

2023 MSE Tracker Survey WAVE II

SURVEY IDENTIFICATION INFORMATION QUESTIONNAIRE DESCRIPTION

MSE TRACKER SURVEY 2023 WAVE II

No sub-sections, No rosters, Questions: 6.

INTRODUCTION

No sub-sections, No rosters, No questions, Static texts: 1.

A. CONSENT

No sub-sections, No rosters, Questions: 4, Static texts: 1.

B. RESPONDENT'S AND BUSINESS BACKGROUND INFORMATION

No sub-sections, No rosters, Questions: 11.

1. OPERATIONAL STATUS

No sub-sections, No rosters, Questions: 6.

2. WORKERS

No sub-sections, No rosters, Questions: 7, Static texts: 2, Variables: 3.

3. CUSTOMER CREDIT

No sub-sections, No rosters, Questions: 3, Static texts: 1, Variables: 1.

4. BUSINESS SERVICES AND DIGITAL PLATFORMS

No sub-sections, No rosters, Questions: 9, Static texts: 1, Variables: 1.

5. SUPPLY CHAINS

No sub-sections, No rosters, Questions: 2.

6. REVENUE

No sub-sections, No rosters, Questions: 9, Static texts: 1.

7. FINANCE

Sub-sections: 1, No rosters, Questions: 30, Static texts: 1, Variables: 1.

8. PERCEPTION

No sub-sections, No rosters, Questions: 1.

9. CHALLENGES

No sub-sections, No rosters, Questions: 18, Static texts: 1.

10. TRAINING AND SKILLS

No sub-sections, No rosters, Questions: 4.

11. CLOSED BUSINESSES

No sub-sections, No rosters, Questions: 16.

12.0 FAMILY AND HOUSEHOLDS DYNAMICS

No sub-sections, No rosters, Questions: 6.

12B. DIGITAL CREDIT PROVIDERS

No sub-sections, No rosters, Questions: 8.

13.0 INTERVIEW STATUS

No sub-sections, No rosters, Questions: 3.

APPENDIX A — CATEGORIES

LEGEND

SURVEY IDENTIFICATION INFORMATION
QUESTIONNAIRE DESCRIPTION

Basic information

Title 2023 MSE Tracker Survey WAVE II

MSE TRACKER SURVEY 2023 WAVE II

MSETrackerSurvey2023WaveII

County	TEXTaa5
Cluster Number	NUMERIC: INTEGERaa1
HouseholdNo	NUMERIC: INTEGERaa2
Name of respondent	TEXTaa3
Phone1	TEXTaa4
ID	TEXTaa6

STATIC TEXT

Good morning/afternoon..... My name is.....from the Kenya National Bureau of Statistics. In 2019/2020, we visited you, (in October last year, we interviewed you) while conducting a survey called while conducting a survey called FinAccess Household survey and you agreed to have a follow up interview with us. The information obtained from the survey will be used for planning purposes at both the national and county level. The information provided by you will be treated in strict confidentiality as provided by the law (Statistics Act No.4 of 2006).



A.CONSENT

AConsent

A4. Enter the respondents contact given to you	TEXT a4
A5. Date	DATE: CURRENT TIME a5
A6. Call Status	SINGLE-SELECT a6
	<p>01 <input type="radio"/> Respondent picked up</p> <p>02 <input type="radio"/> Not going through</p> <p>03 <input type="radio"/> Not picking</p> <p>04 <input type="radio"/> Out of service</p> <p>05 <input type="radio"/> Picked but Wrong responde nt (Probe if they are operati ng a business and continue with the interview))</p>

STATIC TEXT

E a6==1

Good morning/afternoon..... My name is.....from the Kenya National Bureau of Statistics. In 2019 and 2021, we visited you, (in October last year, we interviewed you) while conducting a survey called FinAccess MSE Tracker survey and you agreed to have a follow up interview with us. The information obtained from the survey will be used for planning purposes at both the national and county level. The information provided by you will be treated in strict confidentiality as provided by the law (Statistics Act No.4 of 2006).

A7. I am requesting about 20 minutes of your ti
me to ask you some questions. Can I continue?

I Try to convince the respondent before conclusively ending the survey
E a6==1

SINGLE-SELECT
a7

01 ☐ Yes

02 ☐ No

B. RESPONDENT'S AND BUSINESS BACKGROUND INFORMATION

BACKGROUNDINFORMATION

E a6==1 && a7==1

B1. Indicate the name of the respondent	TEXTb1
<div></div>	
B2. Is/was your business located in rural or an urban area?	SINGLE-SELECTb2
01 <input type="radio"/> Rural	
02 <input type="radio"/> Urban	
B3. What is your age?	NUMERIC: INTEGERb3
V1 self<=120 && self>=16	
M1 Check that you have entered the accurate age	<div></div>
B4. What is your marital status?	SINGLE-SELECTb4
01 <input type="radio"/> Single/Never Married or Live d Together	
02 <input type="radio"/> Divorced/separated	
03 <input type="radio"/> Widowed	
04 <input type="radio"/> Married/Living with partner	
B5. What is your highest level of education completed	SINGLE-SELECTb5
01 <input type="radio"/> None	
02 <input type="radio"/> Primary	
03 <input type="radio"/> Post-primary Vocational (craft certificate)	
05 <input type="radio"/> Secondary/ A level	
06 <input type="radio"/> Post-Secondary Vocation (craft certificate)	
07 <input type="radio"/> College (diploma certificate)	
08 <input type="radio"/> University (degree)	
B6. Whats your gender	SINGLE-SELECTb6
01 <input type="radio"/> Male	
02 <input type="radio"/> Female	
B7. Do you have an alternative phone number we can contact you on	SINGLE-SELECTb7
01 <input type="radio"/> Yes	
02 <input type="radio"/> No	
B7a. What is alternative phone number	TEXTb7a
E b7==1	<div></div>
B8. Are you still running any business? (Of which they are the owner)	SINGLE-SELECTAC1_1
01 <input type="radio"/> Yes	
02 <input type="radio"/> No	

B9. Which county is your Main business located in?

E AC1_1==1

SINGLE-SELECT

b9

- 01 ☐ Mombasa
- 02 ☐ Kwale
- 03 ☐ Kilifi
- 04 ☐ Tana River
- 05 ☐ Lamu
- 06 ☐ Taita-Taveta
- 07 ☐ Garissa
- 08 ☐ Wajir
- 09 ☐ Mandera
- 10 ☐ Marsabit
- 11 ☐ Isiolo
- 12 ☐ Meru
- 13 ☐ Tharaka-Nithi
- 14 ☐ Embu
- 15 ☐ Kitui
- 16 ☐ Machakos

[And 31 other symbols \[1\]](#)

B10. Which year did you start your business?

