

REPUBLIQUE DU CAMEROUN
Paix – Travail – Patrie

INSTITUT NATIONAL
DE LA STATISTIQUE



REPUBLIC OF CAMEROON
Peace – Work – Fatherland

NATIONAL INSTITUTE
OF STATISTICS

FINSCOPE CONSUMER SURVEY IN CAMEROON, 2017

QUESTIONNAIRE

STUDY REGION : _____

DIVISION: _____

SUB DIVISION : _____

SERIAL NUMBER OF THE CLUSTER: _____

LOCALITY : _____

NUMBER OF THE STRUCTURE IN THE CLUSTER: _____

SERIAL NUMBER OF THE HOUSEHOLD BALLOT IN THE EA: _____

NAME OF THE ENUMERATOR: _____

STRICTLY CONFIDENTIAL AND NON-FISCAL GOAL

The information collected during this interview is strictly confidential according to Law No. 91/023 of 16 December 1991 on Censuses and Statistics Surveys, which stipulates in Article 5 that "the individual economic or financial information on any statistical survey questionnaire may in no case be used for purposes of economic control or repression".

DETAILS DE L'INTERVIEW									
	NOM			CODE:					
Q01. Region of the study									
Q02. Division									
Q03. Subdivision									
Q04. Village / Neighbourhood									
Q05. Serial number of the cluster /EA									
Q06. Household reference number from the Listing in the enumeration notebook									
Q07. Household reference number in the EA									
Q08. Questionnaire number									
Q09. Residence stratum (1 = Urban, 2 = Semi urban 3= Rural) <i>Please write a code in the box</i>									
Q10. Name of headof household:									



HOUSEHOLD REGISTRATION

Please can you first of all give me the details of all the people who live here regularly, beginning with the head of hosedhold?
 When I say household, I mean the persons who live and normally eat together here

- **RECORD THE NAME AND SEX NEXT TO THE AGE OF EACH HOUSEHOLD MEMBER.**
- **RECORD THE AGE IN FULL YEAR OF ALL MEN AND WOMEN IN THE HOUSEHOLD INCLUDING BABIES AND CHILDREN.**
- **RECORD THE SELECTED RESPONDENT OF KISH TABLE FOR THE INTERVIEW IN THE COLUMN PROVIDED.**
- **ONLY RESPONDENTS AGED 15 AND OVER ARE ELIGIBLE FOR THE INTERVIEW.**

When I say household, I mean a person or a group of people who usually eat and live together. These people may or may not be related by blood, but put together their food allowances or other essentials for living and they have one person they consider as the head of household. If someone has not lived continuously with the household for at least six months during the past 12 months, s/he is not considered as a household member in the case of this survey. In the same light, all persons who are living regularly in the household since 6 months or less, but who have the intension to live for at least 6 months (transfer, marriage etc) are considered as members of the household.

LIST OF HOUSEHOLD MEMBERS

LIST ALL HOUSEHOLD MEMBERS BEGINNING WITH THE HEAD OF HOUSEHOLD

B00	Name	B01	B02a	B02b	B03	B04		B05 and B06		ELIGIBILITY
Serial number of Member		(Name) is which Sex? 1 = Male 2 = Female	What is (Name)'s date of birth ? Day, month and year (JJ/MM/YY)	What age is (NAME) since his/her last birthday? Write 95 if 95 and above	What is the parental relationship between (Name) and the head of household?	Situation of residence		Level of education		B07 <i>CYCLE THE LINE OF PERSONS AGED 15 OR ABOVE AND LIVE REGULARLY IN THE HOUSEHOLD (B04a =1)</i>
						B04a Does (NAME) live regularly in the household? 1 = Yes 2 = No	B04b Did (NAME) pass last night in the house ? Yes = 1 No = 2	B05 Has (NAME) already been to Primary or nursery school? 1 = Yes 2 = No go to B07 8 = DNK go to B07	B06 N. What is the highest level of education that (name) has attained? C. What is the last class that (Name) attended with success at this level? <i>Refer to CODES</i>	
01		__	__/__/____	__	__	__	__	__	N. __ C. __	01
02		__	__/__/____	__	__	__	__	__	N. __ C. __	02
03		__	__/__/____	__	__	__	__	__	N. __ C. __	03
04		__	__/__/____	__	__	__	__	__	N. __ C. __	04
05		__	__/__/____	__	__	__	__	__	N. __ C. __	05

06		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	06
07		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	07
08		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	08
09		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	09
10		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	10
11		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	11
12		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	12
13		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	132
14		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	14
15		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	15
16		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	16
17		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	17
18		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	18
19		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	19
20		__	__ _ / _ _ / _ _ _ _	__ _	__ _	__ _	__ _	__ _	N. __ _ C. __ _	20

Codes B03	Code B06						
	LEVEL	PRESCHOOL = 0	PRIMARY = 1	SECONDARY 1 st Cycle = 2	SECONDARY 2 nd Cycle = 3	HIGHER = 4	DNK=8
1 = Head of household 2 = Spouse 3 = Son/daughter 4 = Brother/Sister 5 = Father/Mother 6 = Other Parental link 7 = No parental link	CLASS	1	0= Less than 1 Year 1= SIL/Class1 2= CP/CPS/class2 3= CE1/Class3 4= CE2/Class4 5= CM1/Class5 6= CM2/Class6 or Class 7 8= NSP	0= Less than 1 Year 1= 6è/1ère A.T/Form 1 2= 5è/2è A.T./Form 2 3= 4è/3è A.T./Form 3 4= 3è/4è A.T./Form4 8= DNK	0= Less than 1 Year 1= 2nde G ou T/Form 5 2= 1ère G ou T/Lower 6 3= Terminale G ou T/Upper 6 8= DNK	0= Less than 1 Year 1= 1 st Year 2= 2 nd Year 3= 3rd Year 4= 4th or 5th Year 5= 6 th Year or more 8= DNK	

Copy the eligible available in table 1 below, starting with the oldest.

Table 1

	Age <i>Write in from oldest (top) to youngest (bottom)</i>	First and last name of household member	Serial number of household members	Sex M=1 F=2	Respondent selected for the interview
ADULTS 15+ People in the household who are eligible for this survey (persons aged 15 years old or above)					1
					2
					3
					4
					5
					6
					7
					8
					9
					10
					11
					12
					13
					14
					15

KISH TABLE

Interviewer: To determine who you will interview, you will need the last two digits of the questionnaire number as shown on page 1 of the questionnaire, and the number of people in the household who are eligible for the survey.

- *Find the number that corresponds to the last two digits of the questionnaire on the left side of the table, and the number of household members who are qualified at the head of the table.*
- *Circle the number where the two numbers meet in the table.*
- *In table 1, this is the registration number of the person you are going to interview –verify the details.*
- *Ask to speak to the selected person.*

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

B08a: NAME OF THE PERSON SELECTED _____

B08b: SERIAL NUMBER OF THE PERSONSELECTED |__|__|

Hello, my name is _____ I am working on behalf of the National Institute of Statistics (INS). We are carrying out a study to identify obstacles to the use of financial services by adults in all social categories. For financial services, we want to talk about access to credit, savings, remittances (Money order, Western Union, Express Uion, MTNMobile Money, Orange Money ...), insurance (health, equipment ...) and banking. We interview people to find out more about their lives, their expenditures, how adults earn their income, how they manage their finances, so that we can develop ideas for improving access to financial services best suited to their needs.

All answers will be treated confidentially and will not be linked to your identity. Thank you for giving us a little of your time and to help us improve your living conditions and those of other persons in Cameroon.

If you permit, can we proceed ?

If Yes -1 ***CONTINUE WITH THE SECTION A: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT AND CONTINUE WITH THE SELECTED RESPONDENT FROM KISH TABLE***

If No -2 ***THANK RESPONDENT AND CLOSE THE INTERVIEW***

SECTION A1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT

Ask to all

- A1.1. How old are you?
- Register the age in complete years
 - 95 for age >=95
 - 98 for DNK)

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A1.2. Enumerator: Register sex; ask only if you are uncertain

- Single Answer

Male	1
Female	2

A1.3. What is your current marital status?

- Read out
- Single Answer

Single	1
Free union	2
Monogamous marriage	3
Polygamous marriage	4
Divorced/separated	5
Widow(er)	6

A1.4aa. Have you been to school or nursery school?

- Single Answer

1 = Yes 2 = No if No, go to A1.4ba

A1.4ab. N: What is the highest level of education achieved? Refer to CODES

C: What is the last class that you completed with success at this level? Refer to CODES

D: In which linguistic subsystem have you studied/are studying at this level?

1 = Francophone 2 = Anglophone 3 = Other (specify)

Code B06					
LEVEL	PRESCHO OL = 0	PRIMARY = 1	SECONDARY 1 st Cycle = 2	SECONDARY 2 nd Cycle = 3	HIGHER = 4
CLASS	1	0= Less than 1 Year 1= SIL/Class1 2= CP/CPS/class2 3= CE1/Class3 4= CE2/Class4 5= CM1/Class5 6= CM2/Class6/7 8= NSP	0= Less than 1 Year 1=6è/1ère A.T/Form 1 2=5è/2è A.T./Form 2 3=4è/3è A.T./Form 3 4=3è/4è A.T./Form4 8= DNK	0= Less than 1 Year 1= 2nde G ou T/Form 5 2= 1ère G ou T/Lower 6 3= Terminale G ou T/Upper 6 8= DNK	0= Less than 1 Year 1= 1 st Year 2= 2 nd Year 3= 3rd Year 4= 4th or 5th Year 5= 6 th Year or more 8= DNK

A1.4ac. What type of education have you undergone?

- Single answer

General education	1
Technical/professional education	2

A1.4ba. Do you have a Job or do you carry out a work in exchange for pay or profit?

- Single answer

Yes	1	
No	2	If No, go to A1.4c

A1.4bb. What is your socio-professional status?

- Single Answer

Salaried workers		Non salaried workers	
Senior level, engineer and associated	01	Unpaid Apprentice, Trainee	08
Middle level management / supervisor	02	Family/ house help	09
Skilled worker or employee	03	Self employe	10
Semi-skilled worker or employee	04	Employer (Boss)	11
Unskilled worker	05	Others	
Labourer	06	Unemployed	12
Paid apprentice	07	Retiree	13
		Pupil/s/students	14
		Others(specify)	96

A1.4c. Which country are you from? [Country of origin]

- **Single Answer**

Country of origin	
Cameroon	1
Other CEMAC countries (Gabon, Congo, Equatorial Guinea, RCA, Chad.)	2
Nigeria	3
Rest of Africa	4
France	5
Rest of Europe	6
China	7
Rest of Asia	8
Rest of the World	9

We will now talk about how you treat yourself when you are sick

	A1.5a. When you are sick, where do you go to treat you in general? • Do not quote • Multiple answers <i>Other places, if I, go to A1.6</i>	A1.5b. When you are sick, what is the first place you go to get treatment? [This would be the main point of health assistance] • Single Answer
Public Hospitals/healthcare centres	A	01
Private healthcare facilities	B	02
Confessional healthcare centers	C	03
Home consultation structures	D	04
Traditional Healers /Naturopathist	E	05
Friends or Family Members	F	06
Pharmacy	G	07
Road side Drug vendors (fix and mobile)	H	08
Self medication (I treat myself)	I	09
Other	X	96
Do not receive treatment	J	

A1.6. Which of these documents do you have in your name?

- **Read aloud the documents**

	Yes	No
Identification Documents		
1. Passport	1	2
2. National identity card	1	2
3. Driving Licence	1	2
4. Professional card	1	2
5. Consular card	1	2
6. Voters card	1	2
7. Other (specify)	1	2
Documents for proof of Residence		
8. Residence certificate/persistence permit	1	2
9. Electricity./water bills	1	2
10. Contract of lease	1	2
11. Property title	1	2
12. Other (specify)	1	2
Other		
13. Proof of income (Pay slip)	1	2

A1.7. Are you disabled?

- **Single Answer**

1=Yes 2=No

If no, proceed to section A2

A1.8. What is the main handicap you have?

- **Do not read out**
- **Single Answer**

Visual impairment (blind, partially sighted)	1
Speech disability (stuttering, mute, etc.)	2
Hearing impairment (deaf, hard of hearing)	3
Mental disability (insane, fool, mad, etc.)	4
Physical disability (handicap, paralysis, etc.)	5
Deaf-mute	6
Other handicap (to be specified)	7

SECTION A2: INFORMATION ON THE HEAD OF HOUSEHOLD

We would like to have some information about the head of household.

A2. Who is the head of the household?

