

SzW(UG) R5 (2018): Livelihood, Food Security and Financial Inclusion

INTERVIEWER:

Verify demographic information as it appears on the database:

- Name
- Age
- Gender
- Village [Enumeration Area]

Have you managed to reach the respondent?

1. YES > CONTINUE
2. NO >INTERVIEWER: ONLY TICK THIS OPTION AFTER EXHAUSTING ALL THE TRACING STRATEGIES AND AFTER OFFICIAL COMPLETION OF THE DATA COLLECTION PROCESS

Good Morning/Good Afternoon/Good Evening. My name isfrom Sauti Za Wananchi, a program run by an organization called Twaweza. In this round of Sauti za Wananchi, we want to ask you questions about livelihoods, access to food and financial matters in Uganda. The information we collect continues to be published in the media and is available to all Ugandans and other people in the world. Your name will however, not be published. We'll also share with you more information on where to access it. It is also going to be shared with other stakeholders and decision makers. Today's interview will last for about 15 to 20 minutes. Can we start today's interview?

1. YES > CONTINUE
2. NO >TERMINATE. RECORD REASON FOR REFUSAL

I WOULD LIKE TO TALK ABOUT YOUR HOUSEHOLD. BY HOUSEHOLD, WE MEAN PEOPLE EATING FROM THE SAME COOKING POT AND REPORTING TO ONE HOUSEHOLD HEAD WHERE YOU LIVE.

[Q1] In your opinion, what is the most serious problem facing Uganda today?

[DO NOT READ OUT; SINGE RESPONSE IN EACH CASE]

[Q2] How about your household, what would you say is the most serious problem facing your household today? **[DO NOT READ OUT; SINGLE RESPONSE IN EACH CASE]**

	[Q1] Most serious problem facing Uganda today [DO NOT READ OUT; SINGE RESPONSE]	[Q2] Most serious problem facing household today [DO NOT READ OUT; SINGLE RESPONSE]
1. Poor quality (lack of/high cost) of Health facilities/facility		

2. Poor quality (lack of) of infrastructure/transport system ie Roads; rails; bridges		
3. High cost of living/inflation		
4. Lack of employment/income opportunities		
5. Hunger/Drought		
6. Poor leadership		
7. Corruption		
8. Tribalism/Ethnic Tensions		
9. Crime		
10. Terrorism		
11. Poor/arbitrary implementation of the constitution		
12. Land issues and conflicts		
13. Poverty/Rich-Poor gap		
14. Lack (high cost/ unsafe) of water		
15. Poor quality (high cost) of Education: schools etc.		
16. Other (specify)		
17. None		
-888 Refused To Answer		
-999 Don't know		

Q3] What is the main source of income for the entire household?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Crop farming
 2. Livestock farming
 3. Fishing/fishery
 4. Formally employed (Gov't, NGO, private sector)
 5. Casual labor/employment
 6. Self-employed/business (non-agriculture related)
 7. Remittance
- 777 Other (specify)
 - 888 Refused To Answer
 - 999 Don't know

[Q4] Now I would like to ask you some questions about your food consumption in the last 3 (three) months. During the last 3 (THREE) MONTHS, was there a time when....

	1. YES	2. NO	-999 Don't know	-888 Refused To Answer
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a) You were worried you would run out of food because of lack of money or other resources?				
b) You had to skip a meal because there was not enough money or other resources to get food?				
c) You ate less than you thought you should because of lack of money or other resources?				
d) Your household ran out of food because of lack of money or other resources?				
e) You were hungry but did not eat because there was not enough money or other resources for food?				
f) You went without eating for a whole day because of lack of money or other resources?				

[Q5] How much money on average does the household require (spend/use) to run on a daily basis?

[DO NOT PROMPT; INDICATE FIGURE ONLY]

-999 Don't know

[Q6] Is the income obtained by the household enough to cater for the household needs on daily basis?

1. YES
2. NO

-888 Refused To Answer

-999 Don't know

[Q7] What happens when the amount to run the household on a daily basis is not enough?

[DO NOT READ OUT; SINGLE RESPONSE; PICK THAT WHICH HAPPENS FREQUENTLY]

- | | | | |
|----|--|-----|-----|
| 1. | Borrow money | >Q8 | |
| 2. | Obtain items on credit | >Q9 | |
| 3. | Cut some items to fit the amount available | >Q9 | >Q9 |
| 4. | Using savings | >Q9 | |
| 5. | Liquidating an asset | >Q9 | |
| 6. | Ask for help from family/ friends | >Q9 | |
| 7. | Income is always enough for the household | >Q9 | |

-777 Other (specify) >Q9

-888 Refused To Answer >Q9

-999 Don't know >Q9

[Q8] Where would you borrow money from?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Neighbour(s)
2. Family
3. Friends

4. Bank
 5. MFI-Micro-Finance Institution
 6. SACCOS
 7. Shop credit
 8. Saving groups/VSLAs
 9. Burial societies
 10. ROSCAs/ merry-go-rounds
 11. Informal Money lender
 12. Mobile money
 13. Employer
- 777 Other (specify)
-888 Refused To Answer
-999 Don't know

[Q9] When you do not have enough money to feed your family and meet other household needs, who would you seek help from?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Family
 2. Friends or neighbors
 3. Village leaders
 4. National government
 5. Religious organizations
 6. International organizations
 7. Ugandan NGOs
 8. Financial service providers
 9. Does not seek help from anyone
- 777 Other (specify)
-888 Refused To Answer
-999 Don't know

<p>[Q10]. I would like to know about the household tenure status of the main residence. Who owns this building?</p>	<p>1=Rented/ >>> Go to Q10a 2=Owner occupied/ >>> Skip to Q10b 3=Free-Employer provided >>> Skip to Q10b/ 4= Employer provided subsidized>>> Skip to Q10b =Free; family/relative provided >>> Skip to Q10b 5=Nomads >>> Skip to Q10b -777 Others specify -888 Don't know/ -999 Refused to answer</p>
<p>10a. in the last 12 months have you ever been behind on/ unable to paying rent for the dwelling?</p>	<p>1=Yes, couldn't pay rent/ 2= Yes, delayed paying rent/ 3=No/ -888 Refused to answer -999 Don't know/</p>
<p>10b. (ASK EVERYONE) Did you or your household previously own a residence/premise/building but lost it?/</p>	<p>1=Yes/ >>>Continue/ 2=No/ >>> Skip to Q11 -888 Refused to answer</p>

	-999 Don't know/
10c. What was the reason for losing residence/premise/building?/	1=Bank repossessed 2=Demolished due to government constructions/ restricted area 3=Burnt by fire 4= Due to natural disasters;- floods, earthquakes/ -777 Others specify/ -888 Refused to answer/ -999 Don't know/
10d. When did you lose your residence/building/premise?/	1=less than 1 year ago/ 2=1-2 years ago 3= More than 2 years ago
10e. Were you compensated for losing your residence/budiling/premises?/	1=Yes/ 2=No/ -888 Refused to answer/ -999 Don't know/

[Q11]. Now I am going to ask several questions about the your household status and the members of your household, please tell me if this has happened?/

a. Has it ever occurred for the household members who are attending school, had to drop out or stop going to school because school fees couldn't be paid or school supplies couldn't be provided?/	1=Yes/ >>> Go to 11b 2=No, never happened >>> Skip to Q11c 3= No, no children attending school in the household/ >>> Skip to Q11c -888 Refused to answer -999 Don't know/
b. When did this happen?/	1=less than 1 year ago/ 2=1-2 years ago 3= More than 2 years ago -888 refused to answer/ -999 Don't know/
c. Has there ever been any deaths occurred among the household members as a result of ability to pay for health care/seek health care?/	1=Yes/ >>> Go to 11b 2=No, never happened/ -888 Refused to answer/ -999 Don't know/
d. When did it happen?	1=less than 1 year ago/ 2=1-2 years ago 3= More than 2 years ago -888 refused to answer/ -999 Don't know/
e. Who is the main bread winner/provider of the household?/	1=Father of the household/ 2=Mother of the household/ 3=Grandmother of the household/ 4=Grandfather of the household/ -777 Others specify/ -888 Refused to answer/ -999 Don't know/
f. Has the main bread winner/provider of the	1=Yes/ >>> Continue/

household lost his job/source of income in the past 2 years?/	2=No/ >>> Skip to Q12/ -888 Refused to answer/ -999 Don't know/
g. What was the main reason for the bread winner to lose his job?/	1=Retrenchment from the company/office/ 2=Fired due to forged certificates/ 3= Fired due to corruption/ 4=Retired/ -777 Others specify/ -888 Refused to answer/ -999 Don't know/
h. Has the main bread winner/provider been able to find another job?/	1=Yes/ 2=No/ -888 Refused to answer/ -999 Don't know/

[Q12] If you were to receive 350,000 UGX from the government, how would you use it?

[DO NOT READ OUT; AMOUNTS SHOULD TOTAL UGX 350,000]

	UGX
1. Buy food	
2. Pay school fees	
3. Spend the Money on health	
4. Buy durable goods e.g. shoes and clothes	
5. Buy non-food items such as fuel and phone credits	
6. Save the money	
7. Give the money to other family members	
-777 Other (specify)	
-777 Other (specify)	
-777 Other (specify)	
-888 Refused To Answer	
-999 Don't know	

[Q13]. Right now, what would you do if you needed money in an emergency?/

1=Ask family and friends/

2=take out a loan/overdraft/

3=sell something/

3=draw on savings/

4=Reduce household expenses-nonfood related and use the money for emergency/

5= Reduce spending on food to use money for emergency

-777 Others specify/

-888 Refused to answer/

-999 Don't know/

[Q14] Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive

salaries or wages and remittances. **IF NO, REFUSED TO ANSWER OR DON'T KNOW FOR ALL OPTIONS LISTED, SKIP TO GQ17**

	1. YES- Self	2. Joint with another person/s	3. NO	-888 Refused To Answer	-999 Don't know
a) 1.A bank					
b) Credit institutions (i.e credit institutions like post bank, top finance bank, mercantile credit bank					
c) Microfinance deposit taking institutions (Eg. Finca, PRIDE Microfinance, EFC, UGAFODE)					
d) SACCOS					
e) Mobile money					

[Q15] What was the main reason for opening the account? **ASK FOR ALL TICK 1 OR 2 AT Q14**

[DO NOT READ OUT; SINGLE RESPONSE]

1. To receive government transfer/payment
2. To receive salary
3. To receive remittance
4. For saving/keeping money
5. To request a loan

-777 Other (specify)

-888 Refused To Answer

-999 Don't know

[Q16] How frequently do you interact/transact with your account? **ASK FOR ALL THAT TICK 1 OR 2 AT Q14**

[DO NOT READ OUT; SINGLE RESPONSE]

1. I have not transacted with it since I opened it
2. At least once a month
3. More than once a month
4. Once every three months

- 5. Once a year
- 6. I put money as and when I can
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

ASK ONLY THOSE WHO TICKED 3 (NO) IN Q14 OTHER GO TO Q18

[Q17] Please tell me why you, personally, DO NOT have an account with a?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

	A bank	Credit institutions (i.e credit institutions like post bank, top finance bank, mercantile credit bank	Microfinance deposit taking institutions (Eg. Finca, PRIDE Microfinance, EFC, UGAFODE)	SACCOs	Mobile money
1. I have no money/little money to put in					
2. I do not know how/process of opening an account					
3. The benefits/interest on deposit is small/low					
4. They are too far away/no bank in this area					
5. They are too expensive/many charges					
6. I don't have the necessary documentation to apply for an account					
7. I tried to open but refused					
8. I don't trust them					
9. Because of religious reasons					
10. Lengthy and bothersome process					
11. There other better and convenient option i.e. mobile money which I use					
12. I use someone else's account					
-777 Other (specify)					
-888 Refused To Answer					

[Q18] Have you ever borrowed money or taken a loan (money) in the past 1 year?

- 1. YES >Q19
- 2. NO >Q23

-888 Refused To Answer >Q23
-999 Don't know >Q23

[Q19] Are you still repaying the loan (s)?

1. YES, still repaying
 2. NO, finished repaying
- 888 Refused To Answer
-999 Don't know

[Q20] Where did you take the loan (s) from/borrow from?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Neighbour(s)
 2. Other family members/relatives
 3. Friends or non-related family members
 4. Bank
 5. MFI-Micro-Finance Institution
 6. SACCOS
 7. Shop credit
 8. Saving groups/VSLAs
 9. Burial societies
 10. ROSCAs/ merry-go-rounds
 11. Informal Money lender
 12. Mobile money
 13. Employer
- 777 Other (specify)
-888 Refused To Answer
-999 Don't know

[Q21] What was the loan for? **INTERVIEWER: IF MORE THAN ONE LOAN, FOCUS ON THE MOST RECENT LOAN**

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Housing loan/mortgage
 2. Business loan
 3. Training/education loan
 4. Vehicle loan
 5. Medical loan
 6. To pay for daily household expenses
 7. To pay off other debt/s
 8. To buy household items/appliances i.e. sofa; TV; fridge; TV
- 777 Other (specify)
-888 Refused To Answer

IF HAS NOT TICK 4 IN Q20 [BANK IS NOT SELECTED]ASK:-

[GQ22] What is the main reason for borrowing money from another source other than the bank?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Being able to borrow small amount
 2. No need for security or guarantees
 3. Available locally
 4. Can make payments in small amount
 5. Payment and application is not cumbersome/lengthy
 6. Are flexible in payment
 7. I know the lender
 8. Low interest rate on loans
- 777 Others (specify)
-888 Refused To Answer

LET US NOW DISCUSS ABOUT OTHER FINANCIAL PRODUCTS AND SERVICES

[Q23] Are you using/do you have any of these other forms of financial products?

[READ OUT; SINGLE RESPONSE IN EACH CASE] IF NO, DON'T KNOW OR REFUSED TO ANSWER FOR ALL OPTIONS LISTED SKIP TO GQ25

	1. YES	2. NO	3. Not aware of product/service	-888 Refused To Answer
a) Debit (ATM) Card				
b) Credit card				
c) Insurance				
d) Mobile money				
e) Shares/stocks				
f) Pension scheme (including NSSF)				

ASK IF C IS TICKED IN Q23_

[Q24] What type of insurance do you have?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Life insurance
 2. Health insurance
 3. Car insurance
 4. Building/property insurance
 5. Household items insurance
- 777 Others specify
-888 Refused To Answer
-999 Don't know

ASK IF D IS TICKED IN Q23

[Q25] You said you have a mobile money product, please tell me, who is your mobile money provider?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

- 1=MTN Mobile Money
2=Airtel Money

- 3=M-Sente
- 4=Ezee Money
- 5=Africell money
- 6= Safaricom M-PESA
- 777 Others specify
- 888 Refused To Answer

ASK IF D IS TICKED IN Q23

[Q26] What services do you mainly use your mobile money for?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Sending and receiving money
2. Paying utility bills like electricity bill
3. Saving/keeping money
4. Receiving payments/ wages
5. Borrowing money

- 777 Other (specify)
- 888 Refused To Answer

ASK IF D IS TICKED IN Q23

[Q26a] Are you aware of the recent changes in mobile money tax by government?

Yes	If yes what changes are you aware of?
No >>>GO TO Q27	

[Q26b] To what extent to you agree with this action?

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
5	4	3	2	1

[Q26c] Looking at this year since the introduction of the mobile money tax, please tell me, have your transactions with mobile money increased, remained the same or reduce? [SINGLE RESPONSE]

[Q26d] Please tell me why you say so?

Transactions	Why?
1. Increase transactions	
2. Remained the same	
3. Reduced transactions	

ASK IF Q27b_3 (Reduced transactions)

[Q26e] You have said that your mobile money transactions have reduced since the introduction of the new taxes, please tell me more about your monetary transactions? Which other means do you use to carry out monetary transactions besides mobile money?

--

[Q27] Have you ever borrowed money or airtime from the following:

[READ OUT; SINGLE RESPONSE IN EACH CASE]. IF NO, REFUSED TO ANSWER OR DON'T KNOW FOR ALL OPTIONS LISTED SKIP TO GQ30

	1. YES	2. NO	-888 Refused To Answer	-999 Don't know
Mo Kash				
Wewole				
Beerako				
Wetaase				
MTN extra				

ASK IF ANY OR ALL THE OPTIONS AT Q27=1. ASK FOR THOSE THAT APPLY

[Q28] How frequently do you take such a loan?

[DO NOT READ OUT; SINGLE RESPONSE IN EACH CASE]

	1. At least once a month	2. Less than once a month	3. Borrowed once	4. Occasionally	-666 Not Applicable	-888 Refused To Answer	-999 Don't know
Mo Kash							
Wewoole							
Berrako							
Wetaase							
MTN extra							

ASK ONLY IF OPTIONS 1 AND 2 AT Q29=1. ASK FOR THOSE THAT APPLY

[Q29] Please tell me if the following statements are true or false

[READ OUT; SINGLE RESPONSE IN EACH CASE]

	1. True	2. False	-888 Refused To Answer

You borrow money from other sources to repay your mobile money loan so that you can access a bigger loan			
Over time, you have accumulated a bigger loan on mobile money			
You are aware of the interest rates that are charged on mobile money loan			

[Q30] ASK ONLY IF Q23d= 1: Which of the following statements best represent your opinion about mobile money services/ products that you use? -

[READ OUT; SINGLE RESPONSES]

1. Too cheap you even doubt the quality of the services/product
2. Too expensive in relation to the quality of service they give (not value for money)
3. The price is just right for the service provided

LASTLY, I WOULD LIKE TO ASK YOU QUESTIONS ON SOME GENERAL ISSUES IN UGANDA:

[Q31] In general, are you satisfied or dissatisfied with the direction Uganda is headed in the following areas... **[READ OUT ASPECT. If SATISFIED; ASK: is that completely satisfied or somewhat satisfied? If DISSATISFIED; ASK: is that somewhat dissatisfied or completely dissatisfied]**

	Satisfied		Neither satisfied nor dissatisfied	Dissatisfied		Non-response	
	1. Completely satisfied	2. Somewhat satisfied		4. Somewhat dissatisfied	5. Completely dissatisfied	- 888 Refused To Answer	- 999 Don't know
Managing the Ugandan economy, including the cost of living and commodity prices							
Fighting corruption in government							
Improving security in the country							
Creating income/job opportunities							

[Q32] Finally, before we close, please confirm the number we can use to send you
airtime/credit as a token for our appreciation for your participation