E AC1_1==1

SINGLE-SELECT: COMBO BOX

b10

- 001 ☐ 1900
- 002 ☐ 1901
- 003 ☐ 1902
- 004 ☐ 1903
- 005 ☐ 1904
- 006 ☐ 1905
- 007 ☐ 1906
- 008 ☐ 1907
- 009 ☐ 1908
- 010 ☐ 1909
- 011 ☐ 1910
- 012 ☐ 1911
- 013 ☐ 1912
- 014 ☐ 1913
- 015 ☐ 1914
- 016 ☐ 1915

[And 109 other symbols \[2\]](#)

1. OPERATIONAL STATUS

OPERATIONAL_STATUS

E a6==1 && a7==1 && AC1_1==1

1.1a. Other than your main business, are you currently involved in any other type of business? (NB: Not branches of main business)	<p>SINGLE-SELECT op1_1a</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
1.1b. How many other businesses are you currently actively involved in?	<p>NUMERIC: INTEGER op1_1b</p> <p>-----</p>
1.2. Are you the only owner of your MAIN business?	<p>SINGLE-SELECT op1_2</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No (Own business jointly)</p>
1.3A. Ask the respondent to describe the MAIN business activities?	<p>TEXT op1_3A</p> <p>.....</p>
1.3B. What is the MAIN type of activity of your MAIN business?	<p>SINGLE-SELECT op1_3B</p> <p>01 <input type="radio"/> Agriculture, Forestry and Fishing,</p> <p>02 <input type="radio"/> Mining and quarrying,</p> <p>03 <input type="radio"/> Wholesale and retail trade, repairs: Mostly food stuffs - cereals, fruits, veg, other agricultural produce/livestock,</p> <p>04 <input type="radio"/> Wholesale and retail trade, repairs: Clothes (new or second hand)/Nguzo za mtumba,</p> <p>05 <input type="radio"/> Wholesale and retail trade, repairs: Chemists/Pharmacies,</p> <p>06 <input type="radio"/> Wholesale and retail trade, repairs: Electronics (including mobile phones, computers, household electronic devices),</p> <p>07 <input type="radio"/> Wholesale and retail trade, repairs: General retailer,</p> <p>08 <input type="radio"/> Wholesale and retail trade, repairs: Motor vehicles trade and repair (mechanic),</p> <p>09 <input type="radio"/> Wholesale and retail trade, repairs: Other wholesale or retail store,</p>

	<div>10</div> <div><input type="radio"/> Private households services: Maids, cooks, babysitters, et</div> <div>c,</div> <div>11</div> <div><input type="radio"/> Private households services: Security/Guardian/Gatekee</div> <div>pers (e.g. askari),</div> <div>12</div> <div><input type="radio"/> Private households services: Other private household ser</div> <div>vices,</div> <div>13</div> <div><input type="radio"/> Other community, social an</div> <div>d personal services: Salon, b</div> <div>arber, hairdresser, etc,</div> <div>14</div> <div><input type="radio"/> Other community, social an</div> <div>d personal services: Househ</div> <div>old repairs (e.g. plumbing a</div> <div>nd electricity repairs, electro</div> <div>nics repair,</div> <div>15</div> <div><input type="radio"/> Other community, social an</div> <div>d personal services: Other c</div> <div>ommunity/social or househ</div> <div>old services,</div> <div>16</div> <div><input type="radio"/> Arts and entertainment,</div> <div> And 19 other symbols [3] </div>
1.4. Where does your MAIN business mostly operate from?	<div>SINGLE-SELECT</div> <div>op1_4</div> <div>01</div> <div><input type="radio"/> Home / Owner's residence / Online</div> <div>02</div> <div><input type="radio"/> Mobile / No fixed location (hawking)</div> <div>03</div> <div><input type="radio"/> Open market</div> <div>04</div> <div><input type="radio"/> Commercial premises / Exhibitions</div> <div>05</div> <div><input type="radio"/> Jua Kali Shed / Market Stall / Kiosk</div> <div>06</div> <div><input type="radio"/> Industrial site/Cluster</div>

2. WORKERS

workers

E a6==1 && a7==1 && AC1_1==1

STATIC TEXT

2.1. Currently, how many paid and unpaid workers do you have in your business?

If no workers enter zero

2.1a. Currently, how many paid workers do you have in your business? V1 self>=0 && self<1000 M1 cannot be a negative number or a number greater than 1000	NUMERIC: INTEGER ----- w2_1a
2.1b. Currently, how many unpaid workers do you have in your business? V1 self>=0 && self<1000 M1 cannot be a negative number or a number greater than 1000	NUMERIC: INTEGER ----- w2_1b
VARIABLE w2_1a+w2_1b	LONG This variable is excluded from the exported data w2_1c

STATIC TEXT

E w2_1a!=0

2.2. For paid workers, how many workers are on :

If no workers in this category enter zero

2.2a. Regular salary/wage E w2_1a!=0 V1 self<=w2_1a M1 Cannot be more than total paid workers V2 self>=0 M2 Cannot be a negative number	NUMERIC: INTEGER ----- w2_2a
2.2b. How many workers on Casual/daily rate E w2_1a!=0 V1 self<=w2_1a-w2_2a M1 Cannot be more than total paid workers V2 self>=0 M2 Cannot be a negative number	NUMERIC: INTEGER ----- w2_2b
2.2c. How many workers on Piece rate (Per Unit) E w2_1a!=0 V1 self<=w2_1a-w2_2a-w2_2b M1 Cannot be more than total paid workers V2 self>=0 M2 Cannot be a negative number	NUMERIC: INTEGER ----- w2_2c
VARIABLE w2_2a+w2_2b+w2_2c	LONG w2_2d
2.3A. In the last 12 months, what is the highest number of paid workers you have had at any one time?	NUMERIC: INTEGER ----- w2_3A

2.3B. In the last 12 months, what is the lowest number of paid workers you have had at any one time?

NUMERIC: INTEGER w2_3B

VARIABLE
IsSectionAnswered(workers)

BOOLEAN Answeredworker

3. CUSTOMER CREDIT

CreditoCustomers

E a6==1 && a7==1 && AC1_1==1

3.1. Currently, do you offer credit on Goods/ Services to your customers?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	c3_1
3.2. How much money is currently owed to you by customers? V1 self>=0 && self<=100000000	NUMERIC: INTEGER -----	c3_2
3.3. What is the Value of Goods and Services sold on Credit in KSh last month?	NUMERIC: INTEGER -----	c3_3

STATIC TEXT

E EnabledAnsweredQuestionsCount(CreditoCustomers)<EnabledQuestionsCount(CreditoCustomers)

Make sure you have answered atleast half of the questions in this section for you to proceed to the next section;supply chains

VARIABLE IsSectionAnswered(CreditoCustomers)	BOOLEAN AnsweredCreditoCustomers
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4. BUSINESS SERVICES AND DIGITAL PLATFORMS

BUSINESS_SERVICESDIGITAL

E a6==1 && a7==1 && AC1_1==1

<p>4.1. Does your business have a?</p> <p>I Select all that apply to the Business</p>	<p>MULTI-SELECT: YES/NO bsd4_1</p> <p>01 <input type="checkbox"/> <input type="checkbox"/> Till number (e.g. Lipa n a MPesa, Equitel) for merchant payments</p> <p>02 <input type="checkbox"/> <input type="checkbox"/> Card reader machine (e.g. POS device / PDQ)</p> <p>03 <input type="checkbox"/> <input type="checkbox"/> Bank account in your business name</p> <p>04 <input type="checkbox"/> <input type="checkbox"/> Pay NHIF for employees</p> <p>05 <input type="checkbox"/> <input type="checkbox"/> Registered at the registrar of companies</p> <p>06 <input type="checkbox"/> <input type="checkbox"/> Member of a business association</p> <p>07 <input type="checkbox"/> <input type="checkbox"/> Insurance for your business</p> <p>08 <input type="checkbox"/> <input type="checkbox"/> Insurance for you employees? (Apart from NHIF)</p>
<p>4.2i. Do you pay any levies, licenses or monies including Business Permit to the county to operate your business?</p>	<p>SINGLE-SELECT bsd4_2i</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>4.2ii. How often do you pay the monies to the county government?</p> <p>E bsd4_2i==1</p>	<p>SINGLE-SELECT bsd4_2ii</p> <p>01 <input type="radio"/> Daily</p> <p>02 <input type="radio"/> Weekly</p> <p>03 <input type="radio"/> Monthly</p> <p>04 <input type="radio"/> Annually</p>
<p>4.2iii. Do you have a single business permit? (A permit paid for once a year to the county)</p>	<p>SINGLE-SELECT bsd4_2iii</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>4.2iv. What is the main reason your business does not pay any money to county government i.e. levy, licence, permit etc. to operate your business?</p> <p>E bsd4_2i==2 && bsd4_2iii==2</p>	<p>SINGLE-SELECT bsd4_2iv</p> <p>01 <input type="radio"/> Can't afford to pay</p> <p>02 <input type="radio"/> Haven't gotten time to pay the money</p> <p>03 <input type="radio"/> Business exempted</p> <p>04 <input type="radio"/> Others, specify</p>
<p>4.2ivi. Others specify</p> <p>E bsd4_2iv==4</p>	<p>TEXT bsd4_2ivi</p> <p>.....</p>

4.3. Currently, what are ALL the ways your MAIN business accepts payment from customers?

MULTI-SELECT

bsd4_3

- 01 ☐ Cash
- 02 ☐ Mobile Money (Send Money)
- 03 ☐ Mobile Money Till numbers (buy goods)
- 04 ☐ Mobile Money Paybill number (pay bill)
- 05 ☐ Pochi la biashara
- 06 ☐ Bank cheque
- 07 ☐ Bank transfer (e.g. EFT, Swift, Pesalink) / Bank deposit
- 08 ☐ Credit/ debit cards
- 09 ☐ In-kind payments in goods and services
- 10 ☐ International online payment platforms (paypal etc.)