- **Single Answer**

I am	1	⇒Go to B1
Someone else is the head of household	2	⇒Continue to A2a

A2a. How old is the head of the household?

- **Record age in complete years**
- **95 for age >= 95**
- **98 for DNK**

A2b. Is the household head a man or a woman?

- **Single Answer**

Man	1
Woman	2

A2c. What is the CURRENT marital status of the head of household?

- **Do not read out-**
- **single answer**

Single	1
Free union	2
Monogamous Marriage	3
Polygamous Marriage	4
Divorced	5
Widow(er)	6

Questions A2d, A2e, and A3 should be answered by the head of household.

A2d. Does the head of the household earn an income?

- **Single answer**

Yes	1	⇒ Continue to A2e
No	2	⇒Go to A3a

A2e. Is the head of the household the main income earner of the household?

- **Single answer**

Yes	1
No	2

A3a. Has the household head gone to school or nursery school?

- **Single answer**

1=Yes 2=No **If no, go to A4**

A3b. N: What is the highest level of education achieved by the household head? Refer to CODES

C: what is the last class that he/she completed with success at this level? Refer to Codes

D: in which linguistic subsystem he/she studied/is studying at this level?

1 = Francophone 2 = Anglophone 3 = Other (specify)

Code B06					
LEVEL	PRESCHOOL = 0	PRIMARY = 1	SECONDARY 1 st Cycle = 2	SECONDARY 2 nd Cycle = 3	HIGHER = 4
CLASS	1	0= Less than 1 Year 1= SIL/Class1 2= CP/CPS/class2 3= CE1/Class3 4= CE2/Class4 5= CM1/Class5 6= CM2/Class6/7 8= NSP	0= Less than 1 Year 1= 6 ^e /1 ^{ère} A.T./Form 1 2= 5 ^e /2 ^e A.T./Form 2 3= 4 ^e /3 ^e A.T./Form 3 4= 3 ^e /4 ^e A.T./Form4 8= DNK	0= Less than 1 Year 1= 2 nd G ou T/Form 5 2= 1 ^{ère} G ou T/Lower 6 3= Terminale G ou T/Upper 6 8= DNK	0= Less than 1 Year 1= 1 st Year 2= 2 nd Year 3= 3 rd Year 4= 4 th or 5 th Year 5= 6 th Year or more 8= DNK

A3c What type of education has the head of household undergone ?

- **Single answer**

General Education	1
Technical /professional Education	2

A4. What is your relationship to the head of the household?

- **Do not quote-**
- **Single answer**

Spouse	2
Son/Daughter	3
Brother/Sister	4
Father/Mother	5
Other relative	6
Unrelated	7

SECTION B1: HOUSEHOLD INFORMATION AND WELL-BEING

We are going to talk about the characteristics of your lodging and the equipment of your household

FOR QUESTIONS FROM B1a TO B1c, OBSERVE AND NOTE THE OBSERVATION, THEN ASK QUESTION B1c.

B1a. Observe the structure of the dwelling – ask only if uncertain
What is the main roofing material of this house?

- **Single answer**

Cement/Concrete/Slab	1
Metal Sheet/tiles	2
Mats / thatch / leaves / straw	3
Earth	4
Other (specify) _____	6

B1b. Observe the structure of the dwelling –ask only if uncertain.
What is the principal material used for the walls of this house

Natural material	
Bamboo / cane / palm / trunk / leaf / bark	11
Earth	12
Rudimentary material	
Bamboo with mud	21
Stone with mud	22
Adobe uncovered	23
Plywood	24
Carton	25
Recovery wood / carabot	26
Elaborate material	
Cement	31
Stone with lime / cement	32
Bricks	33
Cement blocks	34
Adobe Covered	35
Wooden board / shingles	36
Other (specify)	96

B1c. Observe the floor of the house – ask questions only if you are uncertain
What is the main material of the floor of this house

Cement	1
Tiles / Marble	2
Wood	3
Earth	4
Other (specify) _____	6

B1d. How many rooms are used for sleeping ?

- **Record the number of rooms**

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Kitchen and palorare included if they are used to sleep but do not count showers

B2a. We are going to speak a little about the people who live with you in your household. By **household**, I understand a group of your relatives or other people living with you in the same housing unit.
How many people live in this household, you included?

- **Record the number of people**

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The number of people must equal the total of those registered in the Household Registration Section

B2b. Please tell me which of these statements best describes the ownership status of your house or dwelling that you live in?

- **Single Answer**

Owner of the house	01	⇒ <i>Continue to B2c</i>
Co-owner of the house	02	
Another member of my household owns the house	03	⇒ <i>Go to B3a</i>
Tenant	04	
Another member of the household rents the house	05	
The house is provided for free	06	
Other (specify).....	96	
Do Not Know	98	

Ask B2c only if the respondent is the owner or co owner of the house (code 1 or 2 in B2b). For all others cases, go to B3a.

B2c. Do you have an official document for the house that you live in?

- **Single Answer**

Yes	1
No	2

B2d. How did you acquire your house or dwelling?

- **Do not quote**
- **Single Answer**

Bought it	1	⇒ <i>Continue to B2e</i>
Built it	2	
Inherited it or given by family member	3	⇒ <i>Go to B3a</i>
Allocated by chief or traditional leader	4	
The Government gave me	5	
Other (specify)	6	

B2e. How did you or your household pay for the purchase or construction of your house or dwelling?

- **Do not read out**
 - **Multiple Answers**
- Any other?

Borrowing	A
Savings or Cash	B
Other (specify).....	X

Ask to all

B3a. Are you or any member of your household currently building one or more houses for you to live in or to own?

- **Single Answer**

Yes	1
No	2

B3b. Including this house that you live in (for owners and co owners), how many houses in total do you or any other member of your household own, if applicable?

- **Record the number of houses**

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B4a. What is the main source of drinking water for your household?

- **Do not read out**
- **Single Answer**

• | | | |

- 01 = Individual pipe borne water SNEC / CAMWATER / CDE
- 02 = Collective pipe borne water SNEC / CAMWATER / CDE
- 03 = Retailer of pipe borne water SNEC / CAMWATER / CDE
- 04 = Public water fountain
- 05 = Bore hole
- 06 = Well with pump
- 07 = Protected well
- 08 = Unprotected Well
- 09 = Protected source

- 10 = Unprotected source
- 11 = Rain water
- 12 = Water Tanker
- 13 = Cart with small tank / Barrel
- 14 = Surface water (river, streams, dam, lake, pond Irrigation canals)
- 15 = Bottled water (Mineral)
- 16 = Sachet water
- 96 = Other (specify): _____

B4b. What is the main type of toilet used in your household?

- *Single Answer*

____|

Flushing with or without water closet

- 01 = Connected to sewage system
- 02 = Connected to a septic tank
- 03 = Connected to latrines
- 04 = Linked to something else
- 05 = Connected to unknown location / not safe / DNK

Pits / latrines

- 06 = Improved ventilated latrines (IVL)
- 07 = Pit latrines with slab
- 08 = Pit latrines without slab / open hole

- 09 = Composting Toilets
- 10 = Buckets
- 11 = Suspended Toilets / Latrines
- 12 = No toilets / bush / field
- 96 = Other (specify)

B5a. Do you have electricity in your house?

- **Do not quote**

Yes	1	⇒Continue to B5b
No	2	⇒Go to B5e

B5b. In the course of the last 7 days, generally, how many hours perday do you have electricity?

- *Do not read out*
- *Single Answer*

No electricity / 0 hour	1	⇒Go toB5e
Less than 2 hours	2	⇒Continue with B5c
Between 2 hours toless than 5 hours	3	
Between 5 hours toless than 8 hours	4	
Between 8 hours toless than 12 hours	5	
Between 12 hours toless than 15 hours	6	
Between 15 hours to 24 hours	7	
All the time	8	

B5c. What is the **main** source of electricity used by your household?

- *Do not read out*
- *Single Answer*

ENEO Cameroon	01
Independent producer	02
Solar Panels	03
Individual Generator	04
Collective Generator	05
Neighbourhood	06
Other (specify).....	96

B5d. Is the electricity supply sufficient for your needs?

- *Do not quote*
- *Single Answer*

Yes	1
No	2

Energy / Fuel type for the lighting	<p>B5e. What types of energy or fuel does this household use for lighting?</p> <ul style="list-style-type: none"> • <i>Do not quote</i> • <i>Multiple answers possible</i> <p>Other types of energy or fuel for lighting?</p> <p>(CIRCLE THE CORRESPONDING CODES) <i>If code L, go to B6a</i></p>	<p>B5f. Main What is the main source of lighting in your house?</p> <ul style="list-style-type: none"> • <i>Do not quote</i> • <i>Single Answer</i> • <i>This source must have been quoted in question B5e</i>
Electricity of the public utility company / source of electricity of the city	A	/ ___ /
Household Generator	B	
Battery	C	
Solar Panels	D	
Kerosene lamp	E	
Battery lamp	F	
Solar lamp	G	
Candle	H	
Liquefied petroleum gas (LPG) / Naturalgasgas	I	
Biogas	J	
Torch	K	
None	L	
Other, (specify) _____	X	

Energy / Type of fuel for cooking	<p>B6a.What types of energy or fuel does this household use for cooking?</p> <ul style="list-style-type: none"> • <i>Do not quote</i> • <i>Multiple mentions possible</i> <p>Other types of energy or fuel for cooking?</p> <p>(CIRCLE THE CORRESPONDING CODES) <i>If code O, go to B7a</i></p>	<p>B6b. What is the main source of cooking energy used by your household?</p> <ul style="list-style-type: none"> • <i>Do not quote</i> • <i>Single Answer</i> • <i>This source must have bequoted in question B6a</i>
Public service electricity (ENEO)	A	/ ___ /
Household generator	B	
Solar Energy	C	
Liquefied petroleum gas (LPG)	D	
Natural gas	E	
Biogas	F	
Firewood	G	
Kerosene	H	
Coal/lignite	I	
Charcoal	J	
Straw / branches / Herbs	K	
Bouse	L	
Agricultural residues	M	
Sawdust / chips	N	
No meals prepared in the household	O	
Other specify) _____	P	

If they do cook (i.e.code different from O in question B6b), ask the following question

- B6c.** What type of cooker do you use?
- *Do not read out*
 - *Multiples mentions possible*

Any other type?

Charcoal stove	A
Improved stove	B
Simple wood fireplace (made of stones)	C
Gas cooker	D
Gas plate	E
Electric cooker	F
Electric plate	G
Kerosene stove	H
Sawdust / Chip Furnace	I
Other (Specify)	X

Clean energy awareness and usage

Now we are going to talk about solar energy or domestic solar systems

Ask to all

B7a. Have you heard of a solar energy of domestic solar systems?

- **Single answer**

Yes	1	⇒Continue to B7b
No	2	⇒Go to B8

B7b. Are you interested in owning a solar energy or solar home system?

Yes, I own one	1	⇒Go to B8
Yes, I would like to	2	⇒Go to B7d
No, I am not	3	⇒Continue to B7c

B7c. Why are you NOT interested in owning a solar energy or a domestic solar systems?

- **Do not read out**
- **Multiple answers possible**
- **AFTER HAVEN REGISTERED ALL THE ANSWER, GO TO B8**

Other reason?

I do not know what it is	A
I cannot afford it	B
I do not trust it	C
I do not know where to buy one	D
Other (specify) _____	X

B7d. Why are you interested in owning a solar energy source (solar lantern/ domestic solar systems)?

- **Do not read out**
- **Multiple mentions possible**

Other reason?

