

Digital Credit Survey FSDK & CGAP

Questionnaire for Boost Sample

Introduction

Hello, I am [Name] and I am calling from Ipsos. We are conducting a survey to help improve products and services that you can access through your mobile phone. Your answers are very important for understanding how you use your phone, what your experience is like with certain services on your phone such as financial services, and how those services could be better. The survey will only take about 10-15 minutes of your time, and your answers are completely confidential. Your answers are very important for helping service providers improve the services they offer, and you'll receive an incentive [airtime] for your time at the end of the survey. May I proceed?

Yes	1	
No	2	Thank and close

INTERVIEWER: Has the respondent asked where we obtained their number from?

Yes	1
No	2

If [1], provide the below explanation, otherwise proceed with the interview

Financial Sector Deepening in Kenya (FSD Kenya) obtained your number from [insert provider from the database source] in order to carry out this survey. This survey is however completely anonymous and is aimed at improving products that you and other Kenyans access through your mobile phone. Your responses are completely confidential and will not be shared with anyone including the provider. May I proceed?

What language do you prefer for completing the survey?

English	1.
Kiswahili	2.
Kalenjin	3.
Kamba	4.
Kikuyu	5.
Kisii	6.
Luhya	7.
Luo	8.
Meru	9.
Somali	10.
Other (<i>Specify</i>)	11.

Section A: Warm up questions

A1. In what county do you live? [Select County from the list below]

No.	County
1.	Baringo
2.	Bomet
3.	Bungoma
4.	Busia
5.	Elgeyo Marakwet
6.	Embu
7.	Garissa
8.	Homa Bay
9.	Isiolo
10.	Kajiado
11.	Kakamega
12.	Kericho
13.	Kiambu
14.	Kilifi
15.	Kirinyaga
16.	Kisii
17.	Kisumu
18.	Kitui
19.	Kwale
20.	Laikipia
21.	Lamu
22.	Machakos
23.	Makueni
24.	Mandera
25.	Marsabit
26.	Meru
27.	Migori
28.	Mombasa
29.	Murang'a
30.	Nairobi
31.	Nakuru
32.	Nandi
33.	Narok
34.	Nyamira
35.	Nyandarua
36.	Nyeri
37.	Samburu
38.	Siaya
39.	Taita Taveta
40.	Tana River
41.	Tharaka Nithi

42.	Trans Nzoia
43.	Turkana
44.	Uasin Gishu
45.	Vihiga
46.	Wajir
47.	West Pokot

A2. Is the place you now live a large city, like Nairobi, a town like Embu or Nyeri town, or a rural area such as a farming area?

Large city	1
Town	2
Rural area	3

A3. Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months? (Read out, multiple response)

A4. Which of the income sources you just named brought you the most money in the past 12 months? (Spontaneous response, Single response)

	A3 1=yes 2=no	A4
Farming (crops or keeping livestock)		1
Employed		2
Casual worker		3
Self-employed/running own business		4
Pension		5
Money or support from family/friends/spouse		6
Sub-letting of land		7
Sub-letting of house/rooms		8
Aid agency/NGO/Govt assistance		9
Others (specify)		10

A5. Do you use your mobile phone to access: (Read out, multiple answers)

	1=yes 2=no
Email	
Social Media Sites (e.g. Facebook, twitter, Whatsapp)	

Section B: Use of digital credit

Now, I'm going to ask some questions about loans you may have taken using your mobile phone.

B1_1. – B1_8. For each of the following services, please tell me which of the following applies:

1. Currently have a loan from this service

2. Had a loan in the past but not currently
3. Have heard of this service but never taken a loan
4. Have never heard of this service

(Enumerator: read each service name, and mark the answer that applies)

		1=Currently have loan 2=Had a loan in the past but not currently 3=Have heard of this service but never had a loan 4=Have never heard of this service
B1_1	M-Shwari	
B1_2	KCB M-pesa	
B1_3	Equity Eazzy Loan	
B1_4	M-Co-op cash	
B1_5	Tala / M-Kopa Rahisi	
B1_6	Branch International	
B1_7	Saida	
B1_8	M-Kopa	

Routing_1. If [insert booster provider from the database source] has code [3] or [4] at B1, then thank and close the survey. In other words, if respondent does not say they have borrowed from the booster sample provider, then we do not survey.

B2. Have you ever taken a loan through your phone from a different lender or service that I haven't mentioned?