4.3i. Among the ways above, which is your MAIN way that your MAIN business accepts payments?

F bsd4_3.Contains(@optioncode)

SINGLE-SELECT

bsd4_3i

- 01 ☐ Cash
- 02 ☐ Mobile Money (Send Money)
- 03 ☐ Mobile Money Till numbers (buy goods)
- 04 ☐ Mobile Money Paybill number (pay bill)
- 05 ☐ Pochi la biashara
- 06 ☐ Bank cheque
- 07 ☐ Bank transfer (e.g. EFT, Swift, Pesalink) / Bank deposit
- 08 ☐ Credit/ debit cards
- 09 ☐ In-kind payments in goods and services
- 10 ☐ International online payment platforms (paypal etc.)

4.4. Are you currently using any of the following digital channels to market or sell your products / services to customers?

MULTI-SELECT: YES/NO

bsd4_4

- 01 ☐ / ☐ Social media e.g. Facebook, Instagram, WhatsApp, Tiktok
- 02 ☐ / ☐ Online stores / market places / catalogues (such as Jumia, Masoko, Copia, Jiji, Pigia me, Twigya)
- 03 ☐ / ☐ Own website/emails
- 04 ☐ / ☐ SMS / phonecalls

STATIC TEXT

E EnabledAnsweredQuestionsCount(BUSINESS_SERVICESDIGITAL)<EnabledQuestionsCount(BUSINESS_SERVICESDIGITAL)

Make sure you have answered atleast half of the questions in this section for you to proceed to the next section

VARIABLE IsSectionAnswered(BUSINESS_SERVICESDIGITAL)	BOOLEAN AnsweredBUSINESS_SERVICESDIGITAL
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5. SUPPLY CHAINS

SUPPLY_CHAINS

E a6==1 && a7==1 && AC1_1==1

5.1. Currently, what are ALL the ways your MAIN business makes payments to suppliers?

MULTI-SELECT

sc5_1

- 01 ☐ Cash
- 02 ☐ Mobile money (Send Money)
- 03 ☐ Mobile Money Till numbers (buy goods)
- 04 ☐ Mobile Money Paybill number (includes bank pay bill)
- 05 ☐ Pochi la biashara
- 06 ☐ Bank cheque
- 07 ☐ Bank transfer (e.g. EFT, Swift, Pesalink) / Bank deposit
- 08 ☐ Credit/ debit cards
- 09 ☐ In-kind payments in goods and services
- 10 ☐ International online payment platforms (paypal etc.)

5.1i. Among the ways (in 5.1 above), what is the MAIN way your MAIN business makes payments to suppliers?

F sc5_1.Contains(@optioncode)

SINGLE-SELECT

sc5_1i

- 01 ☐ Cash
- 02 ☐ Mobile money (Send Money)
- 03 ☐ Mobile Money Till numbers (buy goods)
- 04 ☐ Mobile Money Paybill number (includes bank pay bill)
- 05 ☐ Pochi la biashara
- 06 ☐ Bank cheque
- 07 ☐ Bank transfer (e.g. EFT, Swift, Pesalink) / Bank deposit
- 08 ☐ Credit/ debit cards
- 09 ☐ In-kind payments in goods and services
- 10 ☐ International online payment platforms (paypal etc.)

6. REVENUE

REVENUE

E a6==1 && a7==1 && AC1_1==1

<p>6.1. On average, how many days do you work in a week?</p> <p>I Days here means Monday to Sunday V1 self.InRange(1,7)</p>	<p>NUMERIC: INTEGER r6_1</p> <p>-----</p>
<p>STATIC TEXT</p> <p>6.2. Average sales in a day/month</p> <p><i>Ask the respondent for time period that makes most sense to them</i></p>	
<p>6.2i. Which period are you comfortable with reporting your sales?</p>	<p>SINGLE-SELECT r6_2i</p> <p>01 <input type="radio"/> Day</p> <p>02 <input type="radio"/> Month</p>
<p>6.2a. On average, what are your total sales (KSh.) in a typical day?</p> <p>E r6_2i==1 V1 self.InRange(0,100000000) M1 Check the entered numbers</p>	<p>NUMERIC: INTEGER r6_2a</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>98 Don't Know</p> <p>99 Refused to Answer</p>
<p>6.3a. Thinking about the past year, what was the highest sales you ever made in a day?</p> <p>E r6_2i==1 V1 self.InRange(0,100000000)</p>	<p>NUMERIC: INTEGER r6_3a</p> <p>-----</p>
<p>6.3b. Thinking about the past year, what was the lowest sales you made in a day?</p> <p>E r6_2i==1 V1 self.InRange(0,100000000)</p>	<p>NUMERIC: INTEGER r6_3b</p> <p>-----</p>
<p>6.2b. On average, what are your total sales (KSh.) in a month?</p> <p>E r6_2i==2 V1 self.InRange(0,100000000) M1 Check the entered numbers</p>	<p>NUMERIC: INTEGER r6_2b</p> <p>-----</p> <p>SPECIAL VALUES</p> <p>98 Don't Know</p> <p>99 Refused to Answer</p>
<p>6.4a. Thinking about the past year, what was the highest sales you ever made in a month?</p> <p>E r6_2i==2 V1 self.InRange(0,100000000)</p>	<p>NUMERIC: INTEGER r6_4a</p> <p>-----</p>
<p>6.4b. Thinking about the past year, what was the lowest sales you ever made in a month?</p> <p>E r6_2i==2 V1 self.InRange(0,100000000)</p>	<p>NUMERIC: INTEGER r6_4b</p> <p>-----</p>

6.5. What is the value of your current stock (excludes assets/machinery)

NUMERIC: INTEGER r6_3

SPECIAL VALUES

- 98 Don't know
- 99 Refused to answer
- 00 Not Applicable

7. FINANCE

FINANCE

E a6==1 && a7==1 && AC1_1.InList(1,2)