It is more economical	A
It gives out less smoke or noise	B
It is safer to use	C
It is easier to use	D
Failure or lack of electricity	E
Other (specify)	X

Questions B8 to B10b should be asked to the head of household

B8. Please tell you or someone else in your household own the following equipments (*These would need to be in working condition or broken down with the intension of repairing it within the next 6 months following the breakdown*)

- **Read out statements**

Household Assets	1 = Yes	2 = No
1. Television	/	/
2. Radio	/	/
3. Generator/ Solar Panel	/	/
4. Refrigerator / Freezer	/	/
5. Fan	/	/
6. Bicycle	/	/
7. Motorcycle / Moped / Motorbike	/	/
8. Private car	/	/
9. Truck / Van or Pickup	/	/
10. Sewing machine	/	/
11. Desktop or Laptop	/	/
12. Music equipment	/	/
13. Washing machine	/	/
14. Wardrobes / Closet	/	/
15. Air conditioner	/	/
16. VCR / CD / DVD player	/	/
17. Parabolic antenna / decoder	/	/
18. Camera / Camcorder	/	/
19. Fix telephone (landline)	/	/
20. Mobile phone	/	/
21. Wheelbarrow / Rickshaw	/	/
22. Tractor / power tiller	/	/
23. Plow for animal traction / Charrette	/	/
24. Electrical appliances (mixer, water heater, iron, coffee maker, etc.)	/	/1
25. Canoe/Boat (with out without outboard engine)	/	/

Household Assets	1 = Yes 2 = No
26. Gas cooker	/ /
27. Gas plate	/ /
28. Bed/Mattress	/ /
29. Jewellery (in gold, silver, ivory, diamond, copper)	/ /
30. Motor pump	/ /

B9a. During the last 12 months, that is since (current month) 2016,tell me if,often, sometimes, rarely or never,you or your household [Read the statement]	CYCLE ONE CODE FOR EACH LINE				
	Often	Sometimes	Rarely	Never	Don't know/ not concerned
Skipped a meal because you did not have food	1	2	3	4	8
Stayed without medical treatment or medicine because you did not have money	1	2	3	4	8
Not been able to send children to school because of lack of money for transport or uniform or other school expenses	1	2	3	4	8

B9b	B9c				
Over the last 7 days, that is sincedoes your household has had difficulties in meeting the food needs of its members...? 1. Yes If Yes proceed to B9c 2. No If "no" Go to B10	Over the last 7 days, that is sinceHow many days does your household have to: (ENTER THE NUMBER OF DAYS.IF THE HOUSEHOLD DID NOT HAVE TO DO IT, ENTER 0)				
	a. rely on less preferred and / or less expensive food?	b. reduce the quantities consumed each time?	c.reduce the number of meals per day?	d.reduce the quantities consumed by adults to benefit children?	e.borrow food or rely on help from relatives or friends?
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Causes	B9da. What were the causes of this situation? (that is,difficulties in feeding of members of the household) • Do not quote • Multiple answers possible Other causes?	B9d What was the main cause of this situation • This code must have been stated question Bdda
Poor harvests due to drought attack	A	/ /
Poor harvests due to insects	B	
Poor harvests due to the low access to land	C	
Poor harvests due to lack of inputs	D	
Poor harvests due to poor soils	E	
High cost of products on the market	F	
Difficult access to markets because of high transport costs	G	
Weak financial resources	H	
No food market	I	
Conflict (tribal land ...)	J	
Floods	K	
Other (specify)	X	

B10a. Tell me if it is , Very easy, Easy, Difficult or Very Difficult for you to honour your financial commitments ?

•

e answer

(CYCLE THE CORRESPONDING CODE)

Very Easy	Easy	Difficult	Very Difficult	Not applicable
1	2	3	4	5

B10b. I am going to read some statements to find out your feelings about your everyday life for each of these statements, please answer YES or NO:

- Read aloud
- Single Answer per assertion

	Yes	No	N/A (DNK) (Do not show)
1. Has the working situation of your household improved during the past 12 months?	1	2	3
2. The money available to your household improved during the past year	1	2	3
3. Are you happy with your level of education	1	2	3
4. Are you expecting that your life will be better in 2 years' time	1	2	3
5. You are in good health and don't need special medical treatment	1	2	3
6. It is up to the government responsibility to provide for you and your family	1	2	3

SECTION B2: AGRICULTURE

B11a. Please tell me which of these statements best describe your household situation?

- *Single Answer*
- *Read the assertions*

Your household is only involved in farming or livestock and no-one in the household does any other work	1	⇒Continue to B11b
Your household is involved in farming or livestock and in other domains	2	
You or any other member of your household is NOT involved in farming or livestock	3	⇒Go to Revenue Section C1a

Ask to all

B11b. What is the surface area of the land that you own for agriculture (farming or livestock)? (This could be land that you own and are using or land that you rent from someone else to farm) <i>Record the surface area in square meter if less than 1 hectare and in hectares if greater than or equal to 1hectare</i> <i>NB: 1 hectare = 10,000m²</i>	Unit of surface area	Unit of surface area	□
	1 = m ² 2 = ha 3 = DNK	Surface area	□□□□□□□□

B11c1. Do you own at least one piece of land you use for agriculture (crop or livestock)?

Yes	1
No	2 ⇒ Go to B11d

B11c2. Do you have at least one title deed or an official document (eg ownership document) concerning the land you own or exploit?

Yes	1
No	2
DNK	8

B11d. Is the production by you or your household destined for onsumption or selling?

- *Single Answer*

Consumption only	1	⇒ Go to B11g
Selling only	2	⇒ Go to B11f
Both consumption and selling	3	⇒ Continue to B11e

Ask B11e if Code 3 in B11d (both consumption and selling)

B11e. How much of your production do you usually sell?

- *Do not quote*
- *Single Answer*

Less than half	1	⇒ Go to B11g
More than half	2	⇒ Continue to B11f1
Equal quantities for sale and for consumption (50:50)	3	
Don't know	8	⇒ Go to B11g

Ask B11f1 and B11f2 if code 2 or 3 in B11e

<i>PLACE OF SALE</i>	B11f1. Where do you sell your agricultural/livestock produce? • <i>Do not read out</i> • <i>Multiple mentions</i> Other place? (CYCLE THE CORRESPONDING CODE)	B11f2. How much time do you take to get to (<i>place of sales stated in B11f.1</i>)? • <i>Do not read out</i> • <i>Single answer</i> (REFER TO CODE) <i>Go to B12a</i>	
Direct to the consumer	A	□□	Codes for B11f2 1 = Less than 5 mins 2 = 5 to 14 mins 3 = 15 to 29 mins 4 = 30 to 60 mins 5 = 61 mins to 1 hr 30 mins 6 = 1 hr 31 mins to 1 hr 59 mins 7 = 2 to 5 hrs 8 = More than 5 hrs
At market place	B	□□	
Middlemen / agent	C	□□	
Agricultural organisations/cooperatives / government agency	D	□□	
Trading company	E	□□	
Processing industry (e.g. flour factory)	F	□□	
Auction	G	□□	
Retailers	H	□□	

Other (specify).....	X		9 = Do Not Know (do not show)
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Ask B11g if code 1 in B11d (only for consumption) or code 1 in B11e

B11g. If you produce only or mostly for subsistence, have you planned (i.e. in the future) to sell part of your production or create an Agri- business?

- *Single Answer*

Yes	1	
No	2	⇒Continue toB11i

B11h. IfYes, why have you not already done so?

- *Multiple answers*

Other reasons?

(CYCLE THE CORRESPONDING CODES)

Do not have enough water	A
Do not have enough land	B
Do not have the money for the inputs (e.g. fertilizer, seed, etc.)	C
Difficulty to access inputs (e.g. fertilizer, seed, etc.)	D
The market is too far away	E
There is nomeans of transport to get to the market	F
Transportation is too expensive	G
There is no surplus to sell	H
Agriculture is too demanding and this affects my day to day activities	I
Other (specify).....	X

B11i. If No, why don't you plan to sell part of your production or create an Agri business?

- *Do not read*
- *Multiple mentions possible*

Other reasons?

(CYCLE THE CORRESPONDING CODES)

Reasons for not selling pat of your agricultural produce or for not transforming your agricultural activities intoan agribusiness	Code
Have another source(s) of income	A
Agriculture is a hobby/just love to farm	B
Agriculture is a family activity	C
Do not have enough money for agri business	D
Do not believe that agriculture is profitable	E
The land holding is not sufficient	F
Other (specify).....	X

Agricultural produce		Ask to all B12a	TO BE ASKED ONLY TO THOSE WHO ANSWERED 2 OR 3 IN B11d	
		Among the types of agriculture, livestock, hunting, fisheries and fish farming products mentioned below, could you tell me which of your household has practiced during the last 12 months? FOR EACH PRODUCE, TYPE THE CODE 1 IF THE HOUSEHOLD PRACTICES AND 2 IF THEY DON'T 1 =Yes 2 = No	B12b	Among the types of agriculture, livestock & hunting, silviculture, fisheries and fish farming mentioned below, could you tell me which one generates the most money for the household?
Crops				
1	Cocoa			
2	Coffee			
3	Cotton			
4	Groundnuts			
5	Tobacco			
6	Plantain			
7	Banana			
8	Tomatoe			
9	Oil palm			
10	Cassava			
11	Cocoyam/Taro			
12	Yam			
13	Irish potatoe			
14	Sweet Potatoe			
15	Corn			
16	Rice			
17	Millet and Sorghum			
18	Pineapple			
19	Onion			
20	Beans			
21	Garlics			
22	Citrus fruits (orange, Lime, Grape fruits)			
23	Prunes/plums			
24	Avocado			
25	Mango			
26	Rubber			
27	Ginger			
28	Cabbage			
29	Carrots			
30	Okra			
31	Pepper			
32	Vegetables (green ,jamajama, ndole etc...)			
33	Zuchinni /melon seeds/egusi			
34	Other farm produce (specify)			
Livestock and hunting produce				
1	Cattle			
2	Goat			
3	Sheep			
4	Guinea pig			
5	Rabbit			
6	Pork / pig			
7	Horse/donkey			
8	Fowls			
9	Other poultry (, guinea fowl, ducks, etc.)			
10	Fresh eggs			
11	Natural honey			
12	Fresh, smoked or dry Game			
13	Other livestock and hunting produce			
Silvicultural products				
1	Raw wood (logs)			
2	Construction wood			
3	Firewood			
4	Charcoal			
Fishing and pisciculture (fish farming) products				
1	Fish			
2	Crustaceans and other fishery products			

Ask to all

B12c. What problems related to agriculture (farming, livestock and hunting, silviculture, fishing and fish farming) has your household already encountered? (if any)?

- **Do not read out**
- **Multiple mentions possible**

Other problems?

Seed shortage	A
Lack of pesticides	B
Rotten products	C
Low selling price	D
Lack of tools / materials for production	E
Not enough land	F
Climatic risks (drought, floods, etc.)	G
Invasion by crickets	H
Lack of funding	I
Plant diseases	J
Difficult access to markets	K
Lack of fertilizers	L
Cattle diseases	M
Feed problems	N
Water problem	O
Health problem	P
No problem	Q
Other (specify)	X

B12d. Where do you find mainly money to buy things such as seeds or fertilizers, pesticides, for agriculture, feed or medicines for your cattle

- **Multiple mentions possible**

Anything else ?

Don't buy because I manage with what I already have (keeping seed from own harvest, etc.)	A
Use money from other sources of income	B
Sell some crops and use the money	C
Sell some livestock and use the money	D
Sell products like milk, eggs that we get from our animals	E
Sell something we collect from nature (e.g. thatch, wood, shea)	F
Employment or do temporary work	G
Loan from a bank	H
Loan from another formal financial institution	I
Loan from a farmers' association	J
Borrow from a community or savings group	K
Borrow from a money lender/usurer in the community	L
Borrow from friends and/or family	M
Use savings	O
Use grants	P
Donations (parents, family, friends etc.)	Q
Not concerned	R
Other (specify).....	X

Ask to all

B12e. What type of irrigation system (s) do you use for farming ?

- **Multiple mentions possible**

Anyothersystems ?

Drip irrigation	A
Manual with motopump	B
Manual with other equipment	C
Aspersion (sprinkling)	D
Surface / gravity	E
Do not practice irrigation	<i>Go to B12f</i>
Not concerned (if does not practice farming)	<i>Go to B12f</i>
Other(specify)	X

B12e1. What are the sources of water used for irrigation of your crops?

- *Do not read out*
- *Multiple mentions possibles*

Other source ?

Watercourse / pond	A
Water Dam / Tank	B
Well	C
sources	D
Drilling	E
City water	F
Waste	G
Other specify)	X

B12f. Have you received any technical assistance or training on agriculture techniques ?

Yes	1	
No	2	⇒Go toSection C

B12g. If yes, In what areas of training/technical assistance /?

- *Multiple mentions possible*

Other areas?

Farming techniques	A
Livestock and hunting techniques	B
Sylviculture techniques	C
Fishing and fish farming techniques	D
Handcraft techniques	E
Farm management	F
Financial literacy	G
Animal Care Training	E
Other (specify).....	X

B12h. Where do you get money to pay the training fees?

- *Do not read out*
- *Multiple mentions possible*

Other source?

