KNBS
KENYA NATIONAL
BUREAU OF STATISTICS
Keeping you informed

fsd Kenya

CENTRAL BANK OF KENYA

2025 Remittances Household Survey

Instructions Manual

Remittance Flows for Sustainable Development

June-September 2025

Table of Contents

Outline of the Manual

This manual provides concepts and definitions for the completion of the 2025 Remittances Household Survey (RHS) questionnaire and guidelines for the overall planning, coordination and progress assessment of the survey. The manual will be used for training of survey personnel who include Research Assistants, Supervisors and Coordinators. ***It is important that the survey personnel familiarize themselves with the manual.***

The manual is organised as follows:

Chapter 1: Introduction provides information on the survey background, justification, objectives and survey methodology. The chapter also includes some frequently asked questions.

Chapter 2: Concepts and Definitions provide underlying technical terms that are important for the completion of the questionnaire.

Chapter 3: Survey Implementation provides detailed instructions and roles to be undertaken by the survey personnel.

Chapter 4: Procedures for completing the questionnaire provides instructions for completing the questionnaire and an overview of the information sought in various sections of the questionnaire.

Chapter 5: Survey Questionnaire provides detailed description of the information/ indicators sought in the questionnaire.

Chapter 1: Introduction

1.1 Background

Remittances essentially represent household income from foreign economies arising mainly from the temporary or permanent movement of people to those economies. Remittances are an important source of external financing in developing countries. Remittance flows proved to be resilient during the COVID-19 pandemic. In 2020, remittance flows to low- and middle-income countries (LMICs) reached $558 billion from $553 billion in 2019, an increase of 0.9 per cent. Remittance flows to LMICs increased by 8.6 per cent to $605 billion in 2021 and is projected to reach $659 billion in 2023[1].

Kenya's economic blueprint, *the Vision 2030*, considers Diaspora remittances as one of the flagship projects under the financial sector. The Diaspora Policy underscores the Government's commitment to implement measures and interventions, which will leverage the potential of Kenyans abroad to contribute to the country's transformation agenda while meeting their needs and expectations through a mutually beneficial and lasting partnership. Some of these initiatives include leveraging information and communication technology in order to reduce money transfer costs and providing an incentive framework to promote Diaspora participation in national development[2].

1.2 Justification of Remittances Household Survey

Remittances are an important anti-poverty tool since they augment household income giving the household the propensity to consume. Despite the high level of interest in remittance flows, evidence suggests that data on remittances are underestimated. At the global level, remittance receipts consistently exceed remittance payments, and the gap has been growing in recent years, indicating growing inconsistencies in the coverage and compilation of remittance data.

In Kenya, the primary source of remittances data is the International Transaction Reporting System (ITRS) from commercial banks. However, the ITRS platform captures formal remittances inflows in cash leaving out in-kind remittances' flows. In addition, the data is restricted only to amount and source country, thereby leaving out other relevant information relating to the sender, recipient and channels of remitting, which are of policy relevance. There is no data on measurement of remittances through informal channels.

Previous efforts aimed at collecting data on remittances include a module on Personal Transfers in the 2015/16 Kenya Integrated Household Budget Survey and a module on remittances in the 2020 Kenya Continuous Household Survey Programme. The information captured included the amount of cash and in-kind transfers, the channels, and their use. However, the sampling frame for the modules to measure remittances was not targeted to households that have migrants abroad. The Population and Housing Censuses of 2009 and 2019 captured information on usage of emigrants through the Emigrant short questionnaire. A Diaspora Remittances Survey to measure remittances from the supply side was conducted in 2021, however it recorded a low response rate making it non- representative to the population.

It is against this background that the Kenya National Bureau of Statistics (KNBS) in collaboration with the Central Bank of Kenya (CBK) and the Financial Sector Deepening Kenya (FSD-K) is conducting the first comprehensive national household-based survey on remittance flows. The data collected will be useful for improving Balance of Payments (BOP) statistics in accordance to international standards and

[1] KNOMAD/World Bank 2022. *Migration and Development brief 36*

[2] Government of Kenya 2014. *Kenya Diaspora Policy*

East African Community guidelines, policy research and planning. The data will also be useful in monitoring the Sustainable Development Goals (SDGs).

1.3 Survey Objectives

The overall objective of the survey is to provide qualitative and quantitative information on remittances. The specific objectives of the survey are to;

1) Establish the magnitude of remittance flows in and out of Kenya for both money and non-cash (goods and services)
2) Measure remittances by direction and frequency.
3) Establish the channel and cost of remittance flows.
4) Estimate remittance flows through formal and informal channels.
5) Determine the use of remittances.
6) Provide policy recommendations on remittances ecosystem.

1.4 Survey Methodology

The survey methodology for the Remittance Household Survey (RHS) covers sampling design, sample size, sampling frame and Sample selection.

1.4.1 Sampling Design

The RHS is designed to be a cross-sectional household survey targeting households within the Kenyan border that send or receive remittances from abroad. The survey is expected to establish the magnitude of remittance flows in and out of Kenya for both money and non-cash (goods and services), remittance channels and cost of remittances among other indicators.

1.4.2 Sample Size

In designing the survey, the sample size was calculated to provide estimates at national, rural and urban domains. The total sample size for the survey was computed at 4,440 households. To calculate the sample size, the anticipated prevalence for households with emigrants and/ or reported to have received remittances was based on the 2019 Kenya Population and Housing Census (2019 KPHC). The Relative Standard Error (RSE) used as a measure of precision was set at 3.0 per cent, while the response rate and design effect were assumed at 60.0 per cent and 1.5, respectively. This sample will be disproportionately allocated to the various sampling strata.

1.4.3 Sampling Frame

The sample for the RHS will be drawn from the 2019 Kenya Population and Housing Census list of Enumeration Areas (EAs). The EAs will be stratified into three broad categories based on concentration of households that reported having an emigrant and received remittances as per 2019 KPHC. EAs with 20 and above households that reported to have an emigrant will be considered as highly concentrated, those with between 10-19 emigrant households will be considered moderately concentrated while those with between 0-9 emigrant households will be considered lowly concentrated. The assumption is that households with emigrants are highly likely to receive/send cash and in-kind (non-cash) gifts from/to their relatives abroad. Since some households also do receive/send cash/in-kind gifts from/to their friends and non-household family members abroad, the sampling frame will also target EAs with households that did not report any emigrant during the 2019 KPHC.

The sampled EAs will undergo household listing to identify households who received/sent remittances during the past one year. The generated list of households will therefore form the household sampling frame for the survey. The sampling frame will be stratified by counties, residence (rural/urban) and concentration of emigrant households. The sample will be allocated to each sampling stratum disproportionately. The strata with a high concentration of emigrant households will be allocated a relatively larger sample size.

1.4.4 Sample Selection

Two sets of units will be selected: Enumeration Areas and households. After household listing, a fixed take of 20 households will be selected per EA. In the event an EA does not meet the required minimum number of target household, the deficit will be distributed to EAs within the stratum that have more than 20 target households, otherwise, the deficit will be drawn from any other stratum within the County.

1.5 Frequently asked Questions

(i) Who is collecting this information?

Kenya National Bureau of Statistics in collaboration with the Central Bank of Kenya and Financial Sector Deepening-Kenya is conducting the 2025 Remittances Household Survey.

(ii) What information does the survey seek?

The survey seeks to obtain reliable data on remittance flows in money and in-kind (goods and services), direction; channels used to remit and receive; and their use.

(iii) Who are the target respondents?

The survey will be administered to statistically selected conventional households in Kenya that received and/or sent remittances from/to abroad in the last 12 months ie June 2024 to May 2025.

(iv) Who should complete the questionnaire?

The household head or any other responsible member of the household should complete the questionnaire. Questions on who either received or send money, non-cash gifts from and /or out of the country should be completed by the recipients/senders or any other person with information of money or non-cash gifts received from and/or send abroad by one of the household members.

(v) When should the information be submitted?

This information should be sent after completing the interview or the day the interview was done.

(vi) Are respondents legally obliged to provide information?

These statistics are collected under the Statistics Act, CAP 112 Laws of Kenya [Rev. 2022] which empowers KNBS to collect and compile official statistics in Kenya. Failure to comply constitutes an offence and may result in legal and/or administrative action.

(vii) How is confidentiality of individual respondent's information guaranteed?

Information provided in the questionnaire by individual respondents will be treated as confidential and used strictly for statistical purposes. The data collected will be analyzed and only be published in aggregate form. The staff involved are under oath not to disclose any information to a third party. Confidentiality is guaranteed under the Statistics Act, CAP 112 Laws of Kenya [Rev. 2022] which may be accessed on the KNBS Website (www.knbs.or.ke).

(viii) How will this information be used?

The data collected will be used for compilation of Balance of Payments statistics, monitoring SDGs, research and policy formulation.

Chapter 2: Concepts and Definitions

Overview

This Chapter describes the underlying technical concepts and definitions used in the survey questionnaire. To ensure quality data, the survey personnel should familiarise themselves with the contents of this Chapter to adequately respond to any queries from the respondents.

Definitions

2.2.1. Balance of Payments

The **Balance of Payments (BOP)** is a systematic statistical statement which summarises for a given period (e.g. calendar year), an economy's **transactions** (**inflows** and **outflows** reflecting creation, transformation, exchange, transfer or extinction of economic value) with the rest of the world. BOP comprises the Current Account (Goods and Services, Primary and Secondary Income Accounts) and the Capital and Financial Accounts. BOP captures transactions between **residents** and **non-residents**, irrespective of the currency in which the transaction is made. Typically, a transaction in foreign currency between residents is therefore not part of BOP.

2.2.2. Flows

Flows refer to economic actions and effects of events within an accounting period. It reflects the creation, transformation, exchange, transfer, or extinction of economic value; they involve changes in the volume, composition, or value of assets and liabilities.

2.2.3. Institutional unit

Institutional unit is an economic entity that is capable, in its own right, of owning assets, incurring liabilities and engaging in economic activities and in transactions with other entities. The main types of institutional units are;

- Households (persons or groups of persons)
- Corporations, non-profit institutions, government units and other legal or social entities whose existence is recognized by law or society, independent of the persons and entities that may own or control them.

2.2.4. Residence

The residence of an institutional unit is the economic territory with which it has the strongest connection, expressed as its center of predominant economic interest. A household is resident in the economic territory in which household members maintain or intend to maintain a dwelling or succession of dwellings. **Being present for one year or more in a territory or intending to do so** is sufficient to qualify as having a principal dwelling there.