<p>7.1A. Do you put money aside from your business for the following?</p> <p>E AC1_1==1</p>	<p>MULTI-SELECT: YES/NO f7_1A</p> <p>01 <input type="checkbox"/>/ <input type="checkbox"/> Education for yourself or others</p> <p>02 <input type="checkbox"/>/ <input type="checkbox"/> To invest in land / housing / property (either to purchase, build or improve)</p> <p>03 <input type="checkbox"/>/ <input type="checkbox"/> To expand your business / stock</p> <p>04 <input type="checkbox"/>/ <input type="checkbox"/> To buy new equipment / machinery for your business</p> <p>05 <input type="checkbox"/>/ <input type="checkbox"/> For farming activities (e.g. purchasing inputs, equipment, paying staff)</p> <p>06 <input type="checkbox"/>/ <input type="checkbox"/> For daily household needs</p> <p>07 <input type="checkbox"/>/ <input type="checkbox"/> For unexpected occurrences / emergencies</p> <p>08 <input type="checkbox"/>/ <input type="checkbox"/> Other reasons other than above</p>
<p>Other, Specify</p> <p>E f7_1A.Yes.Contains(8) && AC1_1==1</p>	<p>TEXT f7_1Ai</p> <p>.....</p>
<p>7.2A. Where or how do you save this money? (DO NOT READ OUT)</p> <p>E f7_1A.Yes.ContainsAny(1,2,3,4,5,6,7,8) && AC1_1==1</p>	<p>MULTI-SELECT f7_2A</p> <p>01 <input type="checkbox"/> Banks/ Microfinance banks</p> <p>02 <input type="checkbox"/> Mobile banking (e.g. Mshwari, KCB M-Pesa, M-Co-op cash)</p> <p>03 <input type="checkbox"/> Mobile money wallet (e.g. Mpesa)</p> <p>04 <input type="checkbox"/> SACCO savings</p> <p>05 <input type="checkbox"/> Savings with Chama/group</p> <p>06 <input type="checkbox"/> Savings in a secret hiding place or money kept in a cash box</p> <p>07 <input type="checkbox"/> Other, specify</p>
<p>7.2iA. Others specify.</p> <p>E f7_2A.Contains(7) && AC1_1==1</p>	<p>TEXT F7_2iA</p> <p>.....</p>
<p>7.3A. Do you currently have any loans? (Whether formal or informal (for example: Loans from M-Shwari, a chama, a moneylender, a friend, a bank or SACCO)?</p> <p>E AC1_1==1</p>	<p>SINGLE-SELECT f7_3A</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

7.4A. Where/Whom did you borrow from? (DO NOT READ OUT)

E f7_3A==1 && AC1_1==1

MULTI-SELECT

f7_4A

- 01 ☐ Banks/ Microfinance banks
- 03 ☐ Mobile banking loan (e.g. Mshwari, KCB M-Pesa, M-Co-op cash)
- 04 ☐ Mobile Money Overdraft (e.g. Fuliza)
- 05 ☐ Mobile Till Business Overdraft (e.g. Fuliza ya Biashara)
- 06 ☐ Digital lending app (e.g. Zenka, Tala etc)
- 07 ☐ Financial Inclusion (Hustler) Fund
- 08 ☐ SACCO loan
- 09 ☐ MFI loan
- 10 ☐ Loan from Chama/group
- 11 ☐ Loan from friends/family/neighbour
- 12 ☐ Loan from Money lender
- 13 ☐ Loan from Supplier
- 14 ☐ Loan from Employer
- 15 ☐ Other Government loan-Helb, women and youth fund
- 16 ☐ Loan from NGO

<p>7.5A. What is the reason why you took these loans? (DON'T READ OUT OPTIONS)</p> <p>E f7_3A==1 && AC1_1==1</p>	<p>MULTI-SELECT f7_5A</p> <p>01 <input type="checkbox"/> To purchase stock / supplies</p> <p>02 <input type="checkbox"/> To pay business rent</p> <p>03 <input type="checkbox"/> To pay workers/Salaries</p> <p>04 <input type="checkbox"/> To cover other business expenses (e.g. water, electricity, security)</p> <p>05 <input type="checkbox"/> To cover general household expenses (e.g. food, clothing, house rent)</p> <p>06 <input type="checkbox"/> To pay back other loans / credit owed</p> <p>07 <input type="checkbox"/> Expand business</p> <p>08 <input type="checkbox"/> Education</p> <p>09 <input type="checkbox"/> Land/housing/property</p> <p>10 <input type="checkbox"/> Farming</p> <p>11 <input type="checkbox"/> Business shock / emergency (fire, theft)</p> <p>12 <input type="checkbox"/> Health / medical shock</p> <p>13 <input type="checkbox"/> Other personal shock / emergency</p>
<p>7.6A. In the past 3 months, were you either late paying, did you miss a payment, or did you pay less than required on any outstanding loans?</p> <p>E f7_3A==1 && AC1_1==1</p>	<p>SINGLE-SELECT f7_6A</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>7.7A. In the past 12 months have you done any of the following to repay any loans that you have? (READ OUT)</p> <p>E f7_3A==1 && AC1_1==1</p>	<p>MULTI-SELECT: YES/NO f7_7A</p> <p>01 <input type="checkbox"/>/ <input type="checkbox"/> Borrowed money to repay a loan</p> <p>02 <input type="checkbox"/>/ <input type="checkbox"/> Used savings to repay a loan</p> <p>03 <input type="checkbox"/>/ <input type="checkbox"/> Reduced expenditures on household items (food or non-food items) to repay a loan</p> <p>04 <input type="checkbox"/>/ <input type="checkbox"/> Started another business or took on other work (e.g. casual labour)</p> <p>05 <input type="checkbox"/>/ <input type="checkbox"/> Sold off assets to repay the loan</p> <p>06 <input type="checkbox"/>/ <input type="checkbox"/> Negotiated for Loan Restructuring</p> <p>07 <input type="checkbox"/>/ <input type="checkbox"/> I did not do anything</p> <p>08 <input type="checkbox"/>/ <input type="checkbox"/> Other specify</p>
<p>7.7Ai. Other specify</p> <p>E f7_7A.Yes.Contains(8) && AC1_1==1</p>	<p>TEXT f7_7Ai</p> <p>.....</p>
<p>7.8A. Do you currently use / have access to trade credit from your suppliers?</p> <p>E AC1_1==1</p>	<p>SINGLE-SELECT f7_8A</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

E AC1_1.InList(1,2)

7.1B. Are you aware of the hustler fund / financial inclusion fund?	SINGLE-SELECT f7_1B 01 <input type="radio"/> Yes 02 <input type="radio"/> No
7.2B. Have you ever borrowed from hustler fund?	SINGLE-SELECT f7_2B 01 <input type="radio"/> Yes 02 <input type="radio"/> No
7.3B. What are the reason(s) why you have not borrowed from hustler fund? (DON'T READ OUT)	MULTI-SELECT f7_3B 01 <input type="checkbox"/> The loan limit is inadequate 02 <input type="checkbox"/> I do not have a mobile money line in my name 03 <input type="checkbox"/> My loan limit is zero/ I do not qualify for the loan 04 <input type="checkbox"/> I prefer not to borrow from hustler fund 05 <input type="checkbox"/> I don't know how to apply for hustler fund 06 <input type="checkbox"/> I don't like the mandatory savings requirement 07 <input type="checkbox"/> I fear the repercussions / consequences of not repaying 08 <input type="checkbox"/> Other, specify
7.3Bi. Others specify	TEXT f7_3Bi
7.4B. Have you ever applied to the hustler fund and been denied?	SINGLE-SELECT f7_4B 01 <input type="radio"/> Yes 02 <input type="radio"/> No
7.5B. How many times have you borrowed from hustler fund?	SINGLE-SELECT f7_5B 01 <input type="radio"/> Once 02 <input type="radio"/> Twice 03 <input type="radio"/> Thrice 04 <input type="radio"/> More than three times
7.6B. How did you use the funds borrowed from hustler fund?	SINGLE-SELECT f7_6B 01 <input type="radio"/> Personal/household purposes only 02 <input type="radio"/> Business purposes only 03 <input type="radio"/> Both (personal and business purposes)

E f7_1B==1

I For those who didn't indicate borrowing from hustler fund

E f7_2B==2

E f7_3B.Contains(8)