Available money on myself	A
Saving	B
Loan / borrow money to pay	C
Help from family / friends	D
Private Grant	E
Public Grant (Government or public enterprise)	F
Other (specify)	X

SECTION C: PERSONAL INCOME AND SPENDING

Let us now your personnel source of income

Income Generating Activities /Source	C1 Please tell me how you get or make money to pay for your expenses. If you get or make money in more than one way, please tell me about all of the different ways in which you get or make money <ul style="list-style-type: none"> • <i>Quote the items</i> • <i>Multiple entions possible</i> Any other ? If CODE = R, GO to C5	C2.How often do you receive the money from this source(s)? Code for C2 UOT = Unit of Time		C3.How that money is often paid / received (the most common mode)?? <ul style="list-style-type: none"> • <i>Do not read out</i>Codefor C3 01= Cash 02= Cheque 03= Bank transfer 04= Payentin kind 05= Payment by mobile (MTN, Orange, Express Union, etc.) 06= Transfer by a financial institution (express union, CCA, EMI money, Express exchange, etc..) 96=Others (spécify)_____ 	C4. Amongst the sources of income that you have stated, which is your <i>main</i> source for receiving money or income INSERT THE CODE SINGLE ANSWER	C5.Now we are going to talk about the money that everyone else who lives with you in your household gets. Please tell me about ALL the ways other people in your household get money from outside the household to pay for things? <ul style="list-style-type: none"> • <i>Quote the items of the 1st column</i> • <i>Multiple entions possible IF Other means?</i> THE RESPONDENT IS ALONE IN THE HOUSE CYCLE THE CODE S and go to A C6
		1= Day 2= Week 3= Month	4= Quarter 5= Semester 6= Year			
Money from farming or livestock or commercialisation of agricultural products	A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A
Money from your own business- registered business	B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		B
Money from your own business- informal business	C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		C
Salary/wages from Government/State owned enterprise	D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		D
Salary/wages from private company	E	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		E
Salary/wages from an individual	F	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		F
Salary/wage from a farm (agricultural worker)	G	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		G
Temporal worker	H	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		H
Make goods to sell	I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		I
Sell products collected from nature (bamboo/wood/charcoal)	J	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		J
Pension	K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		K
Interest received from money lending	L	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		L
Remittances (money or goods assistance from other people outside the household)	M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		M
Money from a parent or other family member	N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		N
Alimony from an ex-spouse or partner	O	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		O
Get money from renting out land/equipment/property/etc.	P	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		P
Other (specify).....	Q	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Q
Do not get money (Single mention – do not show)	R					R
No other people in the household (Single answeronly)						S
No other people in the household get money (Single answer)						T

C6. Including you, in total how many people in your household contribute to the household income?

- **Record number of people.**

--	--

Check number of people in C6a must be less than or equal to number of people in B2a

Ask C7a if the respondent does not earn a salary and is an independent worker (codes A, B, or Cycled in CI). C7a. Other than yourself, how many people do you pay to work for you ?

- **Record number of people**

--	--

Ask Question C7b if respondent receives a salary (codes D, E, F or Gcycled in CI)

C7b. Do you work on a permanent, temporary or seasonal basis?

- 1 = Permanent
- 2 = Temporary
- 3 = Seasonal

C7c. Do you work full-time or part-time?

- 1 = Full-time
- 2 = Part-time
- 6 = Other,(specify)

Ask C8a and C8b if the respondent receives money through remittances (code M in CI) or receives money from a household member (code N in CI). All others go to C9a

C8a. You say you receive money from a household member. Who gives you the money?

- **Do not read out**
- **Multiple mentions possible**

Other person?

Parent	A
Spouse(s)/partner	B
Son/daughter	C
Brither/sister	D
Other parent	E
Friend	F
Other (specify)_____	X

C8b. Where does the household member get his/her income?

- **Do not read out**
- **Multiple mentions possible**

Other source?

Salary/Wages/bonuses	A
Business –self- owned business	B
Farming activities	C
Livestock and Hunting activities	D
Silvicultural activities	E
Fishing and fish farming activities	F
Retirement pension	G
Other (specify).....	X
Do not know	Y

C11b. On the money you receive or earn, where do you mainly KEEP the money once you have it.

- **Read out the modalities**
- **Single Answer**

Bank	1
Microfinance Institution (MFI)	2
Mobile account (Mobile money)	3
Association	4
At home / secret place	5
Other household member or community member	6
Others (specify) (do not read)	7

Ask C12 if the respondent does not receive money (Code R in C1). If not go to C13a.

C12. You said that you do not receive money. How you do with regards items that require money?

- **Read aloud**
- **Multiple Answers possible**

Other things?

Savings	A
Borrow money	B
Assistance in kind from family and friends	C
Assistance in kind from the community	D
Barter (exchanging goods for goods)	E
Other (specify)	X
Do not spend money (single answer)	Z
Don't Know (DNK)	Y

We are now going to talk about the things people spend money on

	C13a Thinking about all these things that you personally spend your own money on, please give me your expense frequency during the past 12 months ie since (<i>current month</i>) 2016, if you have spend? (<i>read out all the products</i>) <i>If no personal expenditure (code 6 for all items, go to C13d)</i>		C13b By what means do you pay these expenses? • Read out the modalitiei s	C13c And the last time you performed these expenses (<i>Read out the categories of expenditure in C13a</i>), , how much money did you spend in total? (AMOUNT IN CFAF)	C13c1 • Please use the following scale from Very accurate to Not at All Accurate, to tell me how accurately you were able to calculate or estimate the amount of money you personally spent last time. • <i>Single answer</i> (AMOUNT IN CFAF)
	1= Day 2= Week 3= Month	4= Quarter 5= Semester 6= Year			
	UOT	Nber of times			
1. Meat	□□	□□□	□□□	□□□□□□□□□□	
2. Fish	□□	□□□	□□□	□□□□□□□□□□	
3. Cereals (Rice, Corn, Sorghum, Millet, fonio, maize, etc.)	□□	□□□	□□□	□□□□□□□□□□	
4. Tubers (potatoes, cassava, taro, sweet potato, plantain, etc.)	□□	□□□	□□□	□□□□□□□□□□	
5. Fruit (watermelon, avocado, mango, sweet banana, etc.)	□□	□□□	□□□	□□□□□□□□□□	
6. Dairy products	□□	□□□	□□□	□□□□□□□□□□	
7. Soft drinks	□□	□□□	□□□	□□□□□□□□□□	
8. Alcoholic beverages or tobacco	□□	□□□	□□□	□□□□□□□□□□	
9. Clothing and footwear	□□	□□□	□□□	□□□□□□□□□□	
10. Furniture, household items, ongoing maintenance expenses of house	□□	□□□	□□□	□□□□□□□□□□	
11. Rent	□□	□□□	□□□	□□□□□□□□□□	
12. Water	□□	□□□	□□□	□□□□□□□□□□	
13. Gas	□□	□□□	□□□	□□□□□□□□□□	
14. Electricity	□□	□□□	□□□	□□□□□□□□□□	
15. Other fuel (Kerosene, charcoal, firewood)	□□	□□□	□□□	□□□□□□□□□□	
16. Health	□□	□□□	□□□	□□□□□□□□□□	
17. Transport	□□	□□□	□□□	□□□□□□□□□□	
18. Communication	□□	□□□	□□□	□□□□□□□□□□	
19. Recreation and culture	□□	□□□	□□□	□□□□□□□□□□	
20. Education	□□	□□□	□□□	□□□□□□□□□□	
21. Restaurants and hotels	□□	□□□	□□□	□□□□□□□□□□	

1	More than once a week
2	Weekly
3	Monthly
4	A few times a year
5	Once a year or less often (0 times to 1 time)
6	Never

01	Bank card	06	Cheques
02	Other credit/debit card	07	On credit / on tab / on book
03	Bank transfer (EFT)	08	Post office (Giro)
04	Other transfer of funds	09	Mobile Money (MYN, Orange, Express Union)
05	Cash	96	Other
06	Cheques	98	Do Not Know

Very accurate	1
Accurate	2
Moderately accurate	3
In accurate	4
Not at all accurate	5

C13d. Please tell me, are you sometimes, always, rarely or never short of cash for food ration or important things like medicine, electricity bill and rents before the end of the month?

- *Single Answer*

Always	1
Most times	2
Not often	3
Never	4Go to C14

C13e. Why do you run out of money for food and other important things?

- *Read*
- *Multiple answers possible*

Not enough income	A
Irregular or unreliable income	B
Unexpected events or have to pay for necessities	C
Unplanned expenditure to purchase nice goods e.g. new clothes	D
Has to pay school fees	E
Buying medicines / health care	F
Other (specify).....	X
Do Not Know	Y

C14. If you were experiencing personal financial problems, what would you pay first, excluding food and groceries?

- *Do not cite*
- *Single Answer*

Provisions and non alcoholic beverages	01	Communication	08
Alcoholic beverages, tobacco	02	Leisure and culture	09
Clothing and footwear	03	Education	10
Housing, water, electricity, gas and other fuels	04	Hotel and Restaurants	11
Furniture, household items and common household maintenance	05	Diverse goods and services	12
Health	06	Investment in housing	13
Transport	07	Other (specify)	96
		None of the above/DNK	98

Ask to all

C15a. In the next 12 months, do you expect to have any major expenses or events that you know you will need to pay for such as wedding, purchase of a house, school fees?

- *Single Answer*

Yes	1	⇒Continue with C15b
No	2	⇒Go to D1

C15b. How are you planning to pay for the major expense or events?

- *Do not quote*
- *Multiply answers possible*

Any other thing?

Savings	A
Rely on money from family and friends	B
Rely on the community	C
Sell something to cover the costs	D
Borrow from a bank	E
Borrow elsewhere	F
Salary or other revenue awaited	G
Other (specify).....	X
Do Not Know	Y

SECTION D: COMMUNITY INVOLVEMENT AND INFORMAL GROUPS

We are now going to talk a little bit about your involvement in your neighborhood and social groups.

	D1	D2	D3a
	Which of these groups, if any, are you currently involved in or do you currently belong to? <i>If Z go to D4</i>	How many (<i>read out each group, codes A to X mentioned in D1</i>) do you belong to or are you involved in?	In which of these groups, if any, are you covered by someone else or get you membership of other people but you do not belong to yourselves?
Church or other religious group	A	<input type="checkbox"/>	A
Neighborhood associations	B	<input type="checkbox"/>	B
Informal savings group	C	<input type="checkbox"/>	C
Tribal/ethnic regional and village associations	D	<input type="checkbox"/>	D
Funeral associations	E	<input type="checkbox"/>	E
Associations of professional corps	F	<input type="checkbox"/>	F
Cooperatives/ Farmer organizations	G	<input type="checkbox"/>	G
Association of colleagues	H	<input type="checkbox"/>	H
Other (SPECIFY).....	X	<input type="checkbox"/>	X
None of these (<i>Single mention</i>)	Z		

Questions D3b and D3c are for persons who belong to informal savings and loans group (code C cycles in question D1 . For all others, go to D4.

D3b. You just said that you belong to or are involved in informal savings groups (code C cycled in question D) Which savings group do you belong to?

- *Do not read out*
- *Multiple mentions possible*

Other group?

Savings group for production (trade, agriculture)	A
Rotary Association of savings and credit, e.g. community-based savings and credit groups (Njangui)	B
Savings group between colleagues	C
Other (specify)	X
DNK	Y

D3c. Why do you belong to a savings group?

- *Do not read out*
- *Multiple mentions possible*

Other reason?

Can turn to them when in financial need	A
To exchange ideas with other members	B
Can get money easily when needed	C
Trust and know them	D
To borrow money	E
Close and/or easy to get there	F
Easy to become a member	G
Don't get charged fees	H
It is an easy way of saving	I
To keep social ties or relationship	J
Other (specify)	X

D4. I am going to read some statements to find out your feelings about your community. For each of these things, please tell me whether you agree or disagree:

- *Read out statements*
- *Single Answerper assertion*

	Agree	Disagree	DK / NA
1. You can rely on your friends or neighbours to help you out in difficult times	1	2	8
2. You can rely on your church/mosque or religious group for help in times of difficulties	1	2	8
3. Neighbours can rely on you for help in times of difficulties	1	2	8
4. Your relationship with your neighbours are not as strong as they used to be	1	2	8



SECTION E: ACCESS TO INFRASTRUCTURES AND TECHNOLOGY

	E1a. Now let's talk about the places people go to. How long do you usually take or would you take to go from your home to your nearest [Infrastructure name or location] ? • <i>Read out loud</i> • <i>Single response per option</i> If 7 go to the next infrastructure. If last infrastructure, go to E2.										QE1b. By what means do you usually move to these places you mentioned? • <i>Do not quote</i> • <i>Single Answer</i>					
	Less than 10 minutes	10 to 20 minutes	21 to 30 minutes	31 to 60 minutes	61 minutes to less than 2 hours	2 hours less than -5 hours	5 hours and above	Not applicable	DNK	Walk	Bus	Bicycle	Taxi/Moto	Own car/ Motorbike	Other	
1. Work place	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
2. General convenience store	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
3. Place to access public transport	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
4. Bank agency	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
5. Micorfiance Institution (MFI)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
6. Automated Teller Machine (ATM)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
7. Mobile money agent / outlet	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
8. Station-service or garage	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
9. Nearest school (primary or secondary)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
10. Health centre / local Community Health Centre	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
11. Market	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
12. Internet café	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
13. Pharmacy	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	
14. Bill payment point (water, electricity)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	

	E2 Now I would like to obtain information on the communication devices or services you use or own. Do you use (Name of device or servive)? • <i>Read aloud the list of devices or services</i> • <i>Single answer per option</i> If "Yes" (code 1) for assertion 1 and/or 3 , go to E3		E3 Do you Own (<i>Read aloud the devices</i>) 1. <i>Mobile/cell phone</i> 3. <i>Computer</i> (Desktop /laptop or tablet) • <i>Single answer per option</i>	
	Yes	No	Yes	No
1. Mobile phone	1	2	1	2
2. Land line	1	2		
3. Desktop /laptop or tablet	1	2	1	2
4. Internet	1	2		
5. E-mail	1	2		
6. Fax	1	2		

Ask to all

E4. Which of the following media do you read, watch, listen or have access to in the last 30 days?