Yes	1
No	2

Routing_2. If question B2 is [1] ask B3, otherwise skip to B6

B3. Who did you take a loan from and do you currently have a loan from them, or did you only have a loan in the past? Probe: Are there any other loans you have taken from your phone? (Spontaneous response. Mark not mentioned for all options not mentioned by respondent)

		1=Currently have loan 2=Had a loan in the past but not currently 3=Not mentioned
B3_1	Get Bucks	
B3_2	Inuka Pap	
B3_3	Kener Lending	
B3_4	Kopa Chapaa	
B3_5	Zidisha	
B3_6	Mjiajiri	
B3_7	M-Pawa Sacco	
B3_8	Mwezi-Kona	
B3_9	Pesa na pesa	

B3_10	Okoa Stima	
B3_11	Micromobile	
B3_12	Crowdpesa	
B3_13	Pesa Zetu	
B3_14	Faulu	
B3_15	Musoni	
B3_16	Pesa Pata	
B3_17	Kopa Leo	
B3_18	Kopa Cash	
B3_19	Jumo	
B3_20	Any other that has not been named (specify) _____	

B6. When was the last time you took out a NEW loan from any of these providers on your phone?

Yesterday	1
In the last 7 days	2
In the last 30 days	3
In the last 90 days	4
In the last 6 months/ 180 days	5
More than 6 months ago	6

Routing_3. If answer [1] or [2] at two or more options in B1 and B3 (in other words, if respondent has used at least two digital lenders), ask B7 and B8. Otherwise skip to Section C.

B7. Of the digital lenders, you have borrowed from, which do you prefer most for borrowing from your phone? (single answer)

[Insert all providers with codes [1] or [2] at B1	1
[Insert <u>all providers</u> with codes [1] or [2] in B3	2

B8. Why do you prefer this lender over the others that you have used? (Spontaneous response, multiple answers allowed)

1	Fees	1.
2	interest rate	2.
3	Speed of loan	3.
4	Convenience	4.
5	Trust in provider	5.
6	Size of loan	6.
7	Privacy of loans	7.
8	Collections practices	8.

9	Loan term	9.
10	Other (specify) _____	10.

Section C: Experiences with digital credit

Now I am going to ask you some questions about the loans you have taken from [insert provider from the database of contacts].

C1. In what ways did you use your MOST RECENT loan that you took out from [insert provider]?

(READ OUT, code to fit, multiple responses allowed. Enumerators: probe – any other purposes?)

		C1. 1=Yes 2=No
1	Just to try it out	
2	To purchase airtime	
3	For meeting day to day ordinary needs such as food, transportation	
4	For betting, including betting on your phone	
5	To pay a utility bill, such as rent electricity	
6		
7	For medical needs including medical emergency	
8	For other emergencies such as fire, flood	
9	For personal or household goods (clothes, TVetc)	
10		
11	For school or education costs	
12	For use in your business or farm	
13	To pay off another loan you took from your phone	
14	To pay off another loan you took somewhere other than your phone (microfinance, bank, SACCO, etc.)	
15	To lend to others (friends, family, etc.)	
16	To pay my contribution to my chama group (including loan repayment)	
17		
18		
19		
20		
21		
22	Other (specify) _____	

Routing_4. If option 15 is selected in C1, ask C2, otherwise go to C4.

C2. What are the main advantages of loans from [insert provider]? (Spontaneous response, multiple answers allowed)

1.	Fees	1.
2.	interest rate	2.
3.	Speed of loan	3.
4.	Convenience	4.
5.	Trust in provider	5.
6.	Size of loan	6.
7.	Privacy of loans	7.
8.	Collections practices	8.
9.	Other (specify) _____	9.

C4. Have you experienced any of the following with a loan you've taken from [insert provider]? (Read out, multiple answers) ***[Reassure the respondent their responses are completely confidential]***

		C4 1=Yes 2=No
1	You were charged fees that you didn't expect	
2	You did not fully understand the costs or fees associated with the loan	
3	The lender unexpectedly withdrew money from your savings account or mobile money wallet	
4	You felt the repayment period on a loan was too short	
5	You defaulted on your loan	
6	You felt your information was not safe	
7	You were reported to the credit bureau by the lender	
8	You received a call or SMS from the lender to encourage repayment on your overdue balance	
9	You needed to contact customer care but could not figure out how	
10	You had difficulties navigating the menu	
11	You felt that the cost of the loan was too high	
12	You got a new SIM because you couldn't repay	
13	Other (specify) _____	

Section D: Repaying loans

D0: When you borrow from your phone, how do you normally remind yourself to pay-back the loan?