E f7_1B==1

E f7_2B==1

E f7_2B==1

7.7B. What was the MAIN business purpose that the hustler fund money was used for? (DO NOT READ OUT)	<div>SINGLE-SELECT f7_7B</div> <div> 01 <input type="radio"/> Start business 02 <input type="radio"/> Expand business 03 <input type="radio"/> Working capital (paying salaries, acquisition of supplies, fines, rent, utility bills etc). 04 <input type="radio"/> Pay other business loans 05 <input type="radio"/> Others specify </div>
7.7Bi. Other MAIN business purpose	<div>TEXT f7_7Bi</div> <div>.....</div>
7.8B. What was the MAIN personal / household purpose that the hustler fund money was used for? (DO NOT READ OUT)	<div>SINGLE-SELECT f7_8B</div> <div> 01 <input type="radio"/> Medical / health emergency 02 <input type="radio"/> Other emergency 03 <input type="radio"/> Daily expenses 04 <input type="radio"/> To repay other loans 05 <input type="radio"/> Education 06 <input type="radio"/> Investment 07 <input type="radio"/> Other, specify </div>
7.8Bi. Other MAIN personal/household purpose, specify	<div>TEXT f7_8Bi</div> <div>.....</div>
7.9B. What is your current hustler fund loan limit? (KSh)	<div>NUMERIC: INTEGER f7_9B</div> <div>-----</div> <div>SPECIAL VALUES</div> <div>98 <input type="radio"/> Don't know</div>
7.10B. In the past 3 months, were you either late paying, did you miss a payment, or did you pay less than required on any Hustler fund loan?	<div>SINGLE-SELECT f7_10</div> <div> 01 <input type="radio"/> Yes 02 <input type="radio"/> No </div>
7.11B. Have you ever done any of the following to repay your hustler fund loans? (READ OUT)	<div>MULTI-SELECT: YES/NO f7_11B</div> <div> 01 <input type="checkbox"/> <input type="checkbox"/> Borrowed money to repay a hustler fund loan 02 <input type="checkbox"/> <input type="checkbox"/> Used savings to repay a hustler fund loan 03 <input type="checkbox"/> <input type="checkbox"/> Reduced expenditures on household items (food or non-food items) to repay a hustler fund loan 04 <input type="checkbox"/> <input type="checkbox"/> Started another business or took on other work (e.g. casual labour) to repay a hustler fund loan 05 <input type="checkbox"/> <input type="checkbox"/> Sold off assets to repay a hustler fund loan </div>

<p>7.12B. Do you know what happens when some one fails or delays to pay the hustler loan?</p> <p>E f7_1B==1</p>	<p>SINGLE-SELECT f7_12B</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>7.13B. What is the MAIN Good thing of the Hustler Fund, According to You? (DO NOT READ OUT)</p> <p>E f7_1B==1</p>	<p>SINGLE-SELECT f7_13B</p> <p>01 <input type="radio"/> Compulsory savings</p> <p>02 <input type="radio"/> Interest rate is low</p> <p>03 <input type="radio"/> Accessible / Easy to get</p> <p>04 <input type="radio"/> Suitable to my needs</p> <p>05 <input type="radio"/> I can get a credit rating to improve access to other loans</p> <p>06 <input type="radio"/> It's the only loan I can get</p> <p>07 <input type="radio"/> It's from the Government</p> <p>08 <input type="radio"/> Others, specify</p>
<p>7.13Bi. Other MAIN benefit of the Hustler Fund, specify</p> <p>E f7_13B==8</p>	<p>TEXT F7_13Bi</p> <p>.....</p>
<p>7.14B. What is the ONE thing that you think should be improved about the Hustler Fund? (DO NOT READ OUT)</p> <p>E f7_1B==1</p>	<p>SINGLE-SELECT f7_14B</p> <p>01 <input type="radio"/> Increase repayment time</p> <p>02 <input type="radio"/> Increase loan amount</p> <p>03 <input type="radio"/> Access compulsory savings</p> <p>04 <input type="radio"/> Remove compulsory savings</p> <p>05 <input type="radio"/> Reduce interest rate</p> <p>06 <input type="radio"/> Remove risk of negative credit rating / blacklisting</p> <p>07 <input type="radio"/> Remove repercussions if in default</p> <p>08 <input type="radio"/> Other(s), specify</p>
<p>7.14Bi. Other Improvement on Hustler Fund specify</p> <p>E f7_14B==8</p>	<p>TEXT f7_14Bi</p> <p>.....</p>
<p>STATIC TEXT</p> <p>E EnabledAnsweredQuestionsCount(FINANCE)<EnabledQuestionsCount(FINANCE)</p> <p><i>Make sure you have answered atleast half of the questions in this section for you to proceed to the next section</i></p>	
<p>VARIABLE</p> <p>IsSectionAnswered(FINANCE)</p>	<p>BOOLEAN AnsweredFR</p>

8. PERCEPTION

PERCEPTION

E a6==1 && a7==1 && AC1_1==1

8.1. Compared to now, do you expect your business to do better, worse or the same in the next one year?

SINGLE-SELECT

pc8_1

- 01

☐ Better
- 02

☐ Worse
- 03

☐ The Same

9. CHALLENGES

CHALLENGES

E a6==1 && a7==1 && AC1_1==1

STATIC TEXT

9.0. Is [INTERVIEW READ THE CHALLENGE] a challenge to your MAIN business

i.e Major, Moderate or Minor/No Challenge

9.1a. Increased / high cost of supplies / inputs	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1a
9.1b. Natural disasters (fire, floods, drought etc .)	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1b
9.1c.Security	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1c
9.1d.Poor infrastructure (e.g. roads, markets, market facilities)	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1d
9.1e. Suppliers are not giving credit (goods on credit)	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1e
9.1f. Suppliers do not have the stock I need / stock is of poor quality	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1f
9.1g. Customers not paying on time	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1g
9.1h. Lack of access to credit / high cost of credit	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>	ch9_1h

9.1i. High fees/taxes/business registration/licenses	<p>SINGLE-SELECT ch9_1i</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1j. Increased competition	<p>SINGLE-SELECT ch9_1j</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1k. Unreliable employees/Staff issues	<p>SINGLE-SELECT ch9_1k</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1l. Harassment by govt. officials	<p>SINGLE-SELECT ch9_1l</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1m. Inability to pay back loans I have taken	<p>SINGLE-SELECT ch9_1m</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1n. Personal / household shocks including health issues	<p>SINGLE-SELECT ch9_1n</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1o. Uncertainty regarding business premises (e.g. eviction, demolition)	<p>SINGLE-SELECT ch9_1o</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.1p. Difficulty finding a premises / high cost of premises	<p>SINGLE-SELECT ch9_1p</p> <p>01 <input type="radio"/> Major Challenge</p> <p>02 <input type="radio"/> Moderate Challenge</p> <p>03 <input type="radio"/> Minor/No Challenge</p>
9.2. If you needed a lumpsum (KSh 11,000) in 3 days could you get this?	<p>SINGLE-SELECT ch9_2</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
9.3. If you needed a lumpsum (KSh 11,000) in 30 days could you get this?	<p>SINGLE-SELECT ch9_3</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

E ch9_2==2

10. TRAINING AND SKILLS

TRAINING_AND_SKILLS

E a6==1 && a7==1 && AC1_1==1

10.1. Have you ever received any training on your area of business?	<p>SINGLE-SELECT ts10_1</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
10.1a. How important has this training been to your business	<p>SINGLE-SELECT ts10_1a</p> <p>01 <input type="radio"/> Important</p> <p>02 <input type="radio"/> Somewhat Important</p> <p>03 <input type="radio"/> Not important</p>
10.1b. Why have you not received any training on your area of business?	<p>SINGLE-SELECT ts10_1b</p> <p>01 <input type="radio"/> Expensive/No money</p> <p>02 <input type="radio"/> Don't have time</p> <p>03 <input type="radio"/> I don't need</p> <p>04 <input type="radio"/> Not aware of any related training (formal and informal)</p>
10.2. Do you undertake any of the following in your business...	<p>MULTI-SELECT: YES/NO ts10_2</p> <p>01 <input type="checkbox"/>/ <input type="checkbox"/> Keep/have written/digital business records</p> <p>02 <input type="checkbox"/>/ <input type="checkbox"/> Keep/record EVERY purchase or sale</p> <p>03 <input type="checkbox"/>/ <input type="checkbox"/> Compare suppliers to get the best prices or quality on supplies</p> <p>04 <input type="checkbox"/>/ <input type="checkbox"/> Visit competitors to compare prices and products</p>

