

SzW R12 – Poverty and Financial Inclusion

In this call round, we are going to discuss about issues of poverty and financial inclusion. I would also like to remind you that the survey is conducted by Ipsos on behalf of Twaweza and the answers you provide will remain confidential./ **Katika awamu hii ya mahojiano, tutaenda kuzungumza kuhusu masuala ya umasikini na ushirikishwaji wa kifedha. Pia ningependa kukukumbusha kuwa utafiti huu unafanywa na Ipsos kwa niaba ya Twaweza na majibu unayotoa yatakuwa na usirir**

1. How many people currently live in this household?/ **Je, ni watu wangapi wananishi katika kaya hii kwa sasa?**

Total Number of people/ Jumla ya idadi ya watu	
Adults/ Watu wazima (18+)	
Children/ Watoto (5-17)	
Toddlers/ Watoto wadogo (4 and below)/ (Miaka 4 na kushuka)	

2. What is the main source of income for the entire household?/ **Je, ni nini chanzo kikuu cha kipato kwa kaya nzima?**

1=Agriculture (crops, livestock, fishery) related/ **Ukulima (mazao, wanyama, uvuvi)**
2=formally employed (Gov't, NGO, private sector)/ **Ajira rasmi (serikali, NGO, sekta binafsi)**
3=Casual labor/employment / **Vibarua**
4=self-employed/business (non-agriculture related)/ **Kujijaji (sio kilimo)**
5= Remittance/ **Upelekaji wa Fedha**
-777 Others specify/ **Nyingine fafaua**
-888 Refused to answer/ **Amekataa kujibu**
-999 Don't know/ **Sijui**

3. How much money on average does the household require to run on a daily basis?/ **Je, ni kiasi gani cha fedha kwa wastani ambacho kaya inahitaji kwa matumizi ya kila siku?**

4. Is the income obtained by the household enough to cater for the household needs on daily basis?/ **Je, kiasi cha kipato kinachopatikana kinatosha kutimiza mahitaji ya kaya kwa siku?**

1=Yes/ **Ndiyo**
2=No/ **Hapana**
-888 Refused to answer/ **Amekataa kujibu**
-999 Don't know/ **Sijui**

5. What happens when the amount to run the household on a daily basis is not enough?/ **Je, ni nini kinafanyika endapo kiasi cha fedha kwa ajili ya mahitaji ya kila siku hakitoshelezi?**

1=Borrow money / **Tunakopa>>> Continue/ Endelea**
2=Obtain items on credit/ **Kupata vitu kwa mkopo >>> Go to Q6/ Nenda swali la Q6**
3=Cut some items to fit the amount available/ **Kuondoa baadhi ya mahitaji ili kiasi kitosheleze>>> Go to Q6/ Nenda swali la Q6**
-777 Others specify/ **Nyingine fafaua**
-888 Refused to answer/ **Amekataa kujibu**
-999 Don't know/ **Sijui**

- 5a. Where would you borrow money from?/ **Je, ungeazima pesa wapi?**

- 1=Neighbour/ **Jirani**
- 2=Bank/ **Benki**
- 3=MFI/ **Taasisi za kukopesha fedha**
- 4=Saccos
- 5=An informal saving's club/ **Kikundi cha akiba**
- 777 Others specify/ **Nyingine fafanua**
- 888 Refused to answer/ **Amekataa kujibu**
- 999 Don't know/ **Sijui**

6. How many meals, including breakfast are taken by your household on a typical day?/ **Je, ni milo mingapi ukijumuisha na kifungua kinywa wanakula wanakaya kwa siku ya kawaida?**

- 1=1 meal/**mlo**
- 2=2 meals/ **milo**
- 3= 3 meals/ **milo**
- 4= 4 meals/ **milo**
- 777 Others specify/ **Nyingine fafanua**
- 888 Refused to answer/ **Amekataa kujibu**
- 999 Don't know/ **Sijui**

7. In the past 7 days, did you worry that your household would not have enough to eat?/ **Katika siku 7 zilizopita, je ulikuwa na wasi wasi kuwa kaya yako haitakuwa na kiasi cha chakula cha kutosha?**