I wait for the SMS reminders from the providers	1
I set my own reminders	2
I pay back as soon as I have enough money	3

D1. Have you ever done any of the following in order to pay back a loan that you took from [insert provider]? (Read out, Multiple responses)

		1=Yes 2=No
1	Borrowed money to repay the loan	
2	Used savings	
3	Sold assets or belongings	
4	Reduced food purchases	
5	Skipped paying school fees	
6	Forgo medical treatment	
7	Other (specify) _____	

Routing_5. If D1_1 is recorded as "yes" ask D2. Otherwise skip to D3.

D2. You said you have borrowed money to pay back a loan from [insert provider]- Where did you borrow money from to do this? (Spontaneous response, Multiple answers allowed) Probe: Any others?

1.	Loan from a bank	1.
2.	Loan from a SACCO	2.
3.	Loan from a microfinance institution	3.
4.	Loan from a microfinance bank	4.
5.	Loan from your phone- such as borrowing money from KCB M-Pesa to pay a loan from Mshwari	5.
6.	Loan from your employer	6.
7.	Loan from your chama group (i.e. merry-go-round, savings group etc.).	7.
8.	Loan from a family member, friend, or neighbor	8.
9.	Loan from an informal moneylender/Shylock	9.
10.	Other loans (specify) _____	10.

D3. Have you ever been late in repaying a loan that you took from [insert provider]?

Yes	1
No	2

Routing_6. If Yes to D3, ask D4. Otherwise skip to D6

D4. What is the MAIN reason for not repaying your loan, that you took from [insert provider], on time? (Spontaneous mention, single answer) (If respondent says "I didn't have money," probe about specific reason)

1	Did not plan well enough	1
2	Poor business performance	2
3	All of my money went to basic needs such as food or utility bills	3

4	My money went to school fees or expenses instead	4
5	Had to pay off other loans	5
6	Lost my job/Source of income	6
7	Payment was more than I expected	7
8	Unexpected medical expense or medical emergency	8
9	Unexpected non-medical expense or emergency	9
10	Lent money to someone else and they hadn't repaid me	10
11	No particular reason, I just chose not to	11
12	Other (specify) _____	12

D5. What have you experienced as a result of repaying a loan that you took through your phone LATE? (Spontaneous, multiple answers) Probe – any other consequences?

1	An extra fee or a rollover fee	1.
2	Reduction in future loan limit after repaying	2.
3	Blacklisted at the credit bureau	3.
4	Denied access to future loan with same lender	4.
5	Denied access to future loan with a different lender	5.
6	Naming and shaming on lender's website	6.
7	Legal prosecution	7.
8	Confiscation of property, fines, or other legal penalties	8.
9	Other (specify) _____	9.

D6. Have you ever contacted anyone, such as customer care, an agent, or police, with a question, concern, or complaint about a loan you took from [insert provider]?

Yes	1
No	2

Routing_7. If D6 is [1] (yes) go on to D7. Otherwise skip to Section E

D7. Whom have you contacted with a question, concern, or complaint about a loan you took from [insert provider]? (If respondent answers "call center" or "customer care" probe to determine if it is associated with loan provider or MNO- Mobile Network Operator) (Spontaneous response, Multiples responses allowed)

1	Call center of the [insert provider]	1.
2	Customer care location of [insert provider]	2.
3	Call center of [insert appropriate MNO]	3.
4	Customer care location of [insert appropriate MNO]	4.
5	Mobile money agent	5.
6	Banking agent	6.

7	Police	7.
8	Government agency	8.
9	Other (specify) _____	9.

Routing_8. If D7_1, D7_2, D7_3, or D7_4 is marked [1] go on to D8. Otherwise skip to Section E

D8. For what purposes have you ever contacted the call center or customer care regarding a loan you took from [insert provider]? Probe: Any others? (Spontaneous mention, Multiple responses)

Routing_9. For each issue that is YES at D8, ask D9.

D9. Was the issue resolved to your satisfaction?