- **Read aloud the options**
- **Single Answer per option**

	Yes	No
1. Television	1	2
2. Radio	1	2
3. Magazines	1	2
4. Newspapers	1	2
5. Internet	1	2
6. Other (specify).....	1	2

Ask E5 to E7 if the respondent has a mobile phone "Yes" (code 1) in E3 option 1. All the others go to Section F

E5. People use their phones in different ways. Which of these things have you ever used or made with your cell phone during the last 30 days ?

- **read aloud**
- **Multiple answers possible**

Any other ?

Make and receive calls	A
Send and receive SMS	B
Use internet/ research on the internet	C
Use messaging applications (e.g. BBM, Viber, Whatsapp, Messenger, IMO)	D
Send or receive E-mail(s)	E
Use Facebook/ Twitter/Instagram	F
Use Mobile money services (send /receive money, bills payment etc..)	G
Carry out bank transactions	H
Download applications or games	I
Purchase goods or services (Jumia, E-bay, Amazone, Vu Sur etc)	
Other (specify).....	X
DNK	Y

Mobile phones are used for even greater things in our daily lives. Now we would like to ask you some questions about how you use your mobile phone in relation to financial activities.

E6. For which of the following activities do you use your mobile phone?

- **Multiple answers possible**

Any other?

Send or transfer money or pay for things and services including school fees and water bills, electricity, council tax, post-paid telephone bills.	A
Check the bank balance (Inclusive of MFI)	B
Withdraw money from your bank account	C
Make a bank deposit (inclusive of MFI)	D
Send or receive money	E
None (single mention only)	Z

E7. Where do you charge the battery of your mobile phone?

- **Do not quote**
- **Many mentions possible**

At home	A
In a shop or kiosk nearby	B
In the house of my neighbour	C
At work	D
In the car	E
Other (Specify).....	X

SECTION F: REMITTANCES

Now we are going to talk about different ways that people send and receive money from other people outside of the household

SENDING MONEY

Many people tell us that they use different services to send money from time to time

F1. In the past 12 months that is since (*current month*) 2016, have you sent money to someone within the country?

Yes	1
No	2

F2a. During the last 12 months (that is since *current month*) 2016, have you sent money to someone living in another country?

Yes	1	⇒ <i>Continue to F2b</i>
No	2	⇒ <i>Go to QF2c</i>

F2b. Which country did you send money to?

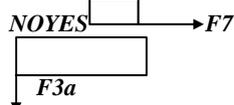
- *Multiple answers possible*

Country	F2b Codes
Nigeria	A
Central African Republic	B
Equatorial Guinea	C
Chad	D
Gabon	E
Niger	F
Republic of the Congo	G
Senegal	H
Benin	I
DR Congo	J
France	K
England	L
USA	M
Canada	N
China	O
Turkey	P
United Arab Emirates (Dubia)	Q
Other (specify)	X

F2c. FILTER

Verify F1 and F2a:

The respondent has never sent money (Code 2 cycle both in F1 and F2a)



NOTE: For each person mentioned in F3a, ask F3b (where), F3c (frequency) and F3d (payment mechanism) (complete horizontally)

S/N	F3a. Please tell me about all the different people you have sent money during the last 12 months. To 1. Someone from whom you borrowed money 2. Spouse 3. Child 4. Father/Mother 5. Other family member 6. Friend 7. Other (specify)	F3b Can you tell me the milieu where the person to whom you frequently sends money to lives (<i>The person mentioned in F3a</i>)? 1 Urban area 2 Rural area 3 Outside of the country	F3c Frequency How often do you send money to... (<i>The person mentioned in F3a</i>)? • Do not quote 1 Day 2 Week 3 Month 4 Quarter 5 Semester 6 Year		F3d What is the main means that you usually send money to ... (<i>The person mentioned in F3a</i>)? • Do not read out 01. Cash deposited at bank –(branch/bank agent/ATM) 02. Money transfer agencies (Express Union , Express exchange, Western union, Moneygram, Etc.) 03. Post office 04. Transfer via MFI/Bank (C-Cash) 05. Mobile money (e.g. Express Union Mobile, MTN Mobile Money, Orange Money) 06. Banking Transaction – via internet / online / mobile 07. Friends or family 08. Motorcycle / taxi / transit company 09 combination of many means, one of which is formal 10. Combination of many informal means 96. Other (specify).....
			UOT	No of Times	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
10					

F4. What is the total amount of money you have sent to other people in the past three months?

- **Single Answer**

Note in CFA franc absolute response is given and fill in the range

- **If the respondent states the amount, write the code 01 et carry forward the amount stated. If not, write only the code of the range stated .**

F4a. Code : | | | |

F4b. Amount : | | | | | | | | | | | | | |

Ask to all

Real amount estimated	01	From 50 001 CFA franc to 100 000 CFA franc	05
Less than 5 000 CFA franc	02	From 100 001 CFA franc to 300 000 CFA franc	06
From 5 001 CFA franc to 20 000 CFA franc	03	From 300 001 CFA franc to 500 000 CFA franc	07
From 20 001 CFA franc to 50 000 CFA franc	04	More than 500 000 CFA franc	08
		Refused	09

	F5 In which of these ways, if any, did you or would you trust most to send your money to people living in Cameroon? SINGLE ANSWER	F6 In which of these ways, if any, did you or would you trust most to send your money to people living abroad? SINGLE ANSWER
Bank transfer	01	01
Money transfer agencies (Express Union, Express Exchange Western Union, Money Gram., ...)	02	02
Post office	03	03
Courier /parcel delivery services (DHL, MTA, TNT, SOLEX, SMS ESICO, Etc)..	04	04
Friends or family member	05	05
Transfer via mobile phone (Mobile Money)	06	06
Banking transaction via phone	07	07
Banking transaction via the Internet or online	08	08
Transfer via MFI	09	09
Motorbike or taxi or public transport company	10	10
Give the money to someone else, a friend or other family member	11	11
Other (specify).....	96	96
None / Do Not Know	98	98

F7. Some people send money to their families regularly. But unforeseen events can also occur so that family members, friends or neighbours need your financial assistance; for example when they are short of money for food before the end of the month or if expenditures to cover funerals, marriages, feast and other exceptional events

If we think of the past 12 months, how many times have you given money to family members, friends or neighbours for situations like this ?

- **Single Answer**

More than once per month	1
Once a month	2
Not every month	3
Never	4
Other (specify)	6

RECEIVING MONEY

F8. People also receive money from time to time. During the last 12 months, have you received money from a person living within the country?

Yes	1
No	2

F9a. During the last 12 months, have you received money from a person **living abroad**?

Yes	1	
No	2	⇒Go to G1

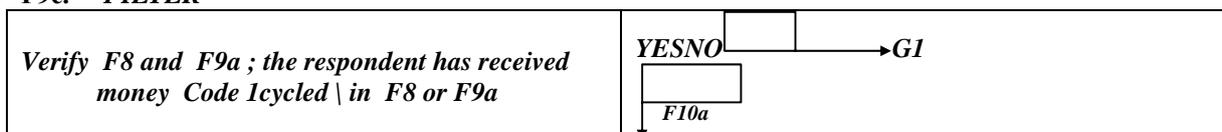
F9b. From which countries have you received money?

- **Do not read out**
- **Multiple mentions possible**

Other country?

France	A
Germany	B
Côte d'Ivoire (Ivory Coast)	C
Italy	D
United States of America	E
Mali	F
Nigeria	G
Ghana	H
Other ECOWAS countries (Benin, Burkina-Faso, Gambia,Guinea, Guinea Bissau, Liberia, Niger, Senegal, Sierra Leone, Togo, Cape Vert)	I
Maghreb countries (Algeria, Egypt, Libya, Morocco, Tunisia, Mauritania)	J
Gabon	K
Equatorial Guinea	L
Chad	M
Central African Republic	N
Republic of Congo	O
Saudi Arabia	P
Other (SPECIFY).....	X

F9c. **FILTER**



NOTE:For each person mentioned in .F10a, Ask F10b (where), F10c (frequency) and F10d (payment mechanism) (fill horizontally).

S/N	F10a. Please tell me all the different people that you have received money during the last 12 months. 1. Someone from whom we borrowed money 2. Spouse 3. Child 4. Father/Mother 5. Other family member 6. Friend 7. Other (specify)	F10b Please tell me the type of area where lives(The person mentioned in F10a) 1. Urban area 2. Rural area 3. Abroad	F10c How often do you receive most often money from....(The person mentioned in F10a) ?		F10d By which main means have you generally received money from (The person mentioned in QF10a) Do not read out 01. Into your bank account 02. Into someone else's bank account 03. Money transfer agencies (Express Union , Express exchange, Western union) 04. Post office 05. Transfer via MFI/bank (C-cash) 06. Mobile money (e.g. Express Union Mobile, MTN Mobile Money, Orange Money) 07. Friends or family 08. Motorcycle / taxi / transit company 09 combination of many means, one of which is formal 10. combination of many informal means 96. Other (specify).....
			UOT	Nberof Times	
1					
2					
3					
4					
5					
6					
7					

F11. For which of the following reasons did you spend the money received?

- **Multiple answers possible**

To pay for living expenses such as groceries, bills, etc.	A
For a medical emergency	B
For a non-medical emergency	C
To pay back a debt	D
For school fees and Training	E
To buy land, farming equipment, livestock, to start business	F
Transport	G
To organise burial /Funeral	H
To orgnaise a ceremony (marriage ,batisme, anniversariesetc..)	I
Other (specify).....	X

F12. What is the total amount of money you received from others during the last three months?