Individuals who belong to the same household must be residents of the same territory. If a member of an existing household ceases to reside in the territory where his or her household is resident, the individual ceases to be a member of that household. Exceptions to this definition include:

Students: People who go abroad for full-time study generally continue to be resident in the territory in which they were resident prior to studying abroad, even though the course of study may exceed one year. However, the residency changes when the students opt to remain in the economic territory in which they were studying, after completion of studies.

Patients: People who go abroad for the purpose of medical treatment maintain their predominant center of interest in the territory in which they were resident before they received the treatment, even in the rare cases in which complex treatments take a year or more.

Diplomats, military personnel: National diplomats, peacekeeping and other military personnel, and other civil servants employed abroad in government enclaves, as well as members of their households are considered to be residents of the economic territory of the employing government. They continue to be residents in their home economies even if they live in dwellings outside the enclaves. Those enclaves—military bases, embassies, and the like, form part of the economic territory of the employing government.

International organization staff: Staff of international organizations, including those with diplomatic status and military personnel are resident in the territory of their principal dwelling. This treatment is different from that of National Diplomats.

Cross-border workers: Border workers, seasonal workers, and other short-term workers cross borders for a short period to undertake a job. Border workers are employed persons who cross from one territory to another to attend their place of employment. Seasonal workers cross the border for particular periods, such as the harvest or tourist seasons to attend a place of employment. Other short-term employment may occur for a particular task, such as a construction project, or repairs. The residence of these cross border workers is determined by their principal dwelling, not the territory of employment.

Refugees: The residence of refugees will change from their home territory to the territory of refuge, if they have stayed or intend to stay in their place of refuge for one year or more.

Highly mobile individuals: For individuals who do not have continuous actual or intended presence in any one territory for one year, the territory of the principal dwelling they maintain is the key consideration. In cases of no principal dwelling, or two or more principal dwellings in different economies, the territory of residence is determined on the basis of the territory in which the predominant amount of time is spent in the year.

International organizations: International organizations with shareholders who are governments of more than one country such as the United Nations (UN), World Bank, African Development Bank, International Finance Corporation are resident in an economic territory of their own, and not of the economy in which they are physically located.

An international organization that operates peacekeeping and other military forces or that acts as

the interim administration in a territory remains classified as an international organization and is non-resident in that territory, even if it undertakes general government functions.

Foreign Governments embassies and missions; and bilateral development assistance organizations e.g. Department for International Development (DFID), Japan International Cooperation Agency (JICA) are treated as non-residents, irrespective of these being physically located in the territory of the compiling economy.

2.2.5. Household

A household is defined as "a person or a group of persons, who live together in the same house or compound (but not necessarily in the same dwelling unit), share the same house-keeping arrangements and recognize one person as the head of the household". If at least one of these criteria is not met, then it implies that there are more than one household. A household therefore may consist of a man, his wife, children, distant relatives, or a housekeeper living with them. Visitors who spent the previous night with the household are also considered as members of the household. It is important to remember that members of a household are not necessarily related (by blood or marriage) because nonrelatives e.g. house helps, may form part of a household.

2.2.6. Household size

Household size refers to the total number of persons in a household irrespective of age, sex, or residential status.

2.2.7. Household composition

Household composition refers to the patterns of relationships between the head of household and other members of the household. This includes relationships such as spouse (wife/husband), child (son/daughter), grandchild, parent/parent-in-law, brother/sister, other relative and non-relative.

2.2.8. Head of Household

A member of the household is referred to as head if he or she is recognized as such by the other members of the household. "The head of household is generally the person who has economic and social responsibility for the household. All relationships are defined with reference to the head".

2.2.9. Compound House

A compound house refers to multiple dwelling units which are located within a compound. These dwelling units usually have shared toilet(s) and bath(s) and cooking either takes place outside, on the porch or in an enclosed area. The compound may or may not be surrounded by a wall fence or hedge.

2.2.10. Occupation/Work

It refers to any economic activity performed by the respondent that contributes to the economic production of goods and services. Examples are selling in a market/street, working in an enterprise/business or for government, working in one's own farm or enterprise, working on a household member's farm, etc.

2.2.11. Remittances

Remittances represent household income from foreign economies arising mainly from the temporary or permanent movement of people to those economies. Remittances include money and non-cash (goods and services) that flow through formal channels, such as via electronic wire, or through informal channels, such as money or goods carried across borders. They largely consist of money and non-cash (goods and services) sent or given by individuals who have migrated to a new economy and become residents there, and the net compensation of border, seasonal, or other short-term workers who are employed in an economy in which they are not resident.

2.2.12. Personal Remittances

Personal remittances is the current and capital transfers in money or non-cash gifts between resident and non-resident households plus net compensation of employees of non-resident workers.

2.2.13. Transfers

A transfer is an entry that corresponds to the provision of a good, service, financial asset, or other non-produced asset by an institutional unit to another institutional unit when there is no corresponding return of an item of economic value.

A cash transfer consists of the payment of currency or transferable deposit by one institutional unit to another without anything supplied in return. A transfer in kind consists of either the transfer of ownership of a good or asset, other than cash, or the provision of a service, again without any corresponding return of an item of economic value.

Current transfers increase the income and consumption possibilities of goods and services for the recipient.

Capital transfers result into change in the stocks of assets of one or both parties to the transaction. They are typically large and infrequent.

2.2.14. Personal transfers

Personal transfers consist of all current transfers in the form of money or in kind between resident and non-resident households, independent of source of income of the sender and the relationship between the households or the purpose of the transfer.

2.2.15. Workers remittances

Workers' remittance is defined as transfer made by migrants to their relatives in their country of origin. Workers' remittances include household to household transfers in the form of money and non-cash goods and services. Funds sent by migrants to their country of origin to purchase real estate or invest in local business are recorded not as remittances but as foreign direct investment transactions.

2.2.16. Recipient of remittances

This refers to individuals who have received money or non-cash gifts.

2.2.17. Non-recipient of remittances

It refers to individuals who do not receive any remittances.

2.2.18. Senders or remitters

They are individuals who send money and non-cash goods and services.

2.2.19. Migration

Migration refers to the movement of people across countries.

2.2.20. Emigrant

From the perspective of the country of departure, a person who moves from his/her country of nationality or usual residence to another country so that the country of destination effectively becomes his/her new country of residence.

2.2.21. Channels for Remittance

Remittances can take various forms, ranging from money transferred through "formal" or regulated institutions or channels (e.g., banks, nonbank financial institutions, and money transfer operators) to "semi-formal" and "informal" channels (e.g., hawala, money carried in person, in-kind transfers) that are outside of financial regulation and supervision.

Commercial banks: Commercial banks remain important vehicles for effecting cross-border remittance transactions, in light of their extensive networks in both the sending and the receiving countries, and participation in the international payments and settlement systems. The international banking network, which interlinks the national payment systems, enables remittances from a bank providing fund transfer facilities to be transferred to any other bank across the globe. The payment formats used by banks include electronic fund transfers and transfers by telegram, fax, and telephone. Types of fund transfers through banks may be cash transfers, account-to-account transfers, prepaid funds (prepaid cards, money orders, bankers' drafts), and credit (credit cards). The remittance is sent by a bank via wire transfer to its branch or correspondent bank in the beneficiary country, which forwards the remittance electronically or by draft to the beneficiary bank.

Cheques can be deposited for credit to a beneficiary's account. Online money transfer services offered by banks are an efficient means of fund transfers and enable cross-border transfers from the sender's bank account to the beneficiary's account in the receiving country. These are more often used in remittance corridors where a banking network is well developed, and correspondent relationships are widely used. The automated teller machine (ATM) card is widely used as a remittance channel. A credit or debit card product uses credit and debit card payment systems for transferring money from one card account to another.

Mobile Money Operators: Mobile money operators are licensed mobile money service providers who develops and deploys financial services through mobile phones and mobile telephone networks. Mobile money services are typically owned and operated by either a Mobile Network Operator (MNO) or a financial institution (typically a bank). MNO share the benefit of owning the cellular network, providing and having access to consumers' mobile phones, and frequently have a physical presence in the relevant communities, but typically do not have experience in developing or distributing financial services, nor the regulatory ability to do so. In turn, banks have the benefit of already offering similar services to the banked population but must partner with an MNO to access consumers' phones and must often develop new business models to succeed in lower income populations.

Money Transfer Operators (MTO): An MTO is a non-deposit taking payment service provider where the service involves payment per transfer by the sender to the payment service provider. This differs from banks which take deposits and allow transfers of funds to be made from those deposits. MTOs engaged in cross-border transfer of funds using either their internal system or access to another cross-border banking network. Examples include Western Union, MoneyGram, World Remit, Simba pay, Xoom, wave, Ria, Dahabshill, Cheque point e.t.c. MTOs may use their own outlets or numerous transfer agents, such as banks, exchange bureaus, post offices, and other intermediaries like retail outlets, cell phone centers, travel agencies, drug stores, and gas stations, to deliver remittances in the destination country.

Mobile Money Agent: A mobile money agent is an individual or business entity authorised by a licensed mobile money operator to provide basic financial services on their behalf. These agents serve as the physical touchpoints for customers, enabling services such as cash-in (deposits), cash-out (withdrawals), registration of new users, and account inquiries. Operating through retail outlets like shops or kiosks, mobile money agents play a critical role in expanding financial inclusion, especially in underserved and remote areas, by bridging the gap between digital financial services and the end users.

Hawala: Hawala is Arabic for 'transfer'. It generally refers to a method of transferring money outside of conventional banking systems and outside the formal financial sector. This form of money transfer tends to operate on the basis of trust. A hawala transaction is where a Kenyan migrant worker approaches a hawala service provider in his/her host country. The migrant worker gives the hawala service provider money, for example in US Dollars (USD), and instructions for the transfer. The hawala service provider in the migrant's host country contacts a hawala service provider in Kenya, which also operates outside of the formal financial sector. Typically, the hawala service provider in the migrant's host country tells the hawala service provider in Kenya to pay the recipient in the Kenya Shillings equivalent of the USD. The hawala service provider in the migrant's host country is paid for this service by charging the migrant worker a fee or through the exchange rate used. After the recipient receives the money, the hawala service providers in the migrant's host country and Kenya settle the transaction.

Internet: The use of the internet to transfer funds between households is gaining popularity. Some "traditional" MTOs offer Internet-based transactions in addition to transactions through their branches and agents. Personal money transfers from one virtual account to another have entered the market and are quite innovative. Cross-border money transfers can flow between virtual personal accounts. If a person intends to make a payment via the Internet, it will be sufficient to put money on virtual account and transfer money to another account through the electronic payment system. Recipients of transferred funds exchange electronic money for national currency or could put it on their account at a local bank.