11. CLOSED BUSINESSES

CLOSED_BUSINESSES

E a7==1 && a6==1 && AC1_1==2

11.1. What year did you stop operating / close your main business?	<p>SINGLE-SELECT cb11_1</p> <p>01 <input type="radio"/> This year (2023)</p> <p>02 <input type="radio"/> 2022</p> <p>03 <input type="radio"/> 2021</p> <p>04 <input type="radio"/> 2020</p> <p>05 <input type="radio"/> 2019</p> <p>06 <input type="radio"/> 2018</p> <p>07 <input type="radio"/> Before 2018</p>
11.2. What is the MAIN reason why you stopped operating your main business? (DO NOT READ OUT)	<p>SINGLE-SELECT cb11_2</p> <p>01 <input type="radio"/> Fell ill & couldn't operate business</p> <p>02 <input type="radio"/> Had to takeover household responsibilities after partner / family member fell ill</p> <p>03 <input type="radio"/> Lack of customer demand / drop in sales</p> <p>04 <input type="radio"/> Lack of working capital / money to cover operating expenses (e.g. pay staff, buy stock, pay rent)</p> <p>05 <input type="radio"/> Was in too much debt</p> <p>06 <input type="radio"/> Supplies were unavailable</p> <p>07 <input type="radio"/> Lack of permit / license</p> <p>08 <input type="radio"/> Lost staff / didn't have staff to continue operating (e.g. staff ill, migration)</p> <p>09 <input type="radio"/> Family/Business partner issues</p> <p>10 <input type="radio"/> Demolitions/Fire/evictions etc</p> <p>11 <input type="radio"/> Lack of necessary skills</p> <p>12 <input type="radio"/> Other, specify:</p>
11.2i. Other MAIN reason why you stopped operating your main business?	<p>TEXT cb11_2i</p> <p>.....</p>
11.3. Did you try to source any capital / money before closing your business	<p>SINGLE-SELECT cb11_3</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

E cb11_2==12

E cb11_2==4

<p>11.4. Where did you try to source the capital / money from?</p> <p>E cb11_3==1</p>	<p>SINGLE-SELECT cb11_4</p> <p>01 <input type="radio"/> Own savings</p> <p>02 <input type="radio"/> By selling business assets</p> <p>03 <input type="radio"/> Government grant</p> <p>04 <input type="radio"/> Money from a business colleague / partner</p> <p>05 <input type="radio"/> Loan (money) from supplier</p> <p>06 <input type="radio"/> Goods on credit from suppliers / other business / shopkeeper</p> <p>07 <input type="radio"/> Assistance from family / friends that I do not need to pay back</p> <p>08 <input type="radio"/> Personal or business loan from bank</p> <p>09 <input type="radio"/> Mobile banking loan (e.g. M-Shwari, KCB M-Pesa, M-Coop cash)</p> <p>10 <input type="radio"/> Digital loans that you get through the phone that you download through app (e.g. Tala, Utunzi)</p> <p>11 <input type="radio"/> Mobile money loan (e.g. Fuli za)</p> <p>12 <input type="radio"/> SACCO loan</p> <p>13 <input type="radio"/> MFI loan</p> <p>14 <input type="radio"/> Loan from Chama/group</p> <p>15 <input type="radio"/> Loan from friends/family/neighbour</p> <p>16 <input type="radio"/> Loan from Money lender</p>
<p>11.5. Do you think you would you start the same business again or would you start a different business?</p>	<p>SINGLE-SELECT cb11_5</p> <p>01 <input type="radio"/> Reopen Same business</p> <p>02 <input type="radio"/> Start a different business</p> <p>03 <input type="radio"/> Don't intend to reopen/start a new business</p>

<p>11.6. What kind of support would you require to reopen/start business?</p> <p>E cb11_5.InList(1,2)</p>	<p>MULTI-SELECT cb11_6</p> <p>01 <input type="checkbox"/> Capital/Money to Open</p> <p>02 <input type="checkbox"/> Space / market / commercial premises</p> <p>03 <input type="checkbox"/> Access to supplies / stock</p> <p>04 <input type="checkbox"/> Access to new markets / customers</p> <p>05 <input type="checkbox"/> Business Training</p> <p>06 <input type="checkbox"/> Other, specify</p>
<p>11.6i. What kind of support would you require to reopen/start business?</p> <p>E cb11_6.Contains (6)</p>	<p>TEXT cb11_6i</p> <p>.....</p>
<p>11.7. Where would you source the funds required to start/reopen the business?</p> <p>E cb11_5.InList(1,2) && cb11_6.Contains(1)</p>	<p>MULTI-SELECT cb11_7</p> <p>01 <input type="checkbox"/> Own savings</p> <p>02 <input type="checkbox"/> Selling assets</p> <p>03 <input type="checkbox"/> Government grant/support</p> <p>04 <input type="checkbox"/> Money from a business colleague / partner</p> <p>05 <input type="checkbox"/> Loan (money) from supplier</p> <p>06 <input type="checkbox"/> Goods on credit from suppliers / other business / shopkeeper</p> <p>07 <input type="checkbox"/> Assistance from family / friends that I do not need to pay back</p> <p>08 <input type="checkbox"/> Personal or business loan from bank</p> <p>09 <input type="checkbox"/> Mobile banking loan (e.g. M-Shwari, KCB M-Pesa, M-Coop cash)</p> <p>10 <input type="checkbox"/> Digital loans that you get through the phone that you download through app (e.g. Tala, Utunzi)</p> <p>11 <input type="checkbox"/> Mobile Money Loan</p> <p>12 <input type="checkbox"/> SACCO loan</p> <p>13 <input type="checkbox"/> MFI loan</p> <p>14 <input type="checkbox"/> Loan from Chama/group</p> <p>15 <input type="checkbox"/> Loan from friends/family/neighbour</p> <p>16 <input type="checkbox"/> Loan from Money lender</p> <p>And 2 other symbols [4]</p>

<p>11.7i. Out of the above sources, Which ONE would be the MAIN source of the funds required to start/reopen the business?</p> <p>F cb11_7.Contains(@optioncode) E cb11_5.InList(1,2)</p>	<p>SINGLE-SELECT cb11_7i</p> <p>01 <input type="radio"/> Own savings</p> <p>02 <input type="radio"/> Selling assets</p> <p>03 <input type="radio"/> Government grant/support</p> <p>04 <input type="radio"/> Money from a business colleague / partner</p> <p>05 <input type="radio"/> Loan (money) from supplier</p> <p>06 <input type="radio"/> Goods on credit from suppliers / other business / shopkeeper</p> <p>07 <input type="radio"/> Assistance from family / friends that I do not need to pay back</p> <p>08 <input type="radio"/> Personal or business loan from bank</p> <p>09 <input type="radio"/> Mobile banking loan (e.g. M-Shwari, KCB M-Pesa, M-Coop cash)</p> <p>10 <input type="radio"/> Digital loans that you get through the phone that you download through app (e.g. Tala, Utunzi)</p> <p>11 <input type="radio"/> Mobile Money Loan</p> <p>12 <input type="radio"/> SACCO loan</p> <p>13 <input type="radio"/> MFI loan</p> <p>14 <input type="radio"/> Loan from Chama/group</p> <p>15 <input type="radio"/> Loan from friends/family/neighbour</p> <p>16 <input type="radio"/> Loan from Money lender</p> <p>And 2 other symbols [5]</p>
<p>11.8. Approximately how much money do you think you would need to start/reopen your business?</p> <p>E cb11_5.InList(1,2)</p>	<p>NUMERIC: INTEGER cb11_8</p> <p>-----</p>
<p>11.9a. At the time of closing your business, how many paid workers did you have?</p>	<p>NUMERIC: INTEGER cb11_9a</p> <p>-----</p>
<p>11.9b. At the time of closing your business, how many unpaid workers did you have?</p>	<p>NUMERIC: INTEGER cb11_9b</p> <p>-----</p>
<p>11.10. Since your business stopped operating, have you found other ways to make money / earn an income?</p>	<p>SINGLE-SELECT cb11_10</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