- **Single Answer**
- **Note in CFA franc if an aabsolute amount is stated**
- **If the respondent states the amount, write the code 01 and recod the amount stated. If not, write only the code of the range stated .**

F12a. Code : |__|__|

F12b. Amount : |__|__|__| |__|__|__| |__|__|__|

Real amount estimate	01
Less than 50 001 CFA franc	02
From 50 001 CFA franc to 100 000 CFA franc	03
From 100 001 CFA franc to 200 000 CFA franc	04
From 200 001 CFA franc to 300 000 CFA franc	05
From 300 001 CFA franc to 500 000 CFA franc	06
From 500 001 CFA franc to 750 000 CFA franc	07
More than 750 000 CFA franc	08
Refused	09

SECTION G :RISK PLANNING AND INSURANCE

Risks	G1. There are unexpected things that happen and make life difficult for people. Sometimes things can happen and affect the money that people put aside for their expenses. Which of these things, if any, has your household faced during the last 12 months? Yes = 1 No = 2 DNK = 3 If none of this unexpected events (Code 16) go to G3	G2a Adaptation Mechanisms Please tell me what your household did in response ... (<i>Ask for each event mentioned in G1</i>). • A. Claimed insurance B. Used savings C. Borrowed money D. Sold something to get money E. Gift (assistance) from parents friends and well wishers X Other (SPECIFY) Y Don't know (Do not show) Z Nothing IF Y OR Z GO TO G2c									G2b. Please tell me if this covered the cost of the risk encountered... (<i>Ask for each mechanism mentioned in G2a</i>) Yes = 1 No = 2						G2c. Please tell me how often you experienced the risk event in the past year... (<i>Ask for each mechanism mentioned in G 1</i>). Record number of times e.g. 03 for three times
		A	B	C	D	E	X	Y	Z	A	B	C	D	E	X		
1. Death of the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
2. Illness of the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
3. Loss of revenue of the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
4. Death of a household member other than the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
5. Illness of a household member other than the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
6. Loss of revenue of a household member other than the main income provider	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
7. Theft of personal property or assets -	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
8. Theft of business property or assets	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
9. Damage to business property/assets	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
10. Drought, low rainfall, volatility of product prices, or loss of access to water for agriculture.	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
11. Flood / storm	___	A								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
12. Conflicts	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
13. Fire or destruction of property	___	A								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
14. Increasing the size of the household (more people to be supported by the household income)	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
15. Other (specify)	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	
16. No disaster)	___	A	B	C	D	E	X	Y	Z	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	___	

G3. I am going to read a list of statements. For each of these statements, please tell me if you agree or disagree :

- Read aloud assertions
- Single Answerper assertion

	Agree	Disagree	Not sure/DK
1. There are ways other than insurance to protect yourself against future problems	1	2	8
2. Being insured stops you worrying about potential loses in the future	1	2	8
3. Being insured is worth the cost	1	2	8

	QG4a Which of these insurance products have you ever heard of? <i>If no code is cycled from A to X, go to G5a</i>	QG4b Please tell me about your use of each of these insurance products or coverage or pension funds, that you have heard of using the options that I will read out to you. Which statement best describes your use of? <i>IF answer is 3 = Never, go to next product, if Last product, go to G5a</i>			QG4c. Please tell me what is the duration of /how long you have had this product ?		
		Have now	Used to have	Never had	1 year or less	More than 1 year and less than 3 years	3 years or More
1. Life Insurance	A	1	2	3	1	2	3
2. Travel Insurance	B	1	2	3	1	2	3
3. Health or Medical Insurance	C	1	2	3	1	2	3
4. Education Insurance	D	1	2	3	1	2	3
5. Fire or natural disaster Insurance	E	1	2	3	1	2	3
6. Property damage Insurance	F	1	2	3	1	2	3
7. Total vehicle or motorcycle Insurance	G	1	2	3	1	2	3
8. Partial vehicle or motorcycle Insurance	H	1	2	3	1	2	3
9. General liability Insurance	I	1	2	3	1	2	3
10. Informal assets Insurance	J	1	2	3	1	2	3
11. Pension Insurance	K	1	2	3	1	2	3
12. Micro- Insurance	L	1	2	3	1	2	3
13. Agricultural risk Insurance	M	1	2	3	1	2	3
14. Housing Insurance	N	1	2	3	1	2	3
15. Accident Insurance	O	1	2	3	1	2	3
96. Other (SPECIFY)	X	1	2	3	1	2	3
99. DK / Do not remember (Do not show)	Y						

Ask to all

G5a. Some people sometimes make provisions for their burial expenses. For example by subscribing to an insurance policy, saving in emergency accounts in njangi groups. Have you made provisions for expenses of your burial ?

Yes	1	⇒CONTINUE TOG5b
No, because taken into account in my job	2	
No	3	⇒GO TOG6

Ask those who answered code 1 in G5a, "Yes" to have made provisions to cover funeral expenses.

G5b. How are you covered?

Death insurance policy in an MFI	A
Death insurance policy in an Insurance company	B
Savings	C
Solidarity system (e.g. community support, njangi)	D
Other, (specify) _____	X

Ask to all

G6. Do you agree or disagree with the following proposals/statements?

Assertions/statements	Agree	Disagree	DNK
Having insurance protects you when you have a problem	1	2	8
Insurance is for rich people	1	2	8
You make financial provision for the future	1	2	8
You entrust your money to the insurance companies with confidence	1	2	8
There are other ways to protect yourself against future problems apart from Insurance	1	2	8
Being insured relieves you from the worries of losing things	1	2	8
Insurance will make you lose a lot of money with no gain	1	2	8
Given the current economic climate in the country, you better make financial provision for your future	1	2	8
Pension is a form of long term savings	1	2	8
Pension is always paid when one is retired	1	2	8

G6a. **FILTER**

<p>Verify G4b ; the respondent does not use an insurance product.: No code 1 is cycled for all the products listed</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/> → H1.</p> <p><input type="checkbox"/> ↓ G7.</p>
--	---

G7. There are many reasons why people do not have insurance. You claim not to have insurance. Why is that?

- Do not quote
- Multiple answers possible.
- Any other reasons?

I have no need for Insurance because my assets are of low value	A
I do not believe in insurance	B
I do not need insurance	C
I have no incomes or regular job	D
I earn too little to have be interested in insurance	E
Insurance premiums, fees or costs are too high	F
Has other means to hedge risks	G
I do not trust insurers	H
I do not understand how insurance works	I
I've never been told about insurance before / Has not heard about insurance	J
I have been rejected or I am not qualified	K
There are more important things to spend my money on	L
Someone else or the community or the government will take care of my family	M
The language used or the conditions are too complicated	N
Insurance is not meant for people like me	O
I do not have enough knowledge about insurance	P
Cumbersum procedures for compensation	Q
I have not thought of it yet	R
Other (specify)	X
I do not know	Y

SECTION H: BORROWING (CREDIT/LOANS)

Ask to all

H1. Many people borrow money or contract loans. I will read these assertions (proposals), and you tell me which ones applies to you?

- **Multiple mentions possible**

I borrowed money during the last 12 months	A	⇒Go to H4a
I took goods on credit in the last 12 months.	B	
I owe money to a food or local shop and I have not yet repaid	C	
I owe money to another place and I have not yet repaid	D	
I am currently in the process of borrowing money	E	
None of these situations (Single Answer)	Z	⇒Continue H2
DK (Do not show)	Y9	

Ask Q.H2 if code -6 in Q.H1, For all other, go to Q.H4a.

H2. There are many reasons why people do not contract loans or do not borrow. You claim not to have contracted loan or borrowed money. For what reasons?

- **Do not quote**
- **Multiple answers possible**

Any others ?

I have been refused , or I'm not qualified/eligible	A	⇒Go to H3	
I do not have identification papers	B		
I am not informed on loans or how to borrow money	C		
I do not know how to get a loan or a loan	D		
I have never thought about it	E		
The interest is too high	F		
My salary is not enough to be eligible for a loan	G		
I am afraid to approach a bank or an institution from where I can borrow money	H		
I do not like having debts	U		
I did it in the past but it was a negative experience	J		
I earn too little to get interested in borrowing money	K		⇒Go to H4a
I have a lot of debts	L		
I do not work	M		
I do not have a regular income	N		
I can not afford it	O		
I do not need it	P		
I do not have a pay slip	Q		
I was recently hired by my employer	R		
Debt makes one to lose tranquility	S		
Other (specify)	X		
Do Not Know	Y		

Ask Q.H3 if codes A is cycled in .H2. For all others go to H4a.

H3. You said that you were not eligible for a loan..what is/are the reason(s)?

- **Do not read out**
- **Many answers possible.**

Any others ?

Do not have a salary	A
Did not qualify for the amount requested	B
Has no guarantees	C
Has no payslip	D
Recently hired by my employer	E
Other (SPECIFY)	X
DNK	Y

Credit product/Mechanism	H4a. Still on the borrowing of money and credit, please tell me about your experience with the following cases, using the options <i>never borrowed, borrowed in the last 6 months but not now, currently borrow,...</i> ? If 3 go to the next mechanism			H4b. Frequency At what frequency have you contracted a loan from.....? • Do not read out			H4c. How long have you had this current or past loan for (contractual duration of the loan)?... <i>Read borrowing options / institution or mechanism used (code 1 or 2 H4a)</i>			H4d. How much money did you borrow... <i>Read borrowing options / institution or mechanism used (Amount in FCFA)</i>			H4e. For what reasons did you mainly borrow for? ... <i>Read borrowing options / institution or mechanism used (code 1 or 2 H4a)</i>		
	Currently indebted	Indebted during the last 6 months (but not now)	Never been indebted /indebted more than 6 months ago	1. day 2. week 3. Month UOT	4. quarter 5. semester 6 year No of times		1. Less than 1 year 2. Between 1-3 years 3. Over 3 years								
1. Commercial Bank	1	2	3												
2. Microfinance Institution	1	2	3				1	2	3						
3. Informal savings group (tontine ...)	1	2	3				1	2	3						
4. Savings Group supervised by a body .)	1	2	2				1	2	3						
5. Products offered by a store / shop for payment later	1	2	3				1	2	3						
6. Lender informal money	1	2	3				1	2	3						
7. Employer	1	2	3				1	2	3						
8. Family / friends that you had to pay	1	2	3												
9. Products sold by a producer / someone else	1	2	3												
10. Advance on amount or product of a collector	1	2	3												
11. Advance on amount or product of a cooperative	1	2	3												
12. Religious institution or other community organization	1	2	3												
13. Other (SPECIFY)	1	2	3												
TOTAL															

Code for H4e

Risk management and big events		Consumption		Farming	
Medical expenditure - emergency	01	Tuition or training	11	Purchasing livestock	21
Medical expenditure - planned	02	Additional family member e.g. new baby	12	Agricultural equipment purchase	22
An emergency situation other than medical	03	Pay water bills / electricity / phone	13	Purchase of agricultural inputs such as seeds or fertilizers	23
To care for a sick relative	04	Purchase of household appliances, goods or furniture	14	Business	
Funeral expenses	05	Purchase of a bicycle, motorcycle, car, pickup truck or other means of transport	15	Start or expand my business	24
A marriage / wedding	06	Living expenses when you do not have money	16	Putting money or property in the business of someone else	25
Traditional ceremony	07	Housing/land		Others	
Graduation ceremony	08	Purchase or construction housing for habitation	17	Pay off debts	26
Coping with loss/damage to personal assets e.g. car	09	Improving or renovating a home	18	None of them (Single answer only - Do not read)	27
Coping with loss/damage to business/productive asset	10	Purchase of housing or land for rent	19	Other, specify	96
		Purchase of land	20	None of these cases (Single answer- Do not read aloud)	97

H4f. *FILTER*

<p>Verify <i>QH1</i> ; the respondent borrows now or has borrowed in the course of the past 12 months. At least one code cycled between A and E</p>	<p style="text-align: right;">No code cycled from A to E <input style="width: 40px; height: 20px;" type="text"/> → H7a.</p> <p>At least one Code cycled between A and E</p> <div style="border: 1px solid black; width: 60px; height: 30px; margin: 10px auto;"></div> <p style="text-align: center;">↓ H5a</p>
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H5a. What valuable assets, if any, have you used as collateral by promising to repay your loan (s)?

- *Multiple answer possible*
- *Do not quote*

Land where you live	A
Other land (where you do not live)	B
Your accommodation	C
Other accommodation (which you live)	D
Motor vehicle (car, motorcycle, etc.)	E
Salary	F
Documents (passport, Other)	G
Shares, bonds,	H
Agricultural equipment	I
Gold Jewelry	J
Insurance policy	K
Future ability to make money	L
Surety	M
Inventories of agricultural products (warehouse receipt)	N
Livestock (small or large)	O
Other (specify)	X
None (Single Answer,)	Z

H5b. Since obtaining one (or all of) your loan (s) or credit (s) , would you agree that the loan or credit improved your livelihood or helped you?

- *Single answer*

Yes, my life improved because of the loan	1	⇒Go to H6a
No, my life worsened because of the loan	2	⇒Continue to H5c
My life has remained unchanged	3	⇒Go to H6a
DNK	8	

H5c. For what reasons do you feel made your life worse off after taking credit or borrowing?

- *Do not quote*
- *Multiple answers possible*

Any reason?

I lost my property or assets as I failed to pay back the loan	A
The interest was too high	B
I was under pressure to borrow and do not like borrowing	C
I already had too much debt	D
I did not see an improvement after taking the loan	E
I am still paying off the debt	F
Other (specify _____)	X

H6a. In total, how much do you currently owe ?PLEASE include all outstanding debts from all activities that you mentioned.

- *Note amount in CFA franc if a definite answer I provided*
- *If the respondent gives an amount , record the code 01 and register the amount*

H6a1. Code : |_|_|_|

H6a2. Amount : |_|_|_|_| |_|_|_|_| |_|_|_|_|

Actual amount stated	1
Refusal	2
Do Not know	8

Logical Control: Amount H6a should equal the amount of products with outstanding debts in H4d.

H6b. What is the amount you borrowed the last time?

- *Note in CFA franc if a definite answer is given*
- *If the respondent gives an amount , record the code 01 and register the amount*

H6b1. Code : |_|_|_|

H6b2. Amount : |_|_|_|_| |_|_|_|_| |_|_|_|_|

Actual amount stated	1
Refusal	2
Do Not know	8

Ask to all

H7a.With respect to loan conditions , what attracts you the most whe you borrow money?