Transport operators: Cross-border transport operators (primarily bus courier operators) are involved in carrying goods and money. Bus courier operators are not official money transfer agents, but they may transport declared or undeclared money as part of their legitimate courier business. The transaction involves the sender visiting the bus company office and tendering the cash over the counter. The sender, in turn, is given a receipt and a password, which he or she shares with the beneficiary in the receiving country. To collect the money from the bus company office, the beneficiary provides the password and personal identification, as required. The use of cross-border transport operators as a channel of sending both cash remittances and noncash remittances (in-kind transfers, mainly durable consumer goods) is substantial in African countries, such as Kenya, Tanzania, and Uganda. They have gained importance because of the inherent advantage of this mode in terms of speed, cost and convenience in delivery.

Post office: Post offices, traditionally the agents of domestic money transfers, have also emerged as important carriers of cross-border funds and are generally regulated by communications laws in most countries and not by the central banks. Post offices either provide their own services for international money transfer or act as agents for other money transfer companies. International postal money order service is available to transfer funds to individuals or firms in countries that have entered into agreements. Among the remittance service providers, post offices have the largest outreach network including remote locations, particularly in developing countries where the financial infrastructure is inadequate to deliver remittances. Even though the postal network covers all areas of the world, it has not been fully utilized in cross-border transfer of remittances in many countries because of limits on transactions, liquidity problems in the disbursing outlets in the receiving countries, and delays.

Courier companies: Courier companies may deliver remittances through regular mail, electronic communications, and their own physical delivery of packages. At the remitting end, the transaction involves the sender visiting the location of the courier company and tendering the money. The courier company receives information about both the sender and the receiver. At the receiving end, an employee or agent of the courier company visits the recipient and delivers the money after proper identification of the recipient.

Cross-border transport operators (primarily bus courier operators) are involved in carrying goods and money. Bus courier operators are not official money transfer agents, but they may transport declared or undeclared money as part of their legitimate courier business.

Hundi: Hundi is an unconditional order in writing made by a person directing another to pay a certain sum of money to another person. In a typical hundi transaction, the migrant or short-term worker transfers a sum of foreign currency to a local agent under the agreement that the overseas moneychanger of that agent transfer the local currency equivalent at an agreed exchange rate to the sender's family or nominee. Hundi dealers offer door-to-door and same-day service, which is particularly welcome in remote areas.

Trade based systems:

a) The remittance sender contacts an importer in the recipient country (typically the sender's country of origin) with the request to pay out funds to the beneficiary based on credit. After the arrangement has been made, the importer pays the agreed amount of money to the recipient. The arrangements could be made in person (if the importer visits the sending country) or by telephone, fax, or Internet. The remittance sender will repay the loan when the importer next visits the country where the sender lives.
b) Remittance senders make advance deposits with the importers, who will pay out funds to the recipients at a later point in time. In this version, the importer will accept deposits from senders during a business trip to another country. During this trip, the importer may then use the funds received to purchase goods. Subsequently, the goods are imported to the country of the remittance recipients and sold there; the revenue is used to pay cash remittances.

Both versions of the trade-based remittance system are often used by migrants and short-term workers from countries that have a strong link with another country (Uganda imports goods from Kenya).

Prepaid International Cards

Prepaid international cards such as transfer wise and revolution, these can be issued in the name of the sender and used by the recipient to make direct purchases in local currency. This is one of the most cost-effective ways to remit money and is becoming more popular.

Crypto Currency

Cryptocurrency is a type of digital or virtual currency that uses cryptography for security. Unlike traditional currencies issued by governments (like the US Dollar or the Euro), cryptocurrencies operate on decentralized networks based on blockchain technology.

Process of Using Cryptocurrency for Remittance

Acquiring Cryptocurrency: The sender purchases cryptocurrency from an exchange using their local currency. This can be done through various methods, such as bank transfers, credit cards, or cash.

Transferring Cryptocurrency: The sender transfers the purchased cryptocurrency to the recipient's wallet address. This transfer happens over a blockchain network, which can process the transaction in a matter of minutes or even seconds, depending on the cryptocurrency used.

Converting to Local Currency: Once the recipient receives the cryptocurrency, they can convert it to their local currency. This can be done through a cryptocurrency exchange or a local service provider that offers cash-out options.

Receiving Funds: The recipient receives the funds in their local currency, either directly into their bank account or as cash from a local agent.

Chapter 3: Survey Implementation

Role of the Interviewer/Research Assistant

The ultimate outcome of the Survey depends on how the Interviewer conducts the interview. It is important for an interviewer to be consistent in the way he/she phrases the questions to the respondent. In case a response is not clear or rather vague; the Interviewer must always ask or probe further. No mention of immediate benefits should be made to the respondent as this may prejudice the responses.

The Interviewer is responsible for:

a) Locating assigned households with assistance of the supervisor.
b) Conducting interviews to the targeted respondents.
c) Ensure all questions in the questionnaire are understood by the respondents, answered and recorded.
d) Ensure data collected is submitted to the server.
e) Arranging for interviews and call-backs.
f) Maintaining confidentiality of the interviews and the data collected.
g) Responsible for allocated survey materials and equipment.
h) Preparing debriefing notes for the supervisor.
i) Forwarding to the supervisor all completed questionnaires and relevant notes.
j) Any other lawful responsibilities pertaining to the survey assigned by the supervisor.

Role of the Supervisor

The Supervisor will be responsible for the field team and will provide personal oversight to his/her team during the entire fieldwork process. The Supervisors duties are to:

a) Assigning sampled households to Research Assistants
b) Ensure that sampled households are identified and interviewed in an appropriate manner.
c) Ensure all call-backs are successfully conducted
d) Monitor the quality of the data the interviewers collect.
e) Review and approve data collected by Research Assistants
f) Following up on non-responses and incomplete questionnaire.
g) Control use of the vehicle(s) assigned to the team.
h) Responsible for all accessories and other office equipment for the survey.
i) Ensure that control records of the work are properly filled.
j) Provide leadership and inculcate team spirit.
k) Prepare and submit weekly reports to the coordinator.

Role of Coordinators

The coordinators will be responsible for the overall administration of the survey. The coordinators will;

a) Provide technical advice to the field teams
b) Act as a liaison person between the headquarters and the field teams on survey matters.
c) Handle administrative and logistics in the field.
d) Ensure discipline in the teams.

e) Conduct quality checks.
f) Facilitate data backup and submission to headquarter.
g) Monitor risks and suggest mitigation measures.
h) Prepare reports on the survey progress.

Locating the selected cluster and sampled households for the survey

Locating the cluster and sampled households will be in line with the sampling methodology which has been devised for the Survey and will be coordinated by the Supervisors. The interviewer will therefore be helped to trace the cluster by the KNBS cluster guide and/or village elder in the selected study area. Each group of Interviewers will work/move with a KNBS Cluster Guide and/or Village Elder who is most familiar with the cluster and who will also introduce interviewers to the cluster leader/chief/elder.

In the event that the listed occupants of the selected household will have moved, the Interviewer and Supervisor will not follow the listed household members to their new places of residence. In the event that the selected household is no longer available i.e. cannot be traced, is abandoned or has been destroyed for instance there will be no substitution.

Interview Language

For the 2025 Remittances Household Survey (RHS), the questionnaire will be conducted in English and Kiswahili. However, where the respondent does not understand the two languages, the supervisor will assign an interviewer who is conversant with the language of the respondent to undertake the interview in that household.

Introduction to respondent

On arriving at the selected household, the first thing you should do as an interviewer is to introduce yourself politely. The Interviewer will be accompanied to the house by the Supervisor, Cluster Guide and/or the Village Elder and will be aided in the initial introduction of the Survey. You should always have your staff identification card.

Questionnaire administration

Before going to a selected household, all Survey representatives, including Interviewers, Supervisors and Coordinators, should ensure that they are ready to begin the interview. The survey personnel must be presentable, with a tablet (with sufficient power), where applicable, and with the location and code numbers of the Survey households.

No person except the field Supervisor, or representatives from the survey management team, should accompany an interviewer. Any representative who accompanies an Interviewer must be introduced by the interviewer to the respondent, making it clear to the respondent the purpose of the representative's presence. In most cases, the representative will be present to monitor the quality of the interview and to support and assist the Interviewer in effectively carrying out their assigned tasks.

If the Interviewer encounters a different or unusual case in a particular section or sections of the Survey, or within the household, the Interviewer must note all of the details of the concern and communicate the issue to the Supervisor.

Field team interactions with the community and respondents

Interviewers will be administering the questionnaire to households in a cluster. It is vital that field teams establish a good working relationship with community leaders and with all community members; Village elders, chiefs, field officers and County Statistical Officers.

The survey is being conducted under the Statistics Act, and you are therefore empowered to collect this information from the respondents. However, the policy of the KNBS is always to attempt to collect the information it requires with the willing cooperation of the public. You should therefore always be courteous and tactful in your dealings with respondents.

Above all, your attitude towards the respondents in the survey households must be one of respect. You must always be patient towards survey household members. Always act in a way that warrants respect and cooperation from the respondent. During your interviews, you should work efficiently and relatively quickly, but should not rush the respondents or make mistakes. After each interview you should thank each interviewee for their help and time. This is vital if the survey is to be carried out successfully.

Be willing to answer any questions the respondents ask you about the survey and its particular contents. At the start of the interview, you should always determine if the respondent has any appointments in the next hour or two. If sufficient time is available to complete several sections of the questionnaire before the respondent's appointment elsewhere, proceed and complete as much of the interview as possible. When the respondent must leave, arrange for another meeting in the next day or two at which the interview with the individual respondent can be completed.

Seek to develop a smooth-flowing interviewing style so that you can obtain all of the information required from an individual in the shortest possible time. The guidelines in this manual should help you considerably. You should attempt a compromise between:

- Maintaining a smooth-flowing, continuous dialogue that allows you to obtain all of the information required in the shortest possible time —that is, without testing the patience of the respondents by delaying the interview in any way -and
- Allowing the respondents to ask any questions that they have about the survey so that they are convinced of its value and are cooperative.

At all stages of the interview, you should be alert to errors. These can be accidental or deliberate. For example, if the respondent says that the household has no livestock and there are chickens pecking at your feet or goats tied up nearby, you should inquire about these animals. However, you should not probe excessively after seeking initial clarification from the respondent. In any case, you should never go outside of the household to get information. This is beyond the scope of your work.

Disciplinary action will be taken against any interviewers who consistently treat their respondents with condescension and a lack of respect or who shows a pattern of re-interpreting the answers provided by the respondents.