11.11. What are all the ways in which you currently make money / earn an income?	<div>MULTI-SELECT<div>cb11_11</div></div> <div><div>01</div><div><input type="checkbox"/> Casual work</div></div> <div><div>02</div><div><input type="checkbox"/> Employment (full time or part time)</div></div> <div><div>03</div><div><input type="checkbox"/> Farming</div></div> <div><div>04</div><div><input type="checkbox"/> Renting land / house / property</div></div> <div><div>05</div><div><input type="checkbox"/> Renting equipment</div></div> <div><div>06</div><div><input type="checkbox"/> Money from NGO / Government</div></div> <div><div>07</div><div><input type="checkbox"/> Other, specify</div></div>
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12.0 FAMILY AND HOUSEHOLDS DYNAMICS

FHD

E a6==1 && a7==1 && AC1_1==1 || AC1_1==2

12.1. Are you currently the sole income earner in your household?	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	fhd12_1
12.2. Other than your business, do you have other sources of income?	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	fhd12_2
12.2i. What other sources of income do you have?	<p>MULTI-SELECT</p> <p>01 <input type="checkbox"/> Money from NGO/Government</p> <p>02 <input type="checkbox"/> Renting, land, house equipment</p> <p>03 <input type="checkbox"/> Family/Friends/Spouse</p> <p>04 <input type="checkbox"/> Running another business</p> <p>05 <input type="checkbox"/> Casual worker</p> <p>06 <input type="checkbox"/> Pension (Dividends etc)</p> <p>07 <input type="checkbox"/> Employed</p> <p>08 <input type="checkbox"/> Farming</p> <p>09 <input type="checkbox"/> Other Investments</p>	fhd12_2i
12.3. Have you used any income from either of these sources (Options from 12.2) above to support your business?	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>	fhd12_3
12.4. In the past month, how frequently did your family go without enough food to eat?	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Often</p> <p>02 <input type="radio"/> Rarely</p> <p>03 <input type="radio"/> Never</p>	fhd12_4
12.5. In the past month, how frequently did your family go without medication when a family member was feeling unwell?	<p>SINGLE-SELECT</p> <p>01 <input type="radio"/> Often</p> <p>02 <input type="radio"/> Rarely</p> <p>03 <input type="radio"/> Never</p>	fhd12_5

12B. DIGITAL CREDIT PROVIDERS

DigitalCreditorsProvision

E a6==1 && a7==1

12b.1 Have you borrowed from a digital credit provider since September 2022	<p>SINGLE-SELECT dcp12b_1</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
12b.2 Which month(s) did you borrow	<p>MULTI-SELECT dcp12b_2</p> <p>01 <input type="checkbox"/> Sep-22</p> <p>02 <input type="checkbox"/> Oct-22</p> <p>03 <input type="checkbox"/> Nov-22</p> <p>04 <input type="checkbox"/> Dec-22</p> <p>05 <input type="checkbox"/> Jan-23</p> <p>06 <input type="checkbox"/> Feb-23</p> <p>07 <input type="checkbox"/> Mar-23</p> <p>08 <input type="checkbox"/> Apr-23</p> <p>09 <input type="checkbox"/> May-23</p> <p>10 <input type="checkbox"/> Jun-23</p>
12b.3 Have you ever missed a payment?	<p>SINGLE-SELECT dcp12b_3</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
12b.4 Have you ever paid less?	<p>SINGLE-SELECT dcp12b_4</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
12b.5 Have you ever paid late?	<p>SINGLE-SELECT dcp12b_5</p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
12b.6 If either Missed payment, Paid less or Paid Late in Questions 12b.3 - 12b.5, what did the lender do?	<p>MULTI-SELECT dcp12b_6</p> <p>01 <input type="checkbox"/> Called/ send message to me</p> <p>02 <input type="checkbox"/> Called/ send message friends, family, employer</p> <p>03 <input type="checkbox"/> Posted on social media (e.g. tweeter, Facebook, WhatsApp group)</p> <p>04 <input type="checkbox"/> Others (specify).....</p>
12b.6i Other Specify	<p>TEXT dcp12b_6i</p> <p>.....</p>

I Multi select
E dcp12b_1==1

E dcp12b_1==1

E dcp12b_1==1

E dcp12b_1==1

I Multi select
E dcp12b_3==1 || dcp12b_4==1 || dcp12b_5==1

E dcp12b_6.Contains(4)

12b.7 What is the MAIN challenge you have faced in using loans from your digital loans' provider?

I Single select
E dcp12b_1==1

SINGLE-SELECT

dcp12b_7

- 01 ☐ High interest rate
- 02 ☐ Small amounts
- 03 ☐ Short repayment period
- 04 ☐ Harassment
- 05 ☐ Denied loans frequently
- 06 ☐ I paid but the provider said I did not pay
- 07 ☐ Paid to the wrong DCP
- 08 ☐ Overpaid but I was not refunded excess payment
- 09 ☐ Unexplained deductions or charges
- 10 ☐ Long processing time

13.0 INTERVIEW STATUS

INTERVIEW_STATUS

E a6==1 || a6==2 || a6==3 || a6==5

Interview Status	<div>SINGLE-SELECTi13_1_Interview_Status</div> <div><div>01</div><div><input type="radio"/> Fully complete</div></div> <div><div>02</div><div><input type="radio"/> Partially filled- call dropped</div></div> <div><div>03</div><div><input type="radio"/> Partially filled- Refused along the way</div></div> <div><div>04</div><div><input type="radio"/> Rescheduled the interview</div></div>
Enter the date for the rescheduled interview	<div>DATEi13_2_rescheduled_interview</div> <div><div></div></div>
time_completed	<div>DATE: CURRENT TIMEI13</div> <div><div></div></div>

E i13_1_Interview_Status==4

E i13_1_Interview_Status==1 || i13_1_Interview_Status==2 | i13_1_Interview_Status==3

APPENDIX A — CATEGORIES

[1] **b9: B9. Which county is your Main business located in?**

Categories: 1: Mombasa , 2: Kwale , 3: Kilifi , 4: Tana River , 5: Lamu , 6: Taita-Taveta , 7: Garissa , 8: Wajir , 9: Mandera , 10: Marsa bit , 11: Isiolo , 12: Meru , 13: Tharaka-Nithi , 14: Embu , 15: Kitui , 16: Machakos , 17: Makueni , 18: Nyandarua , 19: Nyeri , 20: Kirinyaga , 21: Murang'a , 22: Kiambu , 23: Turkana , 24: West Pokot , 25: Samburu , 26: Trans Nzoia , 27: Uasin Gishu , 28: Elgeyo-Marakwet , 29: Nandi , 30: Baringo , 31: Laikipia , 32: Nakuru , 33: Narok , 34: Kajiado , 35: Kericho , 36: Bomet , 37: Kakamega , 38: Vihiga , 39: Bungoma , 40: Busia , 41: Siaya , 42: Kisumu , 43: Homabay , 44: Migori , 45: Kisii , 46: Nyamira , 47: Nairobi City