- *Do not quote*
- *Multiple mentions r*
- *Insist to ensure for rating the correct result*

No interst rates	A
Very low interest rates	B
Repayment terms	C
Fastest access to money	D
Ability to meet lenders requirements	E
Simple documents or application process	F
Trust	G
Nothing attracts me	H
I dot like debts	I
Other (specify)	X
Don't know (<i>Single mention</i>)	A

Ask to all

H8a. I am going to read some statements to find out your feelings about how people use borrowing to manage their lives For each of these things, please tell me whether you agree or disagree that:

- *Read out statements.*
- *Single mention only per assertion.*

	Agree	disagree	N/A
1. eople in your community borrow money to manage their lives	1	2	8
2. ou borrow money to settle debts	1	2	8
3. orrowing money is embarrassing	1	2	8
4. oneylenders are very important for your community	1	2	8
5. ou can get money from your family when in need	1	2	8
6. ou can borrow money from your community when you need to	1	2	8

7. ou are happy to borrow money, even if you have to pay back more than you borrowed in interest	1	2	8
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SECTION I: SAVINGS AND INVESTMENTS

Ask to all

11a. People have different ways of describing what it means to "save". Which of the following descriptions define more precisely what saving means to you?

- **Read out the statements**
- **Many answers**

1. Put money in a special place or an account for the money to be safe	A
2. Put money aside to avoid spending immediately and use it later if needed.	B
3. Put money aside so that you have some money at the end of the week / month	C
4. Set money aside such that the total amount increases over time when much money is set aside	D
5. Set aside money for you to use later for a specific purpose	E
6. DNK (single answer)	Y

11b. People have different ways of describing what it means to "invest". Which of the following descriptions define more precisely what "To invest" means to you?

- **Read out statements**
- **Multiple answers possible**

1. Putting money into something that it generates more money	A
2. Buy something to sell later when its value has increased	B
3. Give someone money to retrieve it later with interest	C
4. Buy cattle / assets so they can increase your wealth over time	D
5. Putting money into something to get an advantage in knowing that you could lose the money	E
6. Do Not Know (Single Answer)	Y

12a. I am going to read some statements to you. For each of these statements please tell me whether you agree or disagree

- **Read out statements**
- **Multiple answers possible**

	Agree	Not Agree	Not sure N/A
1. You go without certain things to be able to save	1	2	3
2. You believe it is better to save where your money is safe than to take risks to make more	1	2	3
3. You don't trust savings groups (njangis)	1	2	3
4. You don't trust institutions such as banks for saving	1	2	3
5. You don't trust investing in stocks, trading shares or trust funds	1	2	3
6. You do not save for old age because people in your community would look after you when you get old	1	2	3
7. You want to enjoy your money now rather than worry about the future	1	2	3
8. At the end of the month, you save or put away whatever money is left	1	2	3
9. For you there is no difference between savings and investment	1	2	3

12b. People have different ideas when it comes to knowing how long it takes to put money aside until it is considered savings. Some people think that putting money aside for a day is savings, while others think they have not spared until the money has been set aside for five or more years.

According to you, what is the shortest time for you to put your money away for it to be considered savings?

- **Read out statements**
- **Single Answer**

One day	1
One week	2
One month	3
One year	4
More than one year	5
Do Not Know	8

Ask to all

13. How are you planning to pay for spending needs in old age?

- **Do not quote**
- **Single answer**

Use my Savings	01
Rely on money from family and friends	02
Rely on community	03
Sell something to cover the costs	04
Borrow from money lender in the community	05
Borrow money from savings group	06
Live with my retirement Pension	07
Other (specify).....	96
DNK	98

14a. Are you currently saving or putting away money?

- **Single Answer**

Yes	1	⇒Go to 15a
No	2	⇒Continue to 14b

14b. If No, why are you not saving?

- **Do not quote**
- **Multiple mentions possible**

I don't have any money after spending for livelihood	A
Have never thought	B
I do not want	C
I do not need	D
I prefer to spend money on other things I need most	E
I prefer to invest in other things, such as real estate, livestock	F
My children will take care/are taking care of me, so I do not need	G
I save in other ways, e.g. keep money at home	H
I will not be able to access my money if I need it	I
I know nothing about investments or savings	J
I do not have a bank account	K
It's too expensive to open a savings account	L
Has no income - no money to spare	M
Has no payslip / can not prove my income	O
Other (specify)	X
Don't know (<i>Single Answer -</i>)	Y

SECTION J: BANK AND CREDIT INSTITUTIONS

Now we are going to talk about your use of various financial services and products. We would like to understand which products or services are in your name or jointly in your name and that of your partner and you and another person/people.

Products	J1a Please tell me which of the following <i>do you currently have, had in the past but not now, have never had?</i>			J1b Which bank do you have this product from? <i>(Read products)?</i> <i>Do not read out the banks and credit institutions</i> Refer to the bank code(s)	J1c Could you tell me the frequency of product use? <i>(Read the responses made in the code 1 in J1a).</i>		J1d. How long have you used this product for? <i>(read products)?</i>		
	Have now	Used to have	Never had		1= Day 2=Week 3 = Month	4=Quarter 5=Semester 6=Year			
					UOT	No of times	1. 0 to 1 year 2. more than 1 year to 3 years 3. Over 3 years		
1. Cheque or current account	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
2. Debit card or ATM card	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
3. Personal Loan Account	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
4. Home Loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
5. Vehicle loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
6. Trade loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
7. Agricultural/livestock loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
8. Payday Advance	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
9. Loan for enterprise	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
10. School loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
11. Social / Emergency Loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
12. Consumer loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
13. Leasing / Rental equipment sale	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
14. Equipment and materials loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
15. Livret of savings / Savings at sight	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
16. Good government	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
17. Debentures	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
18. Specialized Savings/ Fixed Term Deposit	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
19. In currency	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
20. Bank account abroad	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
21. Bank overdraft	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
22. Transaction banking online / Internet	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
23. Banking Transaction by phone	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
24. Other (specify)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3

Code for J1b:			
A	Afriland First Bank	J	Société Commerciale de Banque du Cameroun - (Attijariwafa ex SCB CreditAgricole)
B	Atlantic Bank Cameroon	K	SocieteGenerale Cameroun (SGC) ex SGBC
C	Banque International du Cameroun pour l'Epargne et le Crédit(BICEC)	L	Standard Chartered Bank
D	BGFI Bank Cameroon	M	Union Bank of Cameroon (UBC)
E	BC-PME	N	United Bank for Africa (UBA)
F	Citibank	O	SociétéCamerounaised' équipement (SCE)
G	Commercial Bank of Cameroon (CBC)	P	CréditFoncier du Cameroun
H	Ecobank Cameroon - Acquired Oceanic Bank Cameroon	Q	National EmploymentFund (NEF)
I	National Financial Credit Bank (NFCB)	R	Pro PME
		S	Other Credit Institutions
		T	Bank abroad

J2a. Do you currently have a bank account in your name (for example, deposit or savings account) in a bank or credit institution ? It could also be a joint/groupaccount on which your name appears?

- *Single Answer*

Yes	1	⇒Continue withJ2b
No	2	⇒Go toJ3a

J2b. Please tell me, if the account .is .. (*read statement*)?

- *Multiple answers possible*

In your name only	A
In your name and your spouse / jointly in the name of your partner	B
Jointly in your name and someone else	C
A group / business account through a cooperative / community organization / savings group to which you belong	D
Other (specify)	X

Ask to all

J3a. Are you using someone else's bank account?

- *Single Answer*

Yes	1	⇒Continue to QJ3b
No	2	⇒Go toJ5a

J3b. At which of these institutions do you use someone else's account?

- *Multiple answers possible*

Bank	A
MFI	B
Credit Institutions	C
Otherspecify)_____	X

J3c. Why do you use someone else's financial accounts?

- *Do not quote*
- *Single answer*

I am illiterate	01
I did not know how to open an account by myself	02
I do not have time	03
I do not trust financial institutions	04
The bank is too far away from where I live	05
Bank charges are too high	06
Absence of the account holder	07
Other (specify)	96

J3d. Whose account(s) are you using?

- *Do not read out*
- *Multiple answers possible*

Your spouse's / partner's account	A
Your child's account	B
Your parent's account	C
Account of another family member	D
Account of a neighbour/friend	E
Account of savings group	F
Account of a community organisation/religious organisation	G
Other (specify)	X
Do Not Know (<i>single answer</i>)	Y

J3e. FILTER

<p><i>Verify z J2a and J3a ; the respondent has or uses a bank account : Code 1 cycled at J2a or at J3a</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/> → J4b.</p> <p style="margin-left: 20px;">↓</p> <p style="margin-left: 20px;">J4a.</p>
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J4a. What do you use your financial account(s) for?

- *Do not quote*
- *Multiple answers possible*

To receive salary or wages	A
To save	B
To get credit or loan	C
To keep money safe	D
To make payments or receive money	E
Someone opened it for me	F
I decided and did everything to open it by myself	G
Other (specify)_____	X

Ask to all

J4b. People have different opinions about bank accounts, what do you think are the advantages of using a bank account?

- *Multiple answers possible*
- *Do not read out*

Any other thing?

Salaries maybe be deposited there by employers	A
Easy way to receive money from others	B
Safe way to receive money from others	C
Easy way to send money to others	D
Safe way to send money to others	E
Money is safe from theft	F
Helps you get access to loans	G
You earn interest on your savings	H
Easy way to buy online	I
Safe way to buy online	J
Other (specify).....	X
Do not know(<i>Single answer</i>)	Y
None - no benefits(<i>Single answer</i>)	Z

Ask to all

Transaction	J5a We are now talking about transactions Which of the following transactions have you done in the past 12 months If code 2, move on to the following transaction		J5b Howoften do you carry out the transaction (<i>Read aloud transaction carried out in J5a, code -1</i>)? Do not read out UOT = Unit of time 1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year Fo each transaction insert the unit of time and number of transactions		J5c Have you done these (<i>read aloud transactions made J5a, code1</i>) in the bank, the post office or automatic cash machine or other place?					
	Yes	No	UOT	Number of times	Bank	MFI	Credit Institution	ATM	Post office	Other spcify
1. Cash a cheque	1	2	<input type="text"/>	<input type="text"/>	1	1	1		3	
2. Deposit cash into a bank account	1	2	<input type="text"/>	<input type="text"/>	1	1	1		3	4
3. Deposit a cheque into bank account	1	2	<input type="text"/>	<input type="text"/>	1	1	1		3	4
4. Cash withdrawal from a bank account	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2		4
5. Payment of people /bills	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2	3	4
6. Used cash point/ATM	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2		
7. Money transfers between your own bank accounts	1	2	<input type="text"/>	<input type="text"/>				2		4
8. Money transfer to another person's bank account (incl merchants)	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2		4
9. Received money from someone in a bank account	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2		
10. Draw a bank cheque	1	2	<input type="text"/>	<input type="text"/>	1	1		2		4
11. Get a bank statement	1	2	<input type="text"/>	<input type="text"/>	1	1	1	2		4
12. Internet/online banking transaction	1	2	<input type="text"/>	<input type="text"/>						
13. Mobile banking transaction	1	2	<input type="text"/>	<input type="text"/>						

Ask J6 if respondent has NO bank account (code 2 for J2a) if thw respondent has a bank account go to K1.

J5e. FILTER

<p>Verify J2a and J3a ; the respondant does not use a bank account : Code 2 cycle for J2a and for J3 at same time</p>	<p>YES <input style="width: 40px; height: 20px;" type="checkbox"/> ↓ J6.</p> <p>NO <input style="width: 40px; height: 20px;" type="checkbox"/> → K1.</p>
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J6. There are many reasons why people do not have a financial account or use financial services. Can you please tell me why YOU do not have financial accounts or services?

- *Multiple answers possible*
- *Do not quote*

I do not trust banks	A
I have no regular incomes	B
I do not work	C
I have no money to save	D
I do not need it	E
I do not maintain the minimum balance	F
I do not know how to open an account	G
I do not understand how it works	H
I use the account of someone else	I
It's too expensive to have a bank account	J
The bank is too far or transport is too expensive	K
The banks operating hours do not suit me	L
I do not have the required documents	M
I do not understand the advantage of having a bank account	N
Bank accounts are not for people like "me"	O
I'm afraid of embarrassment or rejection	P
Banks do not provide the products or services I need	Q
I can get the services I need elsewhere in the community	R
I need the permission of another person to open	S
Other (specify)	X
Do Not Know	Y

SECTION K: MICROFINNCE INSTITUTIONS (MFIs)

Ask to all

K1a. Do you currently have an MFI account in your name?It may be a joint account where your name appears.