		D8.	D9. 1=Yes 2=No
1	A question about the amount I qualify for	1.	
2	To request a higher loan limit	2.	
3	A question about the fee or interest rate	3.	
4	A question about repayment requirements	4.	
5	To request an extension of the due date	5.	
6	To report or complain about an unexpected charge or fee	6.	
7	To report a problem with the app/messaging platform	7.	
8	Because of difficulties with the menu	8.	
9	To complain about an issue with an agent	9.	
10	To complain about my information in the credit bureau	10.	
11	Other (Specify) _____	11.	

Section E: Ask ALL. Other financial services

I'd now like to ask some questions about other financial services that you may use.

E1_1 – E1_11. For each of the following financial services, please tell me which of the following applies:

1. Currently use this service
2. Have used in the past but not currently
3. Have never used this service

(Enumerator: read each service, and mark the answer that applies)

		1=Currently use this service 2= Have used in the past but not currently 3=Have never used this service
1.	SACCO account	

2.	Microfinance institution account (e.g. BIMAS, Micro Mobile Ltd, Jitegemee Trust, Youth Initiatives – Kenya (YIKE))	
3.	Microfinance bank account (e.g. Rafiki, KWFT, Faulu)	
4.	Chama groups like merry-go-round or savings group	
5.	Bank account	
6.	Savings you keep in a secret hiding place	
7.	Mobile money account (e.g. Airtel Money, M-Pesa, MobiKash, orange Money and Tangaza Pesa)	
8.	NHIF Insurance	
9.	Any insurance other than NHIF (car, house, crop, other medical etc.)	
10.	National Social Security Fund (NSSF)	
11.	Other pension	

E4a_1 – E4a_10. For each of the following loan sources, please tell me which of the following applies:

1. Currently have a loan from this source
2. Have had a loan from this source in the past but not currently
3. Have never had a loan from this source

(Enumerator: read each provider type, and mark the answer that applies)

Routing_19. For each service marked [1] in E4a, ask E4c.

E4c_1 - E4c_22: What did you use your current loan from this provider for? (Spontaneous, multiple answers, choose from list E4C below)

		E4a 1=Currently 2=In the past but not currently 3=never	E4c Purpose of the loan (choose from list below)
1.	Loan from a bank		
2.	Loan from a SACCO		
3.	Loan from a microfinance institution (e.g. BIMAS, Micro Mobile Ltd, Jitegemee Trust, Youth Initiatives – Kenya (YIKE))		
4.	Loan from a microfinance bank (e.g. Rafiki, KWFT, Faulu)		
5.	Loan from your employer including a salary advance		
6.	Loan from your chama group (i.e. merry-go-round, savings group etc).		

7.	Loan from a shopkeeper		
8.	Loan from a family member, friend, or neighbor		
9.	Loan from an informal moneylender/Shylock		
10.	Other loans (specify) _____		

E4c. LIST

1		1.
2	To purchase airtime	2.
3	For meeting day-to-day ordinary household needs such as food, transportation	3.
4	For betting, including betting on your phone	4.
5	To pay a bill or rent	5.
6		6.
7	For medical needs including medical emergency	7.
8	For other emergencies such as fire, flood	8.
9	For personal things such as clothes, shoes, travel	9.
10	To buy household goods (TV, refrigerator)	10.
11	To pay school or university fees or other school costs such as uniforms or books	11.
12	For business purposes, such as investment or payroll	12.
13		13.
14	To pay off another loan	14.
15	To lend to others (friends, family, etc.)	15.
16		16.
17	For agriculture improvements, implements, inputs or other agriculture related activities (including livestock)	17.
18	To buy land or a house	18.
19	To buy a car, motorbike or other vehicle	19.
20	For social reasons (wedding, price bride, etc.)	20.
21		21.
22	Other (specify) _____	22.

Routing_20. For E7, Ask for each of those loan services marked with [1] or [2] in E4a

E7. Since you gained access to loans through your phone, have you stopped taking loans or taken loans less often from any of these sources?

		1=Yes, have stopped taking or now take less often 2= No, have not reduced use of this type of loan
1.	Loan from a bank	

2.	Loan from a SACCO	
3.	Loan from a microfinance institution	
4.	Loan from a microfinance bank	
5.	Loan from your employer, including a salary advance	
6.	Loan from your chama group (i.e. merry-go-round, savings group etc).	
7.	Loan from a family member, friend, or neighbor	
8.	Loan from the shopkeeper (both cash and/or in-kind)	
9.	Loan from an informal moneylender/Shylock	
10.	Other loans (specify)	

E8. Have you ever been in a situation when payments were due on multiple loans at the same time, and you could not make all payments?

