASK:] There are many reasons why people often do not have an own bank account or use bank services. Can you tell me why you do not have it? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

I do not need it - Insufficient or no money coming into the account to justify it	1
I have no money to save	2
I cannot maintain the minimum balance	3
Bank service charges are too high	4
Banks are too far away	5
Banking hours are not convenient	6
I do not have the documentation required	7
I do not understand how banks work	8
I do not understand the language used in banks	9
I do not know how to apply	10
I do not understand benefits from having a bank account	11
I do not trust banks	12
Bank accounts are not for people like 'me'	13
I fear refusals	14

Banks do not provide the products or services needed	15
I can get services needed elsewhere in the community	16
I need permission of someone else to open it	17
Other (SPECIFY__)	18
Don't know	99

J9a [IF RESPONDENT HAS A BANK ACCOUNT OR SMARTCARD ACCOUNT; J3a = YES, or J3b = Yes; ASK:] **Please tell me how often you do each of these activities?** [READ OUT STATEMENTS. SINGLE MENTION PER STATEMENT.]

J9b [IF J9a is 1-4, ASK:] **Also tell me whether you do this at a bank branch or NamPost branch, ATM and/or at a retail store such as Pick 'n Pay/Model, Shoprite etc.?**

Transaction	J9a Frequency						J9b How did you do this?			
	1-5 times per month	6-10 times per month	11- 20 times per month	More than 20 times per month	Never	Don 't know	Bank/ NamP ost	AT M	Retail store	Onli ne
a) Deposit cash into a bank account	1	2	3	4	5	6	1	2	3	
b) Cash withdrawal from a bank account	1	2	3	4	5	6	1	2	3	
c) Paid people/bills through bank transfer	1	2	3	4	5	6	1	2	3	4
d) Money transfers between your own bank accounts	1	2	3	4	5	6	1	2	3	4
e) Money transfer to another person's/institution's bank account	1	2	3	4	5	6	1	2	3	4
f) Get a bank statement	1	2	3	4	5	6	1	2		4
g) Internet banking transaction	1	2	3	4	5	6	1	2		4
h) Mobile banking transaction/Cell phone banking	1	2	3	4	5	6				4
i) Debit card payments (Point of Sale)	1	2	3	4	5	6				

J10 People have different opinions about bank accounts - what do you think are the advantages of using a bank account? [DO NOT READ. MULTIPLE MENTION POSSIBLE.]

Salaries can be deposited	1
Easy way of receiving money from others	2
Safe way of receiving money from others	3
Easy way of sending money to others	4
Safe way of sending money to others	5
Money is safe from theft	6
Helps you to get access to loans	7
You get interest on savings	8
There is no advantage to using a bank account	9
Other (SPECIFY__)	10
Don't know	99

J11 During the last six (6) months, have you used the services of a microfinance institution, like a micro lender? [DO NOT READ OUT. SINGLE MENTION ONLY.]

Yes	1
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No	2
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SECTION K: INFORMAL PRODUCTS

K1 Do you belong to a savings club/group? [SINGLE MENTION ONLY.]

Yes	1	GO TO K2
No	2	GO TO K4

K2 Please tell me which of the following services these clubs provide. [READ OUT LIST OF SERVICES.]

	YES	NO	DON'T KNOW
a) Lend money to members when they need it	1	2	9
b) Lend money to non-members when they want to borrow	1	2	9
c) Give collected money to one member every month	1	2	9
d) Keep the collected money for members and members can withdraw this money when they need it	1	2	9
e) Keep the collected money for members and give to members after a certain period of time	1	2	9
f) Buy assets as a group	1	2	9
g) Buy assets for members	1	2	9
h) Raise money for funerals for group members	1	2	9
i) Raise money for other emergencies for members	1	2	9
j) Act as guarantor when members want to borrow money somewhere else	1	2	9

K3 Why do you belong to a savings club/group? [DO NOT READ. SPONTANEOUS MENTION. MULTIPLE MENTION POSSIBLE.]