Yes	1	⇒Continue to K1b
No	2	⇒Go to K2

K1b. Please tell me, if the account is ... (*read statement*)?

- **Multiple answers possible**

In your name only	A
In your name and your spouse / partner	B
Jointly in your name and someone else's	C
A group/business account through a cooperative/community organization / savings group to which you belong	D
Other (SPECIFY)	X

After asking K1b GO DIRECTLY to k3a

AskK2 if the respondent does not use an MFIaccount(code 2 in K1a). All others go to K3a.

K2. There are several reasons why people **do not have an MFI account**. You said earlier that you did not have an account in a MFI. Why is that?

- **Do not quote**
- **Multiple answers possible**

Any other reason?

The MFI is unreliable - it is a system that is often "bad"	A
I have no regular income	B
I do not work (unemployed or retired)	C
I have no money to save	D
I earn too little money to be paying fees	E
I do not know how to open an account	F
I have no proof of a residential address	G
I do not understand how it works	H
The MFI is too far from where I live / I work / I go	I
I prefer to transact business with cash	J
I do not have identification papers	K
I do not need a MFI account	L
I will consider a MFI account in the future	M
It's too expensive to have a MFI account	N
The operating hours do not suit me	O
I do not understand the benefits of having a MFI account	P
MFIs accounts are not for people like "me"	Q
MFIs do not provide the products or services I need	R
I can get the services I need elsewhere in the community	S
I need the permission of another person to open an account	T
I earn too little money to make deposits and wait for interest	U
Other (specify)	X
Do Not Know (single answer)	Y

Product	K3a We are now going to talk about products and services which are offered by MFI. Please tell me which of the following MFI products you currently have, had in the past but not now, or have you never had? <i>IF code code 3, move on to the next product</i>			K3b How often you use <i>(Read aloud the products quoted in K3a, code 1) </i> • <i>do not quote</i> UOT = Unit of time 1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year UOT Number of times		K3c. Please tell me for how long have you used the product / service.... <i>(Read aloud the products listed in K3a, code 1)</i>		
	Have	Used to have	Never had			1. Less than 1 year	2. Between 1-3 years	3. Over 3 years
a. Current/Cheque account	1	2	3			1	2	3
b. Debit Card / ATM card	1	2	3			1	2	3
c. Personal loan account	1	2	3			1	2	3
d. Home loan	1	2	3			1	2	3
e. Vehicle loan	1	2	3			1	2	3
f. Trade loan	1	2	3			1	2	3
g. Agricultural/livestock loan	1	2	3			1	2	3
h. Loan for enterprise	1	2	3			1	2	3
i. Education Loan	1	2	3			1	2	3
j. Social/Emergency Loan	1	2	3			1	2	3
k. Consumption loan	1	2	3			1	2	3
l. Leasing	1	2	3			1	2	3
m. Equipment loan	1	2	3			1	2	3
n. Savings book / Savings account	1	2	3			1	2	3
o. Special Savings account / Fix term deposit	1	2	3			1	2	3
p. Overdraft facility	1	2	3			1	2	3
q. Mobile banking / mobile money	1	2	3			1	2	3
r. Advance on salary	1	2	3			1	2	3
s. Online banking transaction	1	2	3			1	2	3
t. None of these services								

Ask to all

K4. I am going to read a list of statements people have said about using MFI services For each of these statements, please tell me if you agree or disagree

- *Readout the assertions.*
- *Single answer per assertion*

		Agree	Disagree	DNK
a	It is too complicated to open a MFI account	1	2	8
b	Fees are too expensive	1	2	8
c	Collateral required by MFI is too high	1	2	8
d	You find it easy to understand	1	2	8
e	You do not have enough money to have an account	1	2	8
f	You would trust a MFI with your money	1	2	8
g	The operating hours of MFIs are not convenient	1	2	8
h	MFIs do not offer the accounts you need	1	2	8

Ask to all

K5. People have different opinions about MFI accounts what do you think are the advantages of using a MFI account?

- *Multiple mentions possible*
- *Do not quote*

Salaries can be deposited by employers	A
Easy way to receive money from others	B
Safe way to receive money from others	C
Easy way to send money to others	D
Safe way to send money to others	E
Money is safe from theft	F
Helps you get access to loans	G
You earn interest on your savings	H
Safe way to shop online	I
Safe way to shop online	J
Other (specify).....	X
Do not know	Y
None - no benefits (single mention only)	Z

SECTION L: MOBILE MONEY (ELECTRONIC WALLET)

Ask to all

Mobile Money provider	L1. Have you heard about the following mobile money services ?(NAME OF SERVICE PROVIDER) <i>If No, move on to the next product, if last product, move on to L3</i>		L2a. Have you used the Mobile money services of (name of service provider)?		L2b. Do you own a mobile money account with (NAME OF SERVICE PROVIDER) <i>If No, move on to the next product, if last product, move on to L3</i>		L2c. What is your account usage frequency • <i>Do not quote</i> 1 – Day 2 – Week 3 – Month 4 – Quarter 5- Semester 6 - Year	
	Yes	No	Yes	No	Yes	No	UOT	No. of times
1. MTN Mobile Money	1	2	1	2	1	2	_ _	_ _ _
2. Orange Money	1	2	1	2	1	2	_ _	_ _ _
3. Express Union Mobile	1	2	1	2	1	2	_ _	_ _ _

Ask L3 if the respondent has used mobile money " at least one Yes" (code 1) in L2b. If No Go to L5.

- L3.** Why do you use mobile money services?
- **Do not quote**
 - **Multiple mentions**

This is the only accessible one in my community	A
It is not expensive	B
This is the most convenient (takes less time)	C
Practical to pay bills	D
I trust this means	E
It helps me to keep money	F
Other (specify).....	X
DNK (<i>Single Answer</i>)	Y

- L4.** What transactions do you make money by mobile / agent / Mobile money service point with your mobile?

- **Multiple mentions**

Cash withdrawals from cash point	A
Cash deposits from cash point	B
Money transfer	C
Payment of tuition fees	D
Public utility payments (water, electricity)	E
Paymentfor TVchannels (Canalsat., etc.)	F
Payment of transport fares	G
Savings	H
Mobile banking	I
Payment for goods and services	J
Receive payment for goods and services	K
To send money	L
To receive money	M
To borrow money	N
Receiving salaries / wages	O
Pay salaries and wages	P
Payment of insurance policy	Q
Purchase of airtime credit	R
Do not currently use it	S
Other. (please specify)	X

Ask only those who have mentioned having ONLY ONE mobile money account

L5a. Why did you choose [see Mobile Money account of the respondent in L2b- code 1] rather than the others?

- **Do not quote**
- **Multiple mentions**

Any other?

I use the same SIM card as my account	A
There is no other mobile money providers in my village / neighborhood	B
Access to other providers is limited in my village / neighbourhood	C
I trust this operator	D
The recipients of my and expeditors use this operator	E
This is the cheapest	F
I am not aware of the existence of another mobile money provider	G
This account is least affected by network problems	H
Other (Specify)	X
Do Not Know (<i>single answer</i>)	Y

Ask only to those who have mentioned having TWO mobile money accounts

L5b. Why do you have two mobile money accounts?

- **Do not quote**
- **Multiple answers possible**

Any other reason?

I have more than one mobile network line	A
One of the accounts is more affected by network problems	B
The other network is cheaper on service charges	C
My money recipients and senders use different operators	D
Other (specify) _____	X

Ask L6 if the respondent does not use mobile money - code 2 in L2a. Otherwise, Go to M1

L6. Why you do not use mobile money services?

- **Do not quote**
- **Multiple answers possible**

Any other reason?

I don't have enough information about it	A	It is complicated	M
I Don't trust telecom companies	B	I don't have access to a mobile phone / no network coverage	N
I lost money to a mobile provider before	C	Prefer other ways of sending or receiving money	O
I can't afford the costs of Mobile Money	D	Does not meet my needs	P
I am not educated (I can't use it)	E	Do not have a sim card	Q
I don't have money to send or receive	F	Do not have a cell/mobile phone	R
My spouse does not allow me	G	I have stopped using mobile money	S
My religion does not allow me	H	I am not interested in mobile money	T
I don't have the required documents	I	It is very expensive	U
I have not thought about it	J	Other (specify) _____	X
There are no mobile money service providers in my area	K	DNK (<i>unique answer</i>)	Y
I don't have confidence in this process	L		

Ask L7 if the respondent uses (code 1 in L2a) mobile money services but does not own the account (code 2 in L2b). If not, Go to M1

L7. Why don't you own your own mobile money account?

- **Do not quote**
- **Multiple answers possible**

Any other reason?

I do not have time to open an account	A
I do not know how to open a Mobile Money account	B
I do not think it matters	C
The costs are high meanwhile there is little benefit	D
I do not have money to deposit in a Mobile Money account	E
Other (specify)	X
DNK (<i>single answer</i>)	Y

SECTION M:GENERAL

- M1.** *Ask to all*
 Do you think you need more information on all aspects of the management of the money we have covered in this interview?
- **Single Answer**

Yes	1	⇒ <i>Continue with M1a</i>
No	2	⇒ <i>Go to section N</i>

-
- M1a.** What type of information do you need?

- **Do not quote**
- **Multiply answers possible**

Any other information ?

How to budget	A
How to save	B
How to invest	C
How to obtain a loan	D
What are the financial products available	E
How to choose financial products	F
Advantages or disadvantages, the terms and conditions of financial products	G
How to use financial products	H
Other (specify)	X
Do not know (<i>single answer</i>)	Y

- M2.** Where do you go usually when you need financial advice?

- **Do not quote**
- **Multiply answers possible**

Any other place?

Bank or other financial professionals	A
Someone in your workplace or your employer	B
Elderly person in your community	C
Your spouse(s) or partner	D
Someone else in the family or friend	E
Someone else in your community	F
Other (specify)	X
Do not go anywhere for advice	Z

SECTION N: NEEDS CASES

Now I want to know from you the three different situations in which people usually spend money. In answering, think of all aspects in general

Do not ask question N1 for scenario 1

Needs cases /scenario	N1. When was the last time that you (read scenario). Was it...? <i>Do not read out the modalities</i> 1. In the past week 2. In the past month 3. In the past three months 4. In the past 12 months 5. More than a year ago 6. Cannot remember 7. Never <i>If code 5 to 7 move on to the next needs case. Or end of questionnaire</i>	N2. Remember the last time when you have (read the scenario). What did you do to pay for this expense? • Do not quote • Do not read out 1. Sell something 2. Used regular income 3. Use of personal savings 4. Borrowed 5. Requested financial assistance 6. Insurance claims 7. Other (specify) 8. Cannot remember 9. Did nothing <i>If code 4, go to N3. If not, go to N4</i>	N3. Remember the last time when you (read the scenario), from whom did you borrow the money that financed this expense? • Do not quote [REFER TO THE CODE TABLE BELOW]	N4. Remember again the last time you had (read the scenario), how much did you need to finance this expense? (in thousands of FCFA) REGISTER THE AMOUNT 98. Do not know / Refused	N5. In the past 12 months, how many times have you (read scenario)? RECORD NUMBER 98. Don't know / refused
1. Spent money on expensive things that you plan ahead to buy or pay for		_	_ _	_ _ _ _	_ _ _ _
2. Spent money to cope with the effects of expensive risks	_	_	_ _	_ _ _ _	_ _ _ _
3. Were unable to meet your weekly or monthly spending needs	_	_	_ _	_ _ _ _	

Ask question N6 if the respondent recently experienced the difficulty of scenario 3 ONLY in past year (codes 1 – 4 and 6) on N1.

N6 In the past 6 months, how many months were you unable to meet your weekly or monthly needs?

RECORD NUMBER|_|_|_|
98. Don't know / refused

Code List for N3 – Place used or source of funds				
01. Bank	04. Insurance company	07. Someone respectable in community	10. Family and friends	13. Do not Know
02. MFI	05. SACCOs (savings groups)	08 Employer/colleagues	11. Other [specify home]	98.
03. Post office savings (Giro account)	06 Informal money lender	09. Informal savings and credit groups (njangi)	12. Cannot remember	

01. Is the survey carried out using the Paper questionnaire (PAPI) or the computer based questionnaire (CAPI)?
1=PAPI 2.=CAPIo|_|_|

Some examples of expensive risk :cesarian, graviou accidents resulting to loss of life and property, destruction of one's home due to flood etc

THANK THE RESPONDENT AND CLOSE THE INTERVIEW