Confidentiality - It is very important that the respondent knows that the information volunteered by him/her is confidential. This means that the respondent will understand that information captured during the Survey:

1. Will only be used for the purposes of the Survey and to meet the Survey objectives;
2. Cannot be traced back to individual respondents, and;
3. Can only be accessed by those directly involved in coordinating the survey.

If a respondent is unwilling to respond to the interview or asks what the data will be used for, the Interviewer will explain how the data will be used and stress that such information will be treated as very confidential. Because some of the questions to be asked are sensitive, the interview should not be conducted in the presence of visitors. Ensure that you obtain the consent of the respondent in the event that they insist on another person being present during the interview before proceeding. An Interviewer should never mention what was given in other interviews or show completed questionnaires to other interviewers or supervisors in front of a respondent or any other person.

In summary, the general rules on conduct for interviewers are:

- Read the questions clearly according to descriptions and don't be too fast.

- Read questions without adding, reducing or changing. If you translate to a different language, **use standard terms and be careful not to change the meaning.** If the respondent doesn't understand, repeat the question slowly.
- Don't change the chronological questions (deviation can change the answer).
- Don't skip a question due to previous answers or since you know the answer.
- Don't show your respondent that you are in a hurry or tired. Give them time to think about their response.
- Avoid long discussions of the questions with the respondents. If you are receiving irrelevant or complicated answers, listen to the respondent and then lead him back to the original question.
- It is extremely important that you should remain absolutely **NEUTRAL** about the subject of the interview. You must not show any surprise, approval or disapproval about the answers given by the respondent, and you must not tell him/her what you think about these things yourself.
- Follow exactly the questions' instructions like skips, brackets etc.

Chapter 4: Procedures for Completing the Survey Questionnaire

Types of questions and responses

There are three types of questions included in the survey.

1. Interviewer does not read the question to the respondent. Rather, you record information based on observation or on previous responses provided by the respondent.
2. Interviewer reads the question only. These questions are read to the respondents; after which you pause to wait for the response. The answers may be pre-coded, or you may have to write in response to be coded later by the coders.
3. Interviewer reads the question and the response categories.

Read the questions exactly as they are written in the questionnaire, following the established order. After reading a question once in a clear and comprehensible manner, you should await the response. If the respondent does not answer in the reasonable time, he/she has probably:

1. Not heard the question; or
2. Not understood the question; or
3. Does not know the answer.

In any case, if there is no answer, repeat the question. If there is still no reply, you must ask whether the question has been understood. If the answer is 'No', you may rephrase the question. If the difficulty lies in finding the right answer, you should help the respondent to consider his/her reply.

The "other" category - In order to include all possible responses that may be provided, many questions include a response option of "other" to record responses that are not covered by any of the pre-coded responses. When you use this code, also provide a brief explanation of the category.

There are cases where respondents will not answer an individual question, either because they do not know the answer or because they refuse to answer the question. If after asking the question several times, you still cannot get a response, the following codes should be recorded:

- Don't Know
- Refused to Answer

However, you should note that these codes will be used very rarely as you will assist the respondent in understanding considering his/her reply.

Recording Answers

For this survey, the Interviewer will use the Computer Assisted Personal Interviewing (CAPI) Platform to record answers provided by respondents. Always ask the questions in the order they are listed and record each answer in the correct space provided.

Interviews must never rely on writing answers in a notebook for transfer to the questionnaire later. Interviewers must record what the respondent says, not his/her own interpretation or summary. If a respondent gives an answer that contradicts an earlier response, the Interviewer will confirm the true position by probing.

Flows and skips

In order to have a logical order to fill in the questionnaire, it has been designed with a system of skips that allows you to follow the logical sequence of questions based on responses to questions already provided.

Coding

The questionnaire is entirely pre-coded except in cases when a description in addition to a code should be recorded. Where the question responses are pre-coded, you simply record the code for the category that matches the respondent's response most closely. If the answer is an amount or a figure, write the amount in the box below the question.

When the response to be recorded is a monetary amount or a figure, write the correct response in the corresponding cell. Record monetary amounts in Kenya shillings with no decimal point. Do not include cents. For any cents amounts, round to the nearest KSh.

When rounding up numbers, if there is no other instruction regarding recording decimals places, round up the reply. Thus,

- Any value from 0.00 to 0.49 = 0
- Any value from 0.50 to 1.49 = 1

Reluctant respondents, non-responses and call-backs

Interviewers must always be honest in their approach. They must never tell the respondent that the interview will only take a short while of their time but must state the estimated time it will take to complete the interview. If the respondent does not have the time, work with their schedule to make an appointment for a return visit.

Reluctant respondents or actual refusals are rare and if the Interviewer faces many cases of refusals, the issue is very likely that it is a problem with how the Interviewer is approaching the respondents. Interviewers must remain friendly and approachable when talking to respondents and use tact- to eventually gain their cooperation.

In the case where respondents/ households claim to have been involved in other numerous studies in the past with no direct benefits (and therefore resist participating in this study), the Interviewer must be tactful and explain that the aims and objectives of this survey are different and whose outcome will be beneficial to both the respondent and other with a similar profile in the long-run.

Completing contact sheets will be a mandatory procedure by Interviewers for each household in which contact was attempted, along with recording all occurrences where a household was visited. At least 3 call-backs will be made to each eligible household in a bid to increase the number of successful interviews.

Callbacks

There will be instances where the selected respondent will not be available at the house at the time of the visit (due to work or other commitments). This will necessitate the Interviewer to callback. In some instances, it will call for these callbacks to be made sometime in the evening in the attempt to achieve successful interviews.

The interviewer will then:

1. Make three callbacks at a time when the respondent is likely to be at home, in an attempt to achieve the interview.
2. Where possible, take down the telephone number of the respondent to book an appointment with them at a time convenient to them in order to achieve a successful interview.
3. Ensure that you confirm the appropriate timing for visiting the households in the evening and probe for all precautionary measures needed in the area (e.g. security measures)

Concluding the interview

Before leaving the household and submitting the interview, interviewers must go through the questionnaire to ensure that they have confirmed completeness and accuracy of information provided by the respondent.

All Interviewers must thank the respondents for their time when departing the household, even for those that have for whatever reason have not been successfully completed (for example, in the case where the interview must be postponed). Interviewers must maintain courtesy and respect with all members of the household past the conclusion of the interview.

Interviewers should strictly avoid remaining in a household after the conclusion of an interview, or returning to visit the household on a personal level at a later date. In cases where household members invite the Interviewer for hospitality in the home, the interviewer should always tactfully excuse him/herself.

Before fully exiting the household, Interviewers must remember to correctly collect:

1. Contact information.
2. Back-up contact information.
3. Geospatial coordinates.

The interviewer will be required to submit each completed interview on the CAPI platform. Once the Interviewer has submitted the interview, it cannot be retrieved.

The interviewer will be expected to advise or debrief the Supervisor on any problems/ challenges experienced in the field and on any local events, such as political meetings, campaigns, barazas, which may impact on the data collection at the end of each day.

Data Collection Platform- CAPI

As indicated, data collection in this study will be done using Computer Aided Personal Interviewing (CAPI) Platform.

Chapter 5: The Survey Questionnaire

Section A: Household Identification

This section seeks to identify the household, as well as the interviewer and interviewee details.

A01-A11 - The questions capture the location data of households, useful for geospatial segmentation and for identification of the head of household and household size.

A01 - County name, A02 - Sub County name, A03-Division, A04 - Location A05 – Sub location, A06-Enumeration Area.

A07 - Cluster Number. Key in this number as provided by KNBS (you will receive this from your supervisor). This number has a maximum of 5 digits. It is very important for the interviewer to be **careful in identifying and recording the correct Cluster Number before each interview**, as this change based on location.

A08 - Cluster type (1=Rural, 2=Urban) Rural or Urban clusters will be defined by KNBS.

A09 - Household Number. Key in this number as provided by KNBS (you will receive this from your supervisor). This number has a maximum of 3 digits.

A10 – Name of Household Head. Record the name of the head of the household

A11 – Total Persons in Household. Record the total number of persons enumerated in the household.

A12-A16 - Details about the visit (first, second or third). The electronic questionnaire will require all visits to be recorded, for the first, second or third visit (details such as the date, time, result of your visit and the intended next visit where applicable). These details will be important in determining the number of call backs made in each household contacted.

Visit Status - Interviewers will be required to fill in the result of each visit from a drop-down menu that will appear in the questionnaire script. If the status of the selected result changes (for example an interview is terminated in the middle by the respondent), the interviewer must be sure to go back and edit this part in order to capture the correct status of the interview.

NB:

1. **Substitutions** – there will be NO SUBSTITUTIONS of the selected household. If the household head or any responsible member of the household is not present at the time of the interview, the interviewer MUST inquire when they will likely be back and book an appointment for making a call back. Ensure that you probe about the appropriate timing when the respondent is likely to be at home and plan accordingly.
2. If the respondent is present in the household but does not have the time for an interview, work on their schedule to make an appointment for a return visit.
3. **Call backs** – There will be instances where the respondent will not be available at the house at the time of the visit due to work or other commitments necessitating a call back. You will make at least <u>three callbacks</u> at a time when the respondent is likely to be home, in an attempt to conduct the interview. You may take down the telephone number of the respondent to book an appointment with them at a time convenient for them.
4. **Starting the interview.** After identifying the respondent to interview, introduce the survey to him/her and begin the interviewing process. Remember to obtain verbal consent from the respondent before starting the interview.

Section B: Household information

This section seeks to collect basic information of the household member(s).

B01- Serial number of household members. Provide a list of household members starting with 01

B02- Names of household members. The interviewer will list the names of all household members starting with household head. *The respondent should provide at least two names.*

B03 - Relationship to the household head. This question aims to clarify the relationship between the household members and the head of household. If the household member is the head of household, select -1 (Head of Household). Otherwise, code based on what the respondent says. Use the name of the Head of Household. e.g. "What is your relationship to (Name of Household Head).

B04 - Sex. This is to be observed by the interviewer, not asked directly.

B05 - Age. The interviewer should capture the ages of all household members. However, only those aged 16 years and above are eligible for interview.

B06 – Date of birth. Record date of birth of all household members**.** The year of birth is mandatory.

B07 - Marital status. Please note that this is to be asked for members 10 years and above' The interviewer should take the response as given by the respondent.

B08 – Religion. The interviewer will ask the religion of each listed member. If **Don't Know** code **96, code 99 for Refused to Answer.**

B09a - County of birth. If born in Kenya, provide the County name but if born outside Kenya select county 48. List of counties to be provided in CAPI.

B09b-Country of birth. If born outside Kenya, provide the Country of birth – list of countries provided in CAPI.