Yes	1
No	2

Routing_22. If question E8 is [1], ask E9, otherwise go to E10

E9. What factors have you used to decide which loan to pay off first? (Do not read out, code to fit Multiple answers)

1.	Pay according to the due date	1.
2.	Paid towards biggest loan	2.
3.	Paid towards smallest loan	3.
4.	Paid towards biggest payment due	4.
5.	Paid towards smallest payment due	5.
6.	Highest interest rate	6.
7.	Lowest interest rate	7.
8.	Highest fee	8.
9.	Lowest fee	9.
10.	In order to keep a loan a secret (to avoid embarrassment or keep other people- such as the spouse- from finding out they took a loan and they therefore pay it off quickly)	10.
11.	Pressure from lender	11.
12.	Pressure from family/friend	12.
13.	Loyalty to lender	13.
14.	Loyalty to family/friend	14.
15.	Maintain line of credit/keep credit in good standing	15.
16.	Wanted access to another loan and had to pay current loan off first	16.
17.	No particular reason	17.

18.	Other (specify) _____	18.
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E10_1 – E10_4. For each of the following saving services, please tell me which of the following applies:

1. Currently save money with this service
2. Have saved with this service in the past but not currently
3. Have never saved with this service

(Enumerator: read each service, and mark the answer that applies)

		1=Currently save 2=saved in the past but not currently 3=never saved with this source
E10_1	M-Shwari	
E10_2	KCB M-pesa	
E10_3	Equity-Eazzy	
E10_4	MCo-op Cash (Cooperative Bank)	

Routing_21. If [1] or [2] for any options at E10, go on to E11, otherwise go to E15.

E11. For what purposes have you saved money in any of the accounts you said you used in the previous question? (Spontaneous response, Multiple answers)

E12. Which of the reasons your just named is the MAIN reason you have saved money in any of these accounts (spontaneous response; must also be selected in E11)?

		E11.	E12.
1	In order to access a loan	1.	1
2	In order to increase the loan amount, you qualify for	2.	2
3	In order to earn interest on savings	3.	3
4	No specific reason	4.	4
5	To purchase airtime	5.	5
6	For meeting day-to-day ordinary household needs (e.g. food, transportation)	6.	6
7	To pay a utility bill, such as electricity or water	7.	7
8	To pay rent	8.	8
9	For medical needs, including medical emergency	9.	9
10	For other emergencies such as fire, flood	10.	10
11	For business purposes, such as investment or payroll	11.	11
12	For personal things (clothes, shoes, travel)	12.	12
13	To buy household goods (TV, refrigerator)	13.	13
14	To pay school or university fees or other school costs such as uniforms or books	14.	14

15	For a large purchase, such as a car, motorcycle, land or house	15.	15
16	Other (specify) _____	16.	16

Routing_22. If answers [1] or [2] at two or more options in E10 (in other words, if respondent has used at least two of the savings options listed), ask E13 and E14. Otherwise skip to E15.

E13. Of the savings options, you said you have used on your phone, which do you prefer most? (single answer)

[Insert <u>all services</u> with codes [1] or [2] at E10 ('Yes' responses for two or more services)]	1

E14. Why do you prefer this savings option over the others? (Spontaneous response, multiple answers allowed)

1	Interest rate	1.
2	Increased access to loans and/or bigger loans	2.
3	Convenience	3.
4	Trust in provider	4.
5	Privacy of savings	5.
6	Other (specify) _____	6.

E15. Have you ever tried any mobile betting services, such as SportPesa, Betin, Betway?

Yes	1
No	2

Routing_23. If E15 is [1] ask E16, otherwise go to Section F.

E16. How often do you use a mobile betting service such as SportPesa, Betin, Betway? (Spontaneous response)

Daily	1
Weekly	2
Monthly	3
Once every 3 months	4
Once every 6 months	5
Once a year	6
Tried only once	7
Less often	8

Section F: Concluding questions

To finish off, I'd like to ask some additional questions about you and about life in general.

F1. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement:

		1=Agree 2=Disagree
F1_1	In the last year, you have been regularly putting aside money for a particular purpose in future	
F