Inherited the position from parents	1
It is compulsory for people in tribe or village	2
To socialize or meet friends	3
They give financial advice	4
Can turn to them when in financial need	5
To exchange ideas with other members	6
Can get money easily when needed	7
Trust and know them	8
To borrow money	9
Close and/or easy to get to	10
Easy to become a member	11
Don't get charged fees	12
It is an easy way of saving	13
Other (SPECIFY__)	14
Don't know	99

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K4 Are you a member of any other financial group or organization? [SINGLE MENTION ONLY.]

Yes	1	GO TO K5a
No	2	GO TO L1

K5a GROUP Do you belong to any of the following groups or organizations? [READ OUT, MULTIPLE ANSWERS POSSIBLE]		K5b [MAIN REASON FOR MEMBERSHIP] [FOR EVERY MENTION IN K5a, ASK] Why do you belong to this group or organization? SEE CODELIST 15 [DO NOT READ OUT]	K5c [INFLUENCE] [FOR EVERY MENTION IN K5a, ASK] Do the opinions of the group leaders or members influence the decisions you make about money matters?	
			Yes	No
Business organization	1		1	2
Farmers association	2		1	2

Market/traders association	3		1	2
Cooperative	4		1	2
Out grower scheme	5		1	2
Church/religious group	6		1	2
Women's group	7		1	2
Professional body	8		1	2
Other (SPECIFY__)	9		1	2

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SECTION L: GENERAL

L1 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

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

L2 For each of the statements I read, can you please tell me if you are currently worse off, the same as, or better off than you were last year. [READ OUT. SINGLE MENTION PER STATEMENT.]

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

L3 Please tell me how much you agree or disagree with the following statements: [READ OUT. SINGLE MENTION PER STATEMENT ONLY.]

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) You frequently have problems making ends meet	5	4	3	2	1
b) You know what to do for recourse when not satisfied with a financial services or product	5	4	3	2	1
c) You have considered going to see someone to help you with your debt problems	5	4	3	2	1
d) You have gone to see someone to help you with your debt problems	5	4	3	2	1
e) You have considered cancelling policies to cover debts	5	4	3	2	1
f) You have cancelled a policy to cover debt	5	4	3	2	1
g) You save money regularly	5	4	3	2	1

L4 Do you have in your household... [READ OUT, MULTIPLE OPTIONS]

	YES	NO
a) Tap water in your house or on your property?	1	2
b) Hot running water from a geyser	1	2
c) Flush toilet inside or outside	1	2
d) Built-in kitchen sink	1	2
e) Ordinary landline telephone	1	2
f) One cell phone	1	2
g) More than one cell phone	1	2
h) More than one radio (excluding a car radio)	1	2
i) Hi-fi/music centre	1	2
j) Television set	1	2
k) Viewing Subscription (e.g., DSTV, Netflix, GOtv, Prime, Showmax, etc)	1	2
l) Fridge (including combined fridge/freezer)	1	2
m) Deep freezer	1	2
n) Microwave oven	1	2
o) Floor polisher or vacuum cleaner	1	2
p) Personal computer or laptop	1	2
q) Washing machine	1	2
r) Tumble dryer	1	2
s) Dishwashing machine	1	2
t) Electric stove	1	2
u) Sewing machine	1	2
v) Motor car	1	2
w) Domestic worker	1	2
x) Home security service	1	2
y) Internet connection	1	2

L5 FOR OFFICE USE ONLY: [ADD UP THE TOTAL SCORE FOR BOTH THE YES AND NO COLUMNS. REMEMBER TO ADD THE 9 IN THE YES COLUMN AT THE BEGINNING OF THE TABLE.]

a) YES Column	
b) NO Column	

L6 FOR OFFICE USE ONLY: [SUBTRACT THE NO TOTAL FROM THE YES TOTAL AND RECORD THE ANSWER BELOW.]

L7 FOR OFFICE USE ONLY: [CHECK THIS SCORE AGAINST THE FOLLOWING TABLE TO DETERMINE WHICH LSM GROUP THE RESPONDENT FALLS INTO. RECORD THE NUMBER IN THE SPACE PROVIDED AFTER THE TABLE.]

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

Thank you very much for your participation in this survey.