B10 – Previous Country of residence. If was living outside Kenya, provide the Country name one was living before moving to the present residence. List of countries to be provided in CAPI.

B11 – Relocation back to Kenya: This applies to all who moved who were living outside Kenya and have since returned.

B12a - Year/Month of relocation back to Kenya. To be asked only to those who have relocated**.**

B12a – Intention of staying in Kenya for more than 12 months.

NB:

1. It is important that the Head of Household be correctly identified.
2. Listing of the Usual Members of the household must begin with the Household Head.

Section C: Education/Professional Activity

In this section, the interviewer is expected to record the level of education, occupation and the economic activity of the respondent.

C01- Line number. Get the line number of household members from B01.

C02- Highest level of education completed. Respondent should state the highest level of education completed at the time of interview and not the ongoing. For example, one who is currently at form four, the highest level completed is primary.

C03- Employment status. A person's current or former employee's relationship with the organization they work for. i.e. self-employed, paid employee, intern, retiree, etc. The respondent should give the main employment status. Some of the employment statuses are paid employment, self-employment, retired

C04- Main Current economic activity. Economic activity is any action that involves producing, distributing or consuming products (goods or services). The respondent should give the main activity.

Section D. Household Screener Questions

This section seeks information on Migration and Cross Border Transfers. Specifically, it captures information on whether the household has family members, relatives or friends residing in another country, and goods/services received from/sent abroad by any of the household member whether in money or non-cash (goods and services). NB: All these questions (from **D01** to **D10**) should be asked to all sampled households.

D01- Seeks to establish if the household is the same one that was listed. *In the event you find new household members in the sampled household, skip D02 and D03 otherwise skip D04 to D08.*

D02- If any of the household member has received any money or non-cash goods/services from another country in the last 12 months (June 2024 to May 2025). Also seeks to establish if it was money, non-cash good/service or BOTH that was received.

D03- If any of the household member has sent any money or non-cash goods/services to another country in the last 12 months (June 2024 to May 2025). Also seeks to establish if it was money, non-cash good/service or BOTH that was sent.

D04- If any of the household member has received any money from another country in the last 12 months - "YES" **D05** and if otherwise record "NO".

D05- If any of the household member has received non-cash goods/service from another country in the last 12 months, - "YES" **D06** and if otherwise record "NO".

D06- If any of the household member has sent any money to another country in the last 12 months, record "YES" **D07** and if otherwise record "NO".

D07- If any of the household member has send non-cash goods/services to another country in the last 12 months, record "YES" **D08** and If otherwise record "NO".

D08 – seeks to establish if there were members of

D09 – Seeks to establish if any member of the household received any remittances in form of money from outside Kenya in the last 12 months? (June 2024 to May 2025)

D10 – Seeks to establish if any member of the household received non-cash (goods/services) from outside Kenya in the last 12 months? (June 2024 to May 2025)

NB:

If D02 is either MONEY, NON-CASH or both respond to D03, then skip to D08, D09 and D10 proceed to senders' profile in Section E

If D03 is either MONEY, NON-CASH or both, skip to D08, D09 and D10 proceed to Recipients profile in Section H

If all responses to D04-D07 is No, go to Section K Retuned Emigrant

If yes in D04 and after responding to D05-D10, proceed to senders' profile in Section E

If yes in D05 and after responding to D06-D10, proceed to senders' profile in Section E

If yes in D06 and after responding to D07-D10 go to Recipients profile in Section H

If yes in D07 and after responding to D08-D10 go to Recipients profile in Section H

Section E. Profile of the Sender

This section requires the respondent to provide socio-economic characteristics of the sender.

E01. Record the names of the members who have received money from outside Kenya over the last twelve (12) months (June 2024 to May 2025).

E02. Record the name(s) of the sender of the money per recipient in the last 12 months.

E03. Record the names of the members who have received in-kind (goods and services) from outside Kenya over the last twelve (12) months.

E04. Record the name(s) of the sender of the non-cash (goods/services) items per recipient in the last 12 months

E05. Line number of the sender. Record the serial number of the sender from **E02** and/or **E04**

E06. Whom did you receive the money and/or non-cash gift from? The respondent is required to state the sender (s) of cash and non-cash gifts relationship with the recipient.

E07. Sex of the Sender(s). The question seeks to ascertain the proportion of male and female sending remittances.

E08. Marital status. The interviewer should probe the respondent to indicate the marital status of the sender.

E09a. Number of Dependent Children (Biological or otherwise) that the sender has in Kenya. The question seeks to establish the ties of the sender with the home country which could influence the amount of gifts (cash or in-kind) sent. The interviewer should guide the respondent to indicate the dependent children in Kenya. [0 for None, 98 for Don't Know]

E09b. Number of Dependent Children (Biological or otherwise) that the sender has outside Kenya. The question seeks to establish the ties of the sender outside Kenya which could affect the amount of gifts (cash or in-kind) sent. The interviewer should guide the respondent to indicate the dependent children living outside Kenya. [0 for None, 96 for Don't Know]

E10a. Age of the Sender(s). Record the age in completed years for individual sender. (*skip this question if the sender (s) is an organization*).

E10b. Age bracket of the Sender(s). Record the age-bracket for individual sender. This is applicable if the exact age of the sender is not known i.e. no answer is given in **E10a** (*skip this question if the sender (s) is an organization*).

E11. Country of residence of the sender at the time of sending the money/non-cash gift. The intention is to establish the countries from which remittances originate from, to enable disaggregation by their source country.

E12. County of residence of the sender before relocation. This question seeks to establish the potential beneficiaries of remittances or counties with the highest number of emigrants. (*skip this question if the sender (s) is an organization*).

E13. Year the sender left Kenya. This question seeks to establish the length of stay of the sender abroad. (*skip this question if the sender (s) is an organization*).

E14. The generation of the sender. The options are either 1st, 2nd, 3rd or 4th generation. Based on the definition, it is not applicable to non-relatives.

1st Generation:

Refers to the original immigrants who moved from their country of origin to a new country. They are the first in the family to reside in the new country. They often face the challenge of adapting to a new culture, language, and environment.

2nd Generation:

Refers to the children of the first-generation immigrants. They are born and raised in the new country or may have moved there at a very young age. They often grow up with a blend of their parents' cultural heritage and the culture of the new country, which can sometimes create a dual identity.

3rd Generation:

Refers to the grandchildren of the first-generation immigrants. They are typically more integrated into the new country's culture compared to the 1st and 2nd generations. They may still maintain some cultural traditions and values from their grandparents' country of origin, but they often identify primarily with the culture of the new country.

4th Generation:

Refers to the great-grandchildren of the original immigrants. These individuals are typically well-integrated into their birth country's culture while still potentially maintaining connections to their ancestral heritage.

E15 Highest level of education the sender completed before leaving Kenya. This question seeks to establish the level of education of the sender before relocation. (*skip this question if the sender (s) is an organization*).

E16. Sender's occupation before departure from Kenya. This question seeks to establish the brain drain in the country. (*skip this question if the sender (s) is an organization*).

E17. Sender's main reason for leaving Kenya. This question seeks to establish the main reason as to why the sender left Kenya. (*skip this question if the sender (s) is an organization*). Note that code 5 on Family means that either the family moved or one moved to stay with the family members outside the country.

E18. Sender's employment status. This question seeks to establish the sender's employment status. (*skip this question if the sender (s) is an organization*).

E19. For those who indicated the sender's occupation in E15 as self-employed, paid employment, apprentices/intern or volunteer, the interviewer should probe the corresponding economic activity as per ISIC rev. 4. If the response is retired and engaged in another economic activity, indicate them as self-employed. The economic activity is in relation to the time the sender was sending the remittance.

E20a. Sender's SACCO membership. This question seeks to establish whether the sender is a member of a SACCO in Kenya. This is applicable for sender's aged 18 and above (*skip this question if the sender (s) is an organization*).

E20b. Name of the SACCO. The question seeks to establish the SACCO the member belongs to.

Section F: Money Received from outside Kenya

This section should only be filled for money received from outside Kenya. A household can receive money from multiple sources, including charitable organizations. The survey seeks to capture the money by individual sender based on question **E01**.

F01. Record the names of all senders who send money to the specific recipient from outside Kenya over the last twelve (12) months – June 2024 to May 2025.

F02. Money (from sender) received in the last twelve (12) months in Kenya Shillings. The question seeks to answer the total amount of money the recipient received from abroad per sender for the entire 12 months’ period. If the respondent received cash in currencies other than Kenya Shillings, the interviewer should convert the figures using the average exchange rate to Kenya Shillings.

F03. Frequency of money received by recipient in the last twelve (12) months. The respondent should specify how often he/she received cash from each of the senders in the last 12 months.

F04. Specific months the respondent received money and the amount received in each month. The question seeks to determine the distribution of cash over the last 12 months (this should be between year 2023 and 2024). The question should be asked in a tactful way that prompts the respondent to recall past information. If one receives cash more than once in a month, he/she should consolidate the amounts for that particular month.

F05a. Channels of receiving the money (from sender) from outside Kenya.

The question aims at establishing the channels or intermediaries through which respondents received the cash. Intermediaries may be either formal (regulated institutions) or informal (un-regulated such as friends, relatives, unlicensed money transfer operators). The interviewer should select all applicable channels from the list provided.

F05b. Channels most recently used to receive the money (from sender) from outside Kenya. Seeks to know the channel used for the most recent money received.

F06. Cost incurred to collect the cash recently received (KSh). The question seeks to establish how much the recipient incurred to collect money received from abroad in relation to transport (Broken down by means of transport), encashment and any other charges (eg withdrawal charges). The amount should be in absolute Kenya Shillings.

F07. Length it took for the cash recently received to be available for collection. This question seeks to establish how much time it takes for the money to be available to the recipient to collect, from the time it was sent from abroad (turnaround time). Kindly note that the length of availability does not include the time one took before collecting the money.

F08. How the recipient received the money. The question aims at establishing how the receipient accessed the money.

F09. Top three reasons for using the main channel. Seeks to establish the reason for using the main channel.

F10. Top three challenges of using the remittance channels. This question seeks to establish the top three challenges encountered by the recipient while receiving money using the main remittance channels.

F11. Improvements to be made on the current channels. This question seeks to establish the improvements the recipient proposes to be made on the remittance channels used. KYC- Know Your Customer

F12. Uses of the cash received from outside Kenya

This question seeks to assess the utilization of cash remittances. The interviewer should capture all uses as indicated by the respondent.

F13. Purchases of green energy items.