[2] **b10: B10. Which year did you start your business?**

Categories: 1: 1900 , 2: 1901 , 3: 1902 , 4: 1903 , 5: 1904 , 6: 1905 , 7: 1906 , 8: 1907 , 9: 1908 , 10: 1909 , 11: 1910 , 12: 1911 , 13: 1912 , 14: 1913 , 15: 1914 , 16: 1915 , 17: 1916 , 18: 1917 , 19: 1918 , 20: 1919 , 21: 1920 , 22: 1921 , 23: 1922 , 24: 1923 , 25: 1924 , 26: 1925 , 27: 1926 , 28: 1927 , 29: 1928 , 30: 1929 , 31: 1930 , 32: 1931 , 33: 1932 , 34: 1933 , 35: 1934 , 36: 1935 , 37: 1936 , 38: 1937 , 39: 1938 , 40: 1939 , 41: 1940 , 42: 1941 , 43: 1942 , 44: 1943 , 45: 1944 , 46: 1945 , 47: 1946 , 48: 1947 , 49: 1948 , 50: 1949 , 51: 1950 , 52: 1951 , 53: 1952 , 54: 1953 , 55: 1954 , 56: 1955 , 57: 1956 , 58: 1957 , 59: 1958 , 60: 1959 , 61: 1960 , 62: 1961 , 63: 1962 , 64: 1963 , 65: 1964 , 66: 1965 , 67: 1966 , 68: 1967 , 69: 1968 , 70: 1969 , 71: 1970 , 72: 1971 , 73: 1972 , 74: 1973 , 75: 1974 , 76: 1975 , 77: 1976 , 78: 1977 , 79: 1978 , 80: 1979 , 81: 1980 , 82: 1981 , 83: 1982 , 84: 1983 , 85: 1984 , 86: 1985 , 87: 1986 , 88: 1987 , 89: 1988 , 90: 1989 , 91: 1990 , 92: 1991 , 93: 1992 , 94: 1993 , 95: 1994 , 96: 1995 , 97: 1996 , 98: 1997 , 99: 1998 , 100: 1999 , 101: 2000 , 102: 2001 , 103: 2002 , 104: 2003 , 105: 2004 , 106: 2005 , 107: 2006 , 108: 2007 , 109: 2008 , 110: 2009 , 111: 2010 , 112: 2011 , 113: 2012 , 114: 2013 , 115: 2014 , 116: 2015 , 117: 2016 , 118: 2017 , 119: 2018 , 120: 2019 , 121: 2020 , 122: 2021 , 123: 2022 , 124: 2023 , 999: Don't Know

[3] **op1_3B: 1.3B. What is the MAIN type of activity of your MAIN business?**

Categories: 1: Agriculture, Forestry and Fishing , 2: Mining and quarrying , 3: Wholesale and retail trade, repairs: Mostly food stuffs - cereals, fruits, veg, other agricultural produce/livestock , 4: Wholesale and retail trade, repairs: Clothes (new or second hand)/Nguo za mtumba , 5: Wholesale and retail trade, repairs: Chemists/Pharmacies , 6: Wholesale and retail trade, repairs: Electronics (including mobile phones, computers, household electronic devices) , 7: Wholesale and retail trade, repairs: General retailer , 8: Wholesale and retail trade, repairs: Motor vehicles trade and repair (mechanic) , 9: Wholesale and retail trade, repairs: Other wholesale or retail store , 10: Private households services: Maids, cooks, babysitters, etc , 11: Private households services: Security/Guardian/Gatekeepers (e.g. askari) , 12: Private households services: Other private household services , 13: Other community, social and personal services: Salon, barber, hairdresser, etc , 14: Other community, social and personal services: Household repairs (e.g. plumbing and electricity repairs, electronics repair) , 15: Other community, social and personal services: Other community/social or household services , 16: Arts and entertainment , 17: Education , 18: Health and social work , 19: Manufacturing: Furniture , 20: Manufacturing: Food and beverages manufacturing , 21: Manufacturing: Tailoring and textiles , 22: Manufacturing: Machinery and equipment , 23: Manufacturing: Other manufacturing , 24: Construction , 25: Real estate , 26: Transport and Storage , 27: Accommodation and Food service Activities: Bar, restaurant, catering, mobile food service activities , 28: Accommodation and Food service Activities: Lodging, hotel, campsite, etc , 29: Accommodation and Food service Activities: Other accommodation and food service , 30: Financial and insurance activities (including mobile money/bank agents) , 31: Professional, scientific, technical and administrative activities , 32: Information and Communication , 33: Water and electricity supply/management , 34: Government / Public administration / Social security / Police / Defence , 35: Other, specify

[4] **cb11_7: 11.7. Where would you source the funds required to start/reopen the business?**

Categories: 1: Own savings , 2: Selling assets , 3: Government grant/support , 4: Money from a business colleague / partner , 5: Loan (money) from supplier , 6: Goods on credit from suppliers / other business / shop keeper , 7: Assistance from family / friends that I do not need to pay back , 8: Personal or business loan from bank , 9: Mobile banking loan (e.g. MShwari, KCB M-Pesa, M-Coop cash) , 10: Digital loans that you get through the phone that you download through app (e.g. Tala, Utunzi) , 11: Mobile Money Loan , 12: SACCO loan , 13: MFI loan , 14: Loan from Chama/group , 15: Loan from friends/family/neighbour , 16: Loan from Money lender , 17: Insurance/Compensation , 18: Financial Inclusion Fund (Hustler Fund)

[5] **cb11_7i: 11.7i. Out of the above sources, Which ONE would be the MAIN source of the funds required to start/reopen the business?**

Categories: 1: Own savings , 2: Selling assets , 3: Government grant/support , 4: Money from a business colleague / partner , 5: Loan (money) from supplier , 6: Goods on credit from suppliers / other business / shop keeper , 7: Assistance from family / friends that I do not need to pay back , 8: Personal or business loan from bank , 9: Mobile banking loan (e.g. MShwari, KCB M-Pesa, M-Coop cash) , 10: Digital loans that you get through the phone that you download through app (e.g. Tala, Utunzi) , 11: Mobile Money Loan , 12: SACCO loan , 13: MFI loan , 14: Loan from Chama/group , 15: Loan from friends/family/neighbour , 16: Loan from Money lender , 17: Insurance/Compensation , 18: Financial Inclusion Fund (Hustler Fund)

Legend and structure of information in this file

Name of section		Type of question, scope		Variable name
Enabling condition for this section	Question title	Answer options		
E s4_other_sources_which.Contains(98)	SECTION 5: OTHER INCOME SOURCES			
Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur?		MULTI-SELECT SCOPE: PREFILLED		s4_rel_leaders_other
I This refers to family relations E s3_time_other > 0 V1 s4_rel_leaders_which.Contains(98) M1 Can not be itself V2 (s3_time_other_breeding_advice <= (50 - s3_time_art_insem_advice)) s3_time_other_breeding_advice == 0 M2 This person is not in the list F optioncode != s5_ignored_option_code		01 <input type="checkbox"/> Community animal health workers 02 <input type="checkbox"/> Private 03 <input type="checkbox"/> Government 04 <input type="checkbox"/> Livestock keepers association 05 <input type="checkbox"/> NGO And 5 other [13]		
Additional information: "I" – Question instruction "E" – Enabling condition "V1" – Validation condition №1 "M1" – Message for validation №1 "F" – Filter in Categorical questions		Link to full set in appendix		

Breadcrumbs

Type or roster
Roster Title
CHAPTER 3 IDENTIFICATION / Roster: LEADER RELATION DETAILS generated by fixed list:
01 Ward Livestock Officer
02 Village Livestock Officer
99 Other (specify)
List items