- 1=Yes/ **Ndiyo**
- 2=No/ **Hapana**
- 888 Refused to answer/ **Amekataa kujibu**
- 999 Don't know/ **Sijui**

8. In the last 12 months, have you been faced with a situation when the household did not have enough food to feed the household members?/ **Katika miezi 12 iliyopita, je umewahi kutokewa na hali kuwa kaya haikuwa na chakula cha kutosha kuweza kuwalisha wanakaya wote?**

- 1=Yes/ **Ndiyo>>> Go to Q9/ Nenda swali la Q9**
- 2=No/ **Hapana>>>Skip to Q10/ Ruka hadi swali la Q10**
- 888 Refused to answer/ **Amekataa kujibu**
- 999 Don't know/ **Sijui**

9. In how many months in a year did this happen?/ **Je, ni mara ngapi katika mwaka hii imetokea?**

- 1=1-2 months/ **miezi**
- 2=3-4 months/ **miezi**
- 3=5-6 months/ **miezi**
- 4=6+ months/ **miezi**

10. In the last 6 months, has any of the household members gone to bed hungry because they could not get something to eat?/ **Katika miezi sita iliyopita, Je imewahi kutokea kuwa wanakaya walilala na njaa kwa sababu hawakuweza kupata chakula?**

- 1=Yes/ **Ndiyo**
- 2=No/ **Hapana**
- 888 Refused to answer/ **Amekataa kujibu**
- 999 Don't know/ **Sijui**

<p>11. I would like to know about the household tenure status of the main residence. Who owns this building?<i>Sasa ningependa kujua kuhusu umiliki wa makazi makuu, Je, ni nani anamiliki jingo hili?</i></p>	<p>1=Rented/ <i>Amepanga</i>>>> Go to Q11a/ <i>Nenda swali la Q11a</i> 2=Owner occupied/<i>Anamiliki mwenyewe</i> >>> Skip to Q12/ <i>Ruka hadi swali la Q12</i> 3=Free-Employer provided/ <i>Bure-Amepewa na mwajiri bure</i> >>> Skip to Q12/ <i>Ruka hadi swali la Q12</i> 4= Employer provided subsidized>>> Skip to Q12/ <i>Amepewa na mwajiri kwa makato madogo</i> >>> <i>Ruka hadi swali la Q12</i> =Free; family/relative provided/ <i>Bure; amepewa na mwanafamilia/ndugu</i> >>> Skip to Q16 / <i>Ruka hadi swali la Q12</i> 5=Nomads/ <i>Makazi ya muda/ wanahamama</i> >>> Skip to Q12/ <i>Ruka hadi swali la Q12</i> -777 Others specify/ <i>Nyingine fafana</i> -888 Don't know/ <i>Sijui</i> -999 Refused to answer/ <i>Amekataa kujibu</i></p>
<p>11a. in the last 12 months have you ever been behind on/ unable to paying rent for the dwelling?<i>Katika miezi 12 iliyopita, Je umewahi kushindwa au kuchelewa kulipa kodi kwa ajili ya makazi?</i></p>	<p>1=Yes, couldn't pay rent/ <i>Ndiyo, nilishindwa kulipa kodi</i> 2= Yes, delayed paying rent/ <i>Ndiyo, nilichelewa kulipa kodi</i> 3=No/ <i>Hapana</i> -888 Refused to answer/ <i>Amekataa kujibu</i> -999 Don't know/ <i>Sijui</i></p>

12. 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?/ *Sasa naenda kukuuliza baadhi ya maswali kuhusu hali ya kaya yako wakiwemo wanakaya, Tafadhali niambie kama hii imetokea.*

<p>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?<i>je imewahi kutokea kwa wanakaya wanaoenda shule kuacha shule kabisa au kuacha kwenda shule kwa sababu ada ilishindikana kulipwa or mahitaji ya shule yalishindwa kutolewa?</i></p>	<p>1=Yes/ <i>Ndiyo</i> >>> Go to 12b>>> <i>Nenda swali la Q12b</i> 2=No, never happened/ <i>Hapana, haijawahi kutokea</i>>>> Skip to Q12c? <i>Ruka hadi swali la Q12c</i> 3= No, no children attending school in the household/ <i>Hapana, hakuna watoto wanaoenda shule katika kaya</i>>>> Skip to Q12c/ <i>Ruka hadi swali la Q12c</i> -888 Refused to answer/ <i>Amekataa kujibu</i> -999 Don't know/ <i>Sijui</i></p>
<p>b. When did this happen?<i>Je ilitokea lini?</i></p>	<p>1=0-6 months ago/ <i>miezi iliyopita</i> 2=7-12 months ago/ <i>miezi iliyopita</i> 3=1-2 years ago/ <i>miaka iliyopita</i> 4=3-5 years ago/ <i>miaka iliyopita</i> 5=5+ years ago/ <i>miaka iliyopita</i> -777 Others specify/ <i>Nyingine fafana</i> -888 refused to answer/ <i>amekataa kujibu</i> -999 Don't know/ <i>sijui</i></p>

<p>c. Has there ever been any deaths occurred among the household members as a result of maternity/during delivery?/Je, kumewahi kutokea kifo kati ya wanakaya kilichosababishwa na uzazi?</p>	<p>1=Yes, mother died/ Ndiyo, mama alikufa>>>Go to Q12d/ Nenda swali la Q12d 2=Yes, child died/ Ndiyo, mtoto alikufa>>>Go to Q12d/ Nenda swali la Q12d 3=Yes, mother and child died/ Ndiyo, mtoto na mama walikufa>>>Go to Q12d/ Nenda swali la Q12d 4=No/Hapana>>> Skip to Q13/Ruka hadi swali la Q13 -888 Refused to answer/ Amekataa kujibu -999 Don't know/ Sijui</p>
<p>d. When did it happen?</p>	<p>1=0-6 months ago/ miezi iliyopita 2=7-12 months ago/ miezi iliyopita 3=1-2 years ago/ miaka iliyopita 4=3-5 years ago/ miaka iliyopita 5=5+ years ago/ miaka iliyopita -777 Others specify/ Nyingine fafana -888 refused to answer/ amekataa kujibu -999 Don't know/ sijui</p>

13. Imagine you do not have enough money to feed your family and run your household, do you feel that somebody should be responsible for helping you or it is your own responsibility?/ Fikiri kuwa hauna fedha za kutosha ili kuweza kulisha familia yako na kuendesha kaya, je unahisi kwamba mtu awe na majukumu ya kukusaidia au ni jukumu lako mwenyewe?

- 1=Yes, someone should help me/ Ndiyo, mtu anisaidie >>> Go to Q14/ Nenda swali la Q14
2=No, this is my own responsibility/ Hapana, ni jukumu langu mwenyewe >>> Skip to Q15/ Ruka hadi swali la Q15
-888 Refused to answer/ Amekataa kujibu
-999 Don't know/ Sijui

14. Whom do you think should help you?/ Je, unafikiri ni nani anatakiwa kukusaidia?

- 1=Family/ Familia
2=Friends or neighbors/ Marafiki au majirani
3=Village leaders/ Viongozi wa kijiji
4=National government/ Serikali kuu
5=Religious organizations/ Mashirika ya dini
6=International organizations/ Mashirika ya kimataifa
7=Tanzanian NGO's/ Mashirika yasiyo ya kiserikali ya kitanzania
-777 Others specify/ Nyingine fafana
-888 Refused to answer/ Amekataa kujibu
-999 Don't know/ Sijui

15. If you were to receive 10,000 Tshs from the government, how would you use it?/ Endapo ungepokea kiasi cha shilling elfu kumi kutoka serikalini, Je, ungeitumiaje?

- 1=Buy food/ Kununua chakula
2=Pay schoolfees/ Kulipia karo za shule
3=Spend the Money on health/ Kutumia pesa kwa ajili ya afya

- 4=Buy durable goods eg shoes and clothes/ **Kununua bidhaa ambazo zinakaa muda mrefu mfano viatu na nguo**
- 5=Buy non-food items such as fuel and phone credits/ **Kununua vitu ambavyo sio vyakula mfano mafuta au muda wa maongezi**
- 6=Save the money/ **Kuiweka akiba**
- 7=Give the money to other family members/ **Kugawa fedha kwa wanafamilia wengine**
- 777 Others specify/**Nyingine fafanua**
- 888 Refused to answer/**Amekataa kujibu**
- 999 Don't know/ **Sijui**

16. Over the past 12 months, did you or your household benefit from any of the following programs?/
Katika miezi 12 iliyopita, je ni wewe au kaya yako mmefaidika na mradi wowote kati ya ifuatayo

	1=Yes/ Ndiyo 2=No/ Hapana 3= Not applicable (program not at our area/not eligible)/ (Mradi haupo katika eneo langu) -888 Refused to answer/ Amekataa kujibu -999 Don't know/ Sijui
1. School uniforms, health cards, food, etc. provided by the Most Vulnerable Children (MVC) Program/ Sare za shule, kadi za afya, chakula nakadhalika zinazotolewa na mradi wa watoto waoishi kwenye mazingira hatarishi	
2. Free or cheap grains provided by village leader and the National Food Reserve Agency (NFRA)/ Nafaka za bure au kwa bei nafuu zinazotolewa na viongozi wa kijiji na Wakala wa taifa wa kuhifadhi chakula	
3. Meals at school provided by the Food for Education Program/ Milo ya mashuleni inayotolewa na Mradi wa chakula kwa elimu	
4. Public works provided by the Tanzania Social Action Fund (TASAF)/ Kazi za umma zinazotolewa na TASAF	
5. Conditional cash transfers provided by TASAF/ Fedha zinazotolewa kwa muda na TASAF	
6. Vouchers for fertilizer/seeds provided by the National Agricultural Input Voucher Scheme (NAIVS)/ Vocha za mbolea/mbegu zinazotolewa na NAIVS	
7. Payments from the National Social Security Fund (NSSF)/ Mafao kutoka NSSF	
8. Payments from the Public Service Pension Fund (PSPF)/ Mafao kutoka PSPF	

16a. those who mentioned TASAF in Q16 (code 5), how do you receive the TASAF transfer/ **Kwa wale waliochagua code 5 (TASAF) katika swali la Q16, Je unapokea kwa namna gani gawio la TASAF?**

- 1=through my bank account/ **Kupitia akaunti yangu ya benki**
- 2=Through Mobile money/ **Kupitia huduma za fedha kwa simu za mkononi**
- 3=Cash in person at designated offices/ **Kupewa mwenyewe katika ofisi zao**

4=Cash official bring to the house/ **Mhusika wa ofisi kuniletea nyumbani**
 777 Others specify/ **NYingine fafanua**
 -888 Refused to answer/ **Amekataa kujibu**
 -999 Don't know/ **Sijui**

17. If there a program to transfer money, whom would you trust most to manage a program that transfers money to households?/ **Enfapo kungekuwa na mradi wa kugawa fedha, Je, ni nani ungemwamini sana kuweza kusimamia mradi wa kugawa fedha kwa kaya?**

1=The government/ **Serikali**
 2=Political parties/ **Vyama vya siasa**
 3=Tanzania Social Action Fund (TASAF)/ **TASAF**
 4=International Organizations/ **Mashirika ya kimataifa**
 5=Tanzanian NGO's/ **Mashirika ya kitanzania yasiyo ya serikali**
 -777 Others specify/ **Nyingine fafanua**
 -888 Refused to answer/ **Amekataa kujibu**
 -999 Don't know/ **Sijui**

18. 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. / **Je, ni wewe au pamoja na mtu mwingine, mna akaunti kati ya sehemu zifuatazo kwa sasa? Akaunti inaweza kutumika kuweka akiba, kufanya au kupokea malipo, kupokea mshahara na upelekaji wa fedha**

	1=Yes/ Ndiyo 2=No (Skip to Q19)/ Hapana (Ruka hadi swali la Q19) -888 Refused to answer/ Amekataa kujibu -999 Don't know/ Sijui
1.A bank/ Benki	
2.Micro Finance Institution (MFI) (NOTE: Institutions that provide small loans Eg. Finca, BRAC, PRIDE & SEDA) / Taasisi ndogo ndogo za kukopesha fedha mfano Finca, Brac, Pride na SEDA	
3.SACCO's/ SACCO	
4.The post office / Post Bank/ Benki ya Posta	

18a. what was the main reasons for you to open the account in (mentioned response in Q18)/ **Je, ni ipi sababu ya wewe kufungua akaunti katika (sehemu iliyotajwa katika swali Q18)**

1=To receive government transfer/payment/ **Kupokea malipo kutoka serikalini**
 2=To receive salary/ **KUpokea mshahara**
 3=To receive remittance/ **Kupokea fedha**
 4=For saving/keeping money/ **Kuweka akiba**
 5=To request a loan / **Kuomba mkopo**
 -777 Other specify/ **Nyingine fafanua**
 -888 Refused to answer/ **Amekataa kujibu**
 -999 Don't know/ **Sijui**

18b. How frequent do you interact/transact with your account (mentioned above)/ Je, ni kwa kiasi gani unatumia akaunti yako (iliyotajwa juu)?

1=I never transact with it since I open/ Sijawahi kuitumia tangi niifungue

2=At least once a month/ Angalau mara moja kwa mwezi

3=More than once a month/ Zaidi ya mara moja kwa mwezi

4=Less than once a month/ Chini ya mara moja kwa mwezi

5=I put money as and when I can/ Naweka fedha nikiweza

6=Less than 12 months/ Chini ya miezi 12

-777 Others specify/ Nyingine fafaua

-888 Refused to answer/ Amekataa kujibu

-999 Don't know/ Sijui

19. ONLY ASK THOSE WHO DON'T HAVE BANK, MFI, SACCO & POST OFFICE ACCOUNTS.

Please tell me why you, personally, DO NOT have an account at a bank, MFI, SACCO's & Post office(No read out)/ Waulize wale tu ambao hawana akaunti. Tafadhali niambie kwanini wewe binafsi hauna akaunti benki, MFI, SACCO au benki ya posta

	-888 Refused to answer/ Amekataa kujibu -999 Don't know/ Sijui
I have no money/little money to put in/ Sina fedha za kuweka	
I do not know how/process of opening an account/ Sifahamu taratibu za kufungua akaunti	
The benefits/interest on deposit is small/low/ Faida ya kuweka ni ndogo	
They are too far away/no bank in this area/ Benki zipo mbali/ hakuna benki eneo hili	
They are too expensive/many charges/ NI gharama kubwa/ gharama kubwa za uendeshaji	
You don't have the necessary documentation to apply for an account / Sina makaratasi husika ya kuomba kufungua akaunti	
I tried to open but refused/ Nimejaribu kufungua lakini wamekataa	
You don't trust them / Sina imani nao	
Because of religious reasons / Kwa sababu ya sababu za kidini	
Lengthy and bothersome process/ Taratibu ndefu na zinazoboa	
There other better and convenient option ie mobile money which I use/ Kuna chaguo bora zaidi kama huduma za fedha kwa simu za mikononi	
Uses someone else account/ Natumia akaunti ya mtu mwingine	
Other (specify)/ Nyingine fafaua	-777
Refused to answer/ Amekataa kujibu	-888
Don't know/ Sijui	-999

20. Have you/your household member ever borrowed money or taken a loan (cash/money)?/Je, wewe au mwanakaya mwingine amewahi kuazima fedha au kuchukua mkopo?

1=Yes/ Ndiyo

2=No/ Hapana>>>> skip to Q22/ Ruka hadi swali la Q22

-888 Refused to answer/ Amekataa kujibu

-999 Don't know/ Sijui

21. If Yes in Q20, Where did you take the loan from/borrow from?/ Kama ndiyo katika swali la Q20. Je, uliazima wapi fedha/ kuchukua mkopo?

1=Bank/ Benki

2=other family members/relatives/ Ndugu wengine

3=Friends or non-related family members/ Marafiki sio ndugu

3=employers/ Mwajiri

4=money lender/ Wakopeshaji

5=Informal saving group/ Kikundi cha kuweka akiba

6=MFI/ Taasisi ndogo ndogo za kukopesha

7=SACCO/ SACCO

-777 Others specify/ Nyingine fafaua

-888 Refused to answer/ Amekataa kujibu

-999 Don't know/ Sijui

21a. what was the loan for?/ Je, mkopo ulikuwa kwa ajili ya nini?

1=housing loan/mortgage/ Mkopo wa nyumba

2=business loan/ Mkopo wa biashara

3=training/education loan/ Mkopo kwa ajili ya kujiendeleza kielimu

3=vehicle loan/ Mkopo wa ajili ya gari

4=medical loan/ Mkopo kwa ajili ya huduma ya afya

5=to pay daily household expenses/ Kulipia matumizi ya kila siku

6=pay off other debt/s/ Kulipia madeni mengine

7=to buy household items/appliances ie sofa; TV; fridge; TV/ Kununulia vifaa vingine vya nyumbani mfano sofa, runinga, jokofu

-777 Others specify/ Nyingine fafaua

-888 Refused to answer/ Amekataa kujibu

-999 Don't know/ Sijui

21b. If they borrowed from any other source than the bank at Q21; which reasons led to this choice?/ Kama wamechukua mkopo kwenye chanzo kingine chochote isipokuwa benki, Je, ni sababu zipi zilikupelekea kufanya uamuzi huo?

1=being able to borrow small amount/ Naweza kukopa kiasi kidogo

2=No need for security or guarantees/ Hakuna haja ya ulinzi

3=Available locally/ Inapatikana maeneo niliyopo

3=Can pay in small amount/ Naweza kufanya marejesho kwa kiasi kidogo kidogo

4=payment and application is not cumbersome/lengthy/ Kufanya malipo na maombi haisumbui

5=Are flexible in payment/ wana urahisi wa kifanya malipo

6=I know the lender/ Namfahamu mkopeshaji

7=Interest of loan is low/ Riba ya mkopo ni ndogo

-777 Others specify/ Nyingine fafaua

-888 Refused to answer/ Amekataa kujibu

22. Let now discuss about other financial products and services. Are you using/do you have any of these other forms of financial products?/ Sasa ningependa kuzungumzia kuhusu bidhaa na huduma nyingine za kifedha. Je unatumia aina zozote zifuatazo za bidhaa za kifedha?

	1. Yes/ Ndiyo 2. No/ Hapana 3. Don't know it/ Sijui -888 Refused to answer/ Amekataa kujibu -999 Don't know/ Sijui
1.Credit card/ Kadi ya malipo baada ya kutumia	
2.Debit Card/ Kadi ya malipo baada ya kutumia	
3.Insurance/ Bima	
4.Mobile money/ Huduma za kifedha kwa njia ya simu za mkononi	
5. Shares/stocks/ Hisa	
6. Pension scheme/ Mpango wa pensheni	
Others specify/ Nyingine fafanua	-777

23. Those who mentioned insurance in Q22. What type of insurance do you have??Waliotaja bima katika swali la Q22. Je, una bima ya aina gani?

- 1=Life insurance/ Bima ya maisha
- 2=Health insurance/ Bima ya afya
- 3=Car insurance/ Bima ya gari
- 3=building/property insurance/ Bima ya makazi/jengo
- 4=household items insurance/ Bima ya samani
- 777 Others specify/ Nyingine fafanua
- 888 Refused to answer/ Amekataa kujibu
- 999 Don't know/ Sijui

24. Those who mentioned mobile money in Q22. You said you have a mobile money, please tell me who your mobile money provider is/ Wale waliosema mobile money katika swali la Q22. Umesema kuwa una huduma ya fedha kwa simu za mkononi, Tafadhali niambie ni mtandao gani unatumia?

- 1=Airtel money
- 2=M-pesa
- 3=Tigo-Pesa
- 3=Ezy-money
- 777 Others specify/ Nyingine fafanua
- 888 Refused to answer/ Amekataa kujibu
- 999 Don't know/ Sijui

24a. what services do you mainly use your mobile money for? Multiple response possible/ Je, ni huduma gani unatumia kupitia huduma za kifedha kwa simu ya mkonono?

- 1=Sending and receiving money/ Kupokea na kutuma pesa
- 2=Paying utilities bill like TANESCO/DAWASCO/ KUlipia huduma mfano TANESCO/ DAWASCO
- 3=saving/keep money/ Kuweka akiba
- 777 Others specify/ Nyingine fafanua
- 888 Refused to answer/ Amekataa kujibu
- 999 Don't know/ Sijui

24b. Thinking of your M-mobile services/product you are using, overall how satisfied are in using it?/Ukifikiria kuhusu huduma za kifedha za simu za mkononi unazotumia, je ni kwa kiasi gani unaridhishwa nazo?

1=satisfied/ Naridhika

2=neither nor / Naridhika au siridhiki

3=unsatisfied/ Siridhiki

24c. Why do you say so?/ Kwa nini unasema hivyo

24d. Now let talk specific about cost? Would you say the mobile money services/product you use are/ Sasa tuongee kuhusu gharama, Je unaweza sema bidhaa au huduma za fedha kwa njia ya simu za mikononi ni?

1. Too cheap you even doubt the quality of the services/product/ Ni bei nafuu sana ambapo inakufanya uwe na wasi wasi na ubora wa huduma/bidhaa
2. Too expensive in relation to the quality of service they give (not value for money)/ Ina gharama sana ukilinganisha na ubora wa huduma inayotolewa
3. The price is just right for the service provided/ Gharama yake ni sawa ukilinganisha na huduma inayotolewa

In closing our discussion I just have 2 final things I would like to ask?/ Sasa ningependa kukuuliza maswali machache kabla ya kufunga mahojiano

25. Right now, what would you do if you needed money in an emergency?/ Kwa sasa, ungefanya nini endapo ungehitaji fedha kwa dharura?

1=Ask family and friends/ Kuwauliza ndugu au marafiki

2=take out a loan/overdraft/ Kuchukua mkopo

3=sell something/ Kuuza kitu

3=draw on savings/ Kuchukua kutoka kwenye akiba

4=Reduce household expenses-nonfood related and use the money for emergency/ Kupunguza gharama za matumizi ya kaya na kutumia fedha kwa dharura

5= Reduce spending on food to use money for emergency/ Kupunguza matumizi wa ajili ya chakula na kutumia fedha kwa ajili ya dharura

-777 Others specify/ Nyingine fafaua

-888 Refused to answer/ Amekataa

-999 Don't know/Sijui

26. If you reflect on your day to day life since the new government (under the leadership of Magufuli) started operating, do you feel that your living conditions have gotten better, worse or remained the same?/ Kama ukivuta taswira ya maisha yako ya kila siku chini ya uongozi wa Magufuli umeanza kufanya kazi, Je, unahisi kuwa hali yako ya kimaisha imeboreka, imezorota au imebaki vile vile?

1=Better/ Imeboreka >>> Go to Q26A/ Nenda swali la Q26A

2=Worse/ Imezorota >>> Go to Q26B/ Nenda swali la Q26.b

3=Remained the same/ Imebaki vile vile

26a. If code 1 at Q26. Why do you say so?/ Kama code 1 katika swali la Q26. Kwa nini unasema hivyo?

26b. If code 2 at Q26. Why do you say so?/ Kama code 2 katika swali la Q26. Kwanini unasema hivyo?

**THANK THE RESPONDENT AND CLOSE THE INTERVIEW/ MSHUKURU MHOJIWA NA FUNGA
MAHOJIANO**