This question seeks to assess the utilization of cash remittances on green energy items such as solar powered equipment-solar pumps, lamps, cars, motorbikes, water conservation and management activities-drip irrigation, rainwater harvesting, water tanks, tree planting, energy efficient cooking stoves, biogas system. This question is applicable for those who selected F (Farming), G (Purchase of agricultural inputs), J (purchase of machinery and transport equipment for recipient), I (investment in real estate for recipient) and V (investment in real estate for the sender).

F14. Main decision maker on how the money received from abroad is spent. This question seeks to establish on who decides how the cash received from outside Kenya is utilized.

F15a. Compared to 2024, indicate whether the amount you have received in the last twelve months has increased, remained the same or reduced. This question seeks to understand why there could be any changes on the amount received compared to the previous year.

F15b, F15c and F15d. Indicate the reason for the option provided. Indicate a reason for the option provided. Options provided in CAPI.

F16a. Compared to 2025, indicate whether you expect the amount you have received in the last twelve months to increase, remain the same or reduce. This question seeks to understand whether you expect the amount to receive in 2025 to change.

F16b, F16c and F16d. Indicate the reason for the option provided. Indicate a reason for the option provided. Options provided in CAPI.

F17: Importance of remittances to household income. This is a perception question and seeks to ascertain the level of importance of remittances to household income. The options are:-

01 Very important - Main source of income that the household largely rely on

02 Important - Supplementary income, one of a few income sources and not the only source relied on

03 Not very important - Additional income but not relied upon.

F18. Financial products that households have. This is a multiple question and seeks to establish the financial inclusion of all recipients in the households. The products include bank account, mobile bank account, Digital loan Apps on your phone, mobile money account, SACCO account among others as listed in the questionnaire. The interviewer should read out the options to the respondents.

Section G: Non-cash goods and services received from outside Kenya

This section should only be filled for non-cash (goods and/or services) received from outside Kenya. A household can receive non-cash (goods/services) from multiple sources, including charitable organizations. The survey seeks to capture the non-cash (goods/services) by individual sender based on question **E03**.

G01. Record the names of all senders who send non-cash (goods/services) to the specific recipient from outside Kenya over the last twelve (12) months – June 2024 to May 2025.

G02. Type of non-cash (goods/services) from sender, received in the last twelve (12) months. The question seeks all the type of non-cash gifts the recipient received from abroad per sender for the entire 12 months' period. This is a multiple answer question

G03. Estimated value of the non-cash goods and/or services received in the last twelve (12) months. This question seeks the value of In-kind gifts received from outside Kenya in the last 12 months. Provide an estimate of the monetary value of all in-kind gifts in **KSh** established in **G02**.

G04. Frequency of non-cash goods and/or services received by the recipient in the last twelve (12) months. The respondent should specify how often he/she received non-cash gifts from each of the senders in the last 12 months.

G05. Specific months the respondent received non-cash gifts and the estimated amount for the goods/services received in each month. The question seeks to determine the distribution of non-cash gifts over the last 12 months. The question should be asked in a tactful way that prompts the respondent to recall past information.

G06. Length it took for the non-cash goods and/or services to be available for collection. This question seeks to establish how much time it takes for the non-cash goods and services to be available for the recipient to collect, from the time it was sent from abroad (turnaround time).

G07. Uses of the non-cash goods and/or services received from outside Kenya. This question seeks to assess the utilization of non-cash goods and/or services. The interviewer should capture **all** uses as indicated by the respondent.

G08. Channels of receiving the non-cash goods and/or services (from sender) from outside Kenya. The question aims at establishing the channels or intermediaries through which respondents received the In-kind gifts. Intermediaries may be either formal (regulated institutions) or informal (un-regulated such as friends, relatives, unlicensed money transfer operators). The interviewer should select all applicable channels from the list provided.

G09. The main channel used to receive non-cash goods and/or services (from sender) from outside Kenya. The question aims at establishing the most frequently used channels or intermediaries through which respondents received the non-cash goods and/or services. The interviewer should select **the main** channel from the list provided.

G10. Top three reasons for using the most preferred channel. This question seeks to establish why recipients opt to use a particular remittance channel and not the other. The question requires respondents to highlight the **three main reasons** for using the channel.

G11. Top three challenges of using the remittance channels. This question seeks to establish the top three challenges encountered by the recipient while receiving non-cash goods and/or services from the remittance channels used in **G08.**

G12. Improvements to be made on the current channels. This question seeks to establish the improvements the recipient proposes to be made on the remittance channels used.

Section H. Profile of the Recipient Outside Kenya

This section requires the respondent to provide socio-economic characteristics of the recipient outside Kenya.

H01. Record the names of the household members who have sent money outside Kenya over the last twelve (12) months i.e. June 2024 to May 2025.

H02. Record the name(s) of the recipient of the money for each sender in the last 12 months i.e June 2024 to May 2025.

H03. Record the names of the household members who have sent non-cash (goods or services) outside Kenya over the last twelve (12) months i.e. June 2024 to May 2025.

H04. Record the name(s) of the recipient of the non-cash (goods or services) item for each sender in the last 12 months i.e. June 2024 to May 2025.

H05. Line number of the recipient outside Kenya. Record the serial number of the recipient from **H02** and/or **H04.**

H06. Whom did you send the money and/or non-cash (goods or services) to? The respondent is required to select the relationship with the recipient (s) of money and non-cash (goods or services) outside Kenya. The list of the relationship is captured in the questionnaire.

H07. Sex of the Recipient(s). The question seeks to ascertain the proportion of male and female receiving remittances from Kenya. (*skip this question if the sender (s) is an organization*).

H8a. Age of the Sender(s). Record the age in completed years for individual recipient. (*skip this question if the sender (s) is an organization*).

H08b. Age bracket of the Recipient(s). Record the age bracket of the individual recipient. (*skip this question if the recipient (s) is an organization*). This question is asked to those who indicated "don't know" in H8a.

H09. Country of residence of the Recipient at the time of receiving the money and/or non-cash (goods or services) gift. The intention is to establish the countries to which remittances go to. This will enable disaggregation by their destination country.

H10. Place of birth of the recipient. The question seeks to establish whether the recipients were born in Kenya or not. The answer will be either "YES" or "NO".

H11. Year the recipient left Kenya. This question seeks to establish the length of stay of the recipient abroad if they indicated they were born in Kenya. (*skip this question if the sender (s) is an organization*).

H12. Highest level of education the recipient completed before leaving Kenya. This question seeks to establish the level of education of the recipient before relocation. (*skip this question if the sender (s) is an organization*). This question is restricted for those born in Kenya only.

H13. Recipient's economic activity before leaving Kenya. This question seeks to establish the brain drain in the country. (*skip this question if the sender (s) is an organization*).

H14. Recipient's main reason for leaving Kenya. This question seeks to establish the main reason as to why the recipient left Kenya. (*skip this question if the sender (s) is an organization*).

H15. Recipient's current main employment status. This question seeks to establish the recipient's employment status. (*skip this question if the sender (s) is an organization*).

Section I: Money Send Outside Kenya

This section should only be filled for money sent outside Kenya. A household can send money to multiple sources, including charitable organizations. The survey seeks to capture the money sent by individual sender based on question **H01**.

I01. Record the names of all senders who send money to the specific recipient outside Kenya over the last twelve (12) months i.e. June 2024 to May 2025.

I02. Money send in the last twelve (12) months in KSh. The question seeks to answer the total amount of money sent abroad per sender for the entire 12 months' period i.e. June 2024 to May 2025. If the respondent sent cash in currencies other than Kenya Shillings, they should indicate the amount and the currency.

I03. Frequency of money sent by individual sender in the last twelve (12) months. The respondent should specify how often he/she sent cash to each of the recipients outside Kenya in the last 12 months.

I04. Specific months the respondent sent money, and the amount sent in each month. The question seeks to determine the distribution of cash sent outside Kenya over the last 12 months. The question should be asked in a tactful way that prompts the respondent to recall past information.

I05. The main channel used to send the money (from sender) outside Kenya

The question aims at establishing the most frequently used channels or intermediaries through which respondents send the remittances. The interviewer should select **the main** channel from the list provided.

I06. Channels used recently to send the money (from sender) outside Kenya.

The question aims at establishing the channel or intermediaries the sender used recently. Intermediaries may be either formal (regulated institutions) or informal (un-regulated such as friends, relatives, unlicensed money transfer operators). The interviewer should select the applicable channel from the list provided.

107. Cost incurred on cash recently sent (KSh)

The question seeks to establish the cost of sending funds to different countries. The costs include transport (Broken down by means of transport), sending charges and any other charges incurred. The amount should be in absolute Kenya Shillings. **The "recent sent" referrers to the transfers done in the most recent month.**

I08. Top three reasons for using the most preferred channel in order of priority

This question seeks to establish why senders opt to use a particular remittance channel and not the other. The question requires respondents to highlight the **three main reasons** for using the channel in order of priority.

I09. Top three challenges of using the main remittance channels

This question seeks to establish the top three challenges encountered by the sender while sending cash using the main remittance channel**.**

I10. Improvements to be made on the channel

This question seeks to establish the improvements the sender proposes to be made on the remittance channels used. The options are listed in the questionnaire.

I11. Uses of the cash send outside Kenya

This question seeks to assess the utilization of cash remittances sent outside Kenya. The interviewer should capture all uses as indicated by the respondent. Multiple responses are allowed.

I12a. Indicate whether the amount you send in the last twelve months has increased, remained the same or reduced.

This question seeks to understand why there could be any changes on the amount sent compared a similar period previously.

I12b, I12c, I12d. Indicate the reason for the option provided

Select a reason for the option provided.

113a. Indicate whether you expect the amount you will send in the last twelve months to increase, remain the same or reduce.

This question seeks to understand whether respondent will make any changes on the amount to send in future compared to what he/she is currently sending.

I13b, I13c, I13d. Indicate the reason for the option provided.

Select a reason for the option provided.

Section J: Non-cash gifts (goods or services) sent outside Kenya

This section should only be filled for non-cash gifts (goods or services) sent outside Kenya. A household can sent non-cash gifts to multiple receivers, including charitable organizations. The survey seeks to capture these non-cash gifts by individual sender based on question **H02**.

J01. Record the names of all senders who sent non-cash gifts by the specific recipient outside Kenya over the last twelve (12) months i.e June 2024 to May 2025.

J02. Type of non-cash item (goods or services) [by recipient] sent in the last twelve (12) months. The question seeks all the type of non-cash gifts whether goods or services the sender sent abroad per recipient for the entire 12 months' period.

J03. Estimated value of non-cash item (goods or services) in the last twelve (12) months.

This question seeks the value of non-cash items sent outside Kenya in the last 12 months. Provide an estimate of the monetary value of all non-cash gifts in **KSh** established in **J02**.

J04. Frequency of non-cash gifts sent by the sender in the last twelve (12) months. The respondent should specify how often he/she sent non-cash gifts to each of the recipients in the last 12 months.

J05. Specific months the respondent sent the non-cash gifts and the estimated amount in each month. The question seeks to determine the distribution of non-cash gifts over the last 12 months. The question should be asked in a tactful way that prompts the respondent to recall past information.

J06. Uses of the non-cash item sent outside Kenya

This question seeks to assess the utilization of non-cash gifts. The interviewer should capture all uses as indicated by the respondent.

J07. Channels of sending the non-cash gifts (to recipient) outside Kenya.

The question aims at establishing the channels or intermediaries through which respondents sent the non-cash gifts. The interviewer should select all applicable channels from the list provided.

J08. The main channel used to send non-cash (to recipient) outside Kenya

The question aims at establishing the most frequently used channels or intermediaries through which respondents sent the In-kind gifts. The interviewer should select **the main** channel from the list provided.

J09. Top three reasons for using the most preferred channel

This question seeks to establish why senders opt to use a particular remittance channel and not the other. The question requires respondents to highlight the **three main reasons** for using the channel.

J10. Top three challenges of using the main remittance channels

This question seeks to establish the top three challenges encountered by the sender while sending the In-kind gifts from the main remittance channels used**.**

J11. Improvements to be made on the current channels

This is a multiple answer question that seeks to establish the improvements the sender proposes to be made on the remittance channels used.

Section K: Returned Migrants-

This section seeks to capture information on individuals who were previously living outside Kenya and have since returned.

K01a. Return Migrants. This question whether in the last 3 years i.e 2022, 2023 and 2024 there are nuclear family members/ relatives/non-relatives who were previously living outside Kenya and have since returned and intend to live in the country for a period of more than 12 months. The members can either return to the same household or return to another household. The last option is that no member returned to the country.

K01b. The number of return migrants. The interviewer will give the number of members who have returned in the two categories (in his/her household and outside his/her household).

K02. This is the list of all the household members provided in B01.

K03. The interviewer will list the names of all individuals who were previously living outside Kenya and have since **returned his/her household** in the last 3 year.

K04. When did they returned to Kenya. This question aims to know the month and year the migrant returned to Kenya.

K05. Previous Country of residence. This question seeks to establish countries that provide opportunities to Kenya emigrants. List of countries to be provided in CAPI.

K06. Duration of stay. This question aims assess how long the migrant has lived outside Kenya.

K07. Reason for relocating outside Kenya. This question seeks to establish the main reason as to why migrants leave Kenya. The reasons are provided in the questionnaire.

K08. Main occupation outside Kenya

This question seeks to establish the main jobs that Kenyans engage in while outside Kenya. (*skip this question if the sender (s) is an organization*). A person's economic status is the person's position at his/her place of work and his/her mode of remuneration i.e. self-employed, paid employee, unpaid family worker, etc.

K09. Reason for returning to Kenya

This question seeks to establish reasons that led to the migrants relocate back to Kenya. The reasons are provided in the questionnaire.

K10. This question seeks to establish whether any member of the household (returned emigrant only) has ever sent any money while outside Kenya.

K11. This question seeks to the reasons for not sending any money for those who didn't.

K12. Frequency of sending money?

The question seeks to establish how often the migrant used to send money back home.

K13. This question seeks to establish whether any member of the household (returned emigrant only) has ever sent any non-cash item whether as goods or services while outside Kenya.

K11. This question seeks to the reasons for not sending any non-cash item for those who didn't.

K12. Frequency of sending non-cash gifts?

The question seeks to establish how often the migrant used to send non-cash gifts back home whether as goods or services while outside Kenya.

Section L. Housing Characteristics and Amenities

This section has questions pertaining to housing conditions and amenities which are to be asked of the head of the household or any other responsible person irrespective of whether they received from or sent money and/or non-cash gifts (goods or services) outside Kenya in the last 12 months.

L01: The question seeks to establish the type of MAIN dwelling the household lives in. This could either be temporary or permanent. This could be a bungalow, maisonette, swahili houses, manyatta, shanty e.t.c

a) **Bungalow:** Is a stand-alone dwelling unit without upper floors or upper rooms.

.

b) **Flat/apartment**: This is a housing type contained in a vertical development containing several similar housing units. It shares a common access through common stairways, elevator etc. Duplex unit will also be categorized as apartments.

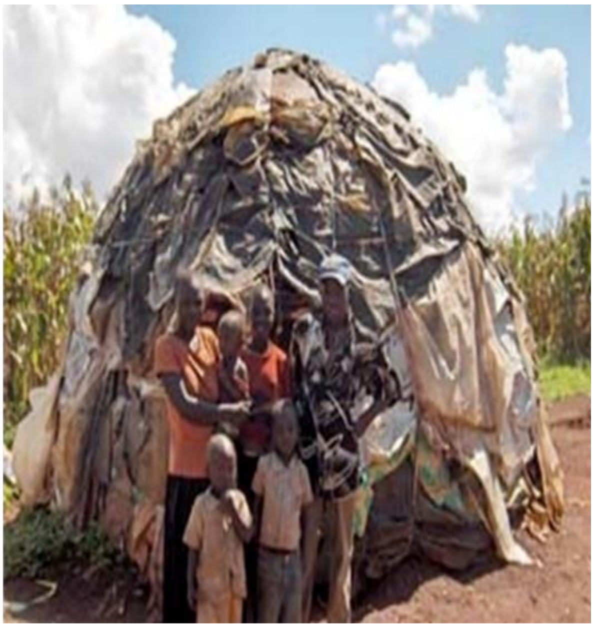
Example of a Duplex apartment

c) **Maisonette:** Maisonettes are typically double storey but may be higher. Each maisonette has access to the ground floor level, and this access is private to a particular maisonette. It is not shared with neighboring houses. There is therefore a greater sense of privacy than living in vertical flats.

d) **Swahili/Compound houses sharing facilities:** They are several dwelling units in a structure with a single main door. Facilities such as toilets, bathroom and kitchen are shared either by the same or different households living in single rooms within the main structure.

e) **Compound houses not sharing facilities**: They are several dwelling units in a structure with a single main door. Facilities such as toilets, bathroom and kitchen are **NOT** shared either by the same or different households living in single rooms within the main structure.

f) **Shanty:** This typically denotes an informal house. The location of the house (in an urban, rural or peri−urban area, or in a high income or middle income or low-income area) is not important. What is important is whether the structure itself appears to be of a temporary nature and if the building materials appear to be temporary building materials such as cartons, plastic sheets etc



L02: This question seeks to establish the ownership/tenure of the dwelling unit. The interviewer should probe the respondent on whether the dwelling unit is owner-occupied or rented. Owner occupied units can either be purchased, constructed or inherited while rented units are either provided by an employer of a member of the household, rented by a member of the household or donated to a member of the household.

L03: How many dwelling units does this household occupy? The respondent should state the number of dwelling units occupied by the household. Remember, by definition, a dwelling unit is a place of abode or residence occupied by one or more households (used for sleeping, eating, entertaining guests, etc.) with a private entrance. A dwelling unit may be a whole structure or part of a structure, especially in urban settings.

L04: How many habitable rooms are in the dwelling unit(s)? The interviewer should inquire as to the number of habitable rooms within the dwelling unit(s) stated in K03. Remember, habitable rooms are rooms in the dwelling unit that are used mainly for living and exclude stores, granaries, offices, toilets and garages. **Do not count bathrooms, toilets, storerooms, or garages.** *However, if the household uses the kitchen for eating and/or sleeping purposes, or even for purposes of entertaining guests, then it should be counted as a habitable room. The same applies to storerooms and garages.*

L05: What is the predominant floor material of the main dwelling unit? The interviewer should observe and record the predominant floor material of the dwelling unit. In cases where this is not clear or observable, he/she should probe the respondent. The floor could either be earth/sand, dung, wood planks/ shingles/ timber, palm/bamboo, concrete/ cement/terrazzo, ceramic tiles e.t.c

L06: What is the predominant roofing material of the main dwelling unit? The interviewer should observe and record the main construction materials used to build the roof. These could either be grass thatch/twigs, makuti thatch, iron sheets, tin cans, asbestos sheets, concrete/cement, decra/ versatile (include premium roofing made of plain steel/stone coated steel/iron sheets with appearance of tiles), canvas/tent, nylon/carton/cardboards, shingles e.t.c. For persons living in apartments, take the roof immediately above each household.

Tiles

Asbestos

Shingles Sheet

Decra/Orientile

Concrete

Makuti

L07: What is the predominant exterior wall material of the main dwelling unit? The interviewer should observe and record the dominant construction material used to build the wall. In cases where several materials are used, select the most dominant. The wall material can be in form of Cane/palm/trunks, Grass/reeds, Mud/cow dung, Stone with mud, Covered adobe, Uncovered adobe, Plywood/Cardboard, Wood Offcuts/Reused wood/ Planks, Iron sheets, Concrete/Concrete blocks/precast wall, Stone with lime/cement, Bricks (Kiln baked), Canvas/Tent, Nylon/cartons, Timber, Prefabricated panels e.t.c.

Adobe means Sun dried bricks

Precast wall, refers to wall produced by casting concrete in a reusable mold or "form" which is then cured in a controlled environment, transported to the construction site and lifted into place.

Prefabricated panels, these are factory manufactured wall panels –which are transported and assembled at the construction site, e.g. Expanded Polystyrene (EPS).

Mud

Covered Adobe

Palm/Cane/ Trunk 1

Stone with mud

Palm/Cane/ Trunk

Pre-Cast Wall 1

L08: What is the main source of drinking water for your household? The interviewer is required to select the main source of drinking water. This is the source from which, for most part of the year, the household draws its drinking water. For example, if during the wet season the household draws their drinking water from a tank but then the longer part of the year draws it from a river, then the main source of their drinking water is Stream/River. The sources include;

1. Pond/Water pan: A small area of still water. Usually, this water collects after rain or through an underground drainage.
2. Dam: A reservoir formed by building a barrier across a river to hold water back and control its flow.
3. Lake: It is a large natural water mass which collects its water through rain, rivers, etc. It is different from a dam in that it is not man-made.
4. Stream/river: This is a naturally flowing source of water. Water from dry river beds falls in this category.
5. Protected Spring: This is a spring protected from runoff, bird droppings, and animals by a “spring box” which is typically constructed of brick, masonry, or concrete and is built around the spring so that water flows directly out of the box into a pipe without being exposed to outside pollution.
6. Unprotected Spring: This is a spring that is subject to runoff and/or bird droppings or animals. Unprotected springs typically do not have a “spring box”.
7. Protected Well: This is a dug well that is (1) protected from runoff water through a well lining or casing that is raised above ground level and a platform that diverts spilled water away from the well; and (2) covered so that bird droppings and animals cannot fall into the well. Both conditions must be observed for a dug well to be considered as protected.
8. Unprotected Well: This is a dug well which is (1) unprotected from runoff water; (2) unprotected from bird droppings and animals; or (3) both.
9. Borehole/Tube well: A deep hole that has been bored or drilled with the purpose of reaching ground water supplies. In most cases, water is delivered from a tubewell or borehole through a pump which may be human, animal, wind, electric, diesel or solar-powered.
10. Piped into dwelling: Means pipe connected with in-house plumbing to one or more taps, e.g. in the kitchen and bathroom. Sometimes called a house connection.
11. Piped to yard/plot: Means pipe connected to a tap outside the house in the yard or plot. Sometimes called a yard connection.

12. Bottled water: This means drinking water (well water, distilled water, mineral water, or spring water) packaged in plastic bottles.
13. Public tap or standpipe: Public water point from which community members may collect water. A standpipe may also be known as a public fountain or public tap. Public standpipes can have one or more taps and are typically made of brickwork, masonry or concrete.
14. Rain Harvested water: Rainwater that is collected or harvested from surfaces by roof or ground catchment and stored in a container, tank, Jabia or cistern.
15. Water Vendor: Refers to water purchased by households from mobile sellers or distributors. Examples of ferrying include cart, motorcycle/Tuk Tuk, bicycle, individuals, truck, etc. The source of the water may be known by the households or not.

Water Pan

Dam

Unprotected Well

Protected Well

Borehole/Tube Well

Hand Tube Well

Water Vendors 1

Water Vendors 2

L09: What kind of toilet facility does your household usually use? The question seeks to ascertain the main type of human waste disposal for the household. The categories of main type of human waste disposal are:

i. Main sewer: This means the sewage liquid waste from the structure is drained by pipes into a main trunk sewer line. This type of sewage disposal is common in main urban centres like Nairobi, Mombasa, etc.
ii. Septic tank: This is a tank into which household(s) sewage is conveyed and remains there until it is emptied. Examples of septic tanks are found in urban areas, where the tank is often located within the compound where you find dwelling units.
iii. Cess pool: This is a communal pool where liquid waste is drained into from dwelling units until it is emptied.
iv. Ventilated Improved Pit (VIP) latrine: This is a latrine ventilated by a pipe extending above the latrine roof. The open end of the vent pipe is covered with gauze mesh or fly-proof netting and the inside of the superstructure is kept dark.
v. Pit latrine covered: This is a pit latrine without ventilation pipe with covering (shelter).
vi. Pit latrine uncovered: Means holes or dug pits with temporary coverings or without shelter.
vii. Bucket latrine: This is a bucket placed in a residential area used to collect human excreta. It is emptied occasionally. This type of waste disposal is now rare but can still be found in some urban residential estates and in North-Eastern towns.
viii. Open: Bush is an open field (a non-facility) where members dispose excreta. Flying toilet is where household members dispose human waste by throwing off the same using polythene papers. This is common in urban centers and especially in slums/informal settlements.
ix. Flush to Bioseptic Tank/Biodigester: This is like septic tank but offers a compact sewage treatment system that safely processes and recycles human waste by use of bacteria and enzymes to clear odourless water.

Ventilated Improved Pit (VIP) latrine 1

Ventilated Improved Pit (VIP) latrine 2

Pit Latrine Covered (without ventilation but covered/sheltered)

Holes/dug pits with temporary coverings or without shelter

Cess Pool/ Cess Pit

Cess Pool/ Cess Pit 2

Concrete Septic Tank

Biodigester Septic Tank

L10: What is the main source of energy for lighting? The interviewer should probe the main source of energy used for lighting by the household. Some of the sources of energy for lighting include; mains Electricity (Electricity here means the mains/national transmission grid. Other sources of electricity like generators and batteries (car or charged) should be recorded differently as provided), Paraffin Pressure Lamp, Paraffin Lantern, Paraffin Tin lamp (Tin lamps include plastic or bottle lamp, which may be known by various local names like koroboi, tamambul, tadoba, nyangile, ekebeya, ngwatira, etc), Gas Lamp, Wood, Solar, Torch/Spotlight-Solar Charged, Torch/Spot light-Dry cells, Candle, Battery(Car/Charged), Generator (Diesel/Petrol) and Biogas.

L11: What is the main source of energy for cooking? The interviewer should probe the main source of energy used for cooking by the household. Some households may use different sources such as electricity, paraffin, gas and firewood, all at the same time. However, the answer required here is what the household uses most of the time. Firewood includes other raw wood products like sawdust, timber, offcuts, etc. Other sources include paraffin, LPG (gas), biogas, ethanol, charcoal/ charcoal briquettes and solar.

Processed Biomass example:

LPG

Product wood example: wood chips

Biogas for cooking

Processed Biomass example: Pellets

Ethanol example:

Products of wood example: Sawdust

Improved Jiko

L12. Does any member of this household own any of the following? This question is a Yes/No response which seeks to find out the ownership of assets by any member of the household. The assets should at least be working at the time of the survey. The assets include but are not limited to;

1. Stand-alone Radio: A radio is a device capable of receiving broadcast radio signals, using common frequencies, such as FM or AM. This only includes a stand-alone radio device and EXCLUDES radios integrated in other devices such as a mobile phone, digital audio player (MP3), computer, car, TV, etc. A stand-alone radio is considered as one of the most common old ICT devices used to relay information to the public as it is widely accessible, relatively cheap and simple to use. As a communication device, organizations, government, businesses, family and friends use the radio to communicate important messages to various audiences. The intention of this question is to find out how many households own or have a stand-alone radio regardless of how they acquired it as long as it is considered as a household asset.
2. Television: A television (TV) set is a device capable of receiving broadcast television signals, using means such as over the air, cable and satellite. The TV should be a stand-alone device and should be working at the time of the survey. It EXCLUDES TV functionality integrated with another device, such as a computer, mobile phone, car, alarm clock, etc. The intention of this question is to establish the number of households with at least one of the TV connections below by type. Since the digital migration, many households were left in the dark and most had to acquire either a free to Air (FTA) set top box, digital TV, smart TV/internet protocol TV (IPTV) or a pay TV decoder.

i. TV with Free to air set top box/ Built in Digital TV – A set-top box is a hardware device that allows a digital signal to be received, decoded and displayed on a television to enable the channels to be displayed on your analogue TV set. The digital TV is the transmission of television signals using digital, rather than convention analogue methods. This is where an individual owns a TV which is digital or owns a TV together with a set top box. This option, therefore, will include households with TV and free to air set top box or built in digital TV.

ii. TV with Pay TV Decoder – Pay TV decoder is more or less of a set top box as explained above. However, for pay TV, in most cases, it offers a number of channels that one has to pay a monthly fee to be able to view the programmes. This includes decoders such as DSTV, Star times, Zuku, Go-TV etc. regardless of the subscription amount. The pay TV decoder should have been subscribed at least once in the last 3 months.

iii. Internet Protocol TV (IPTV): This is a type of TV that receives the multimedia services over an IP based network managed to support the required level of high quality. The IPTV normally has got an in-built internet connection. Basically, IPTV is the most expensive and may range from KSh 200,000 to more than a KSh I million. Be careful not to include those digital TVs that access internet through HDMI cables or through set top boxes that have internet interface (e.g. android boxes, Safaricom big box, etc.) in this option.

iv. Analogue TV with NO connection – These are households who have a TV but after the digital migration, have never acquired any of the connections to enable them view the digital programmes. Hence, the TV is not connected to either a set top box or a decoder. The intention of this question is to know the number of households that have a TV but not able to view the channels due to various reasons. NOTE that households that have no TV at all, should be EXCLUDED here.

3. Internet through mobile phone/Modem – Refers to internet through a portable modem, mobile phone, USB wireless modem, tablet, etc. WIFI access available inside a home through a mobile connection, modem or any other device that has to use SIM card should be INCLUDED as mobile broadband. The mobile phone or the modem usually has a SIM card that is registered with mobile networks operators including Airtel, Telkom, Safaricom, Finserve (Equitel), Faiba, etc.
4. Fixed Internet at home e.g Fiber to the home/building, Satellite dish, Local Area Network (LAN), Wifi – This is where an individual has a fixed connection in the house including fibre to the home (FttH), cable modem, Integrated Services Digital Network (ISDN), Digital Subscriber Line (DSL), WIMAX, fixed CDMA and also satellite which passes through the radio waves and Very Small Aperture Terminal (VSAT) dish antenna with a transceiver normally located at the subscriber's premises etc. This is commonly available especially to those homesteads connected to fibre technology or have subscribed to services offered by companies such as ZUKU, Access Kenya, Safaricom, Faiba, etc.
5. Desktop Computer/ Laptop/ Tablet: The intention of this question is to know the number of households who own these devices since individuals at home can improve their ICT skills and use the internet in particular advanced applications and services, which are more difficult to use on a smartphone. Computer: This refers to a programmable electronic device that can store, retrieve and process data, as well as share information in a highly structured manner. This includes a desktop personal computer commonly referred to as "PC", workstations, server.

Other household assets include:

a. Bicycle
b. Motor cycle
c. Car
d. Truck/lorry/ bus/three wheeler truck

e. Refrigerator
f. Motor boat
g. Animal drawn cart
h. Canoes
i. Tuk tuk
j. Tractor
k. Oxplough

L13: How many of each of the following livestock are currently owned/reared/managed within this household in this county? The question collects information on the numbers of livestock being reared or managed by the household in the county of residence of the respondent. The livestock reared could include; cattle, sheep, goats, pigs, horses, donkeys, camels, poultry, bees, silkworms, rabbits and other emerging livestock.

L14: Monthly expenditure of the household. The question seeks to find out how much the household spends on either daily, weekly, monthly or annual basis depending on the expenditure items. A list of various household expenditures is provided in the questionnaire to help in computing household expenditure. Utilities include water, electricity and gas.

L15 – Monthly Household Income. Record the average monthly income of the household. This should include all sources of income for all members of the household e.g. from donations, paid employment, business, pension etc.

Section M. Closing Cover Page

M01 – Contact Details and email of Household Head and the respondent. Record the contact details of the head of the household

M01. a) –Record the mobile number of the household head.

M01. b) –Record the mobile number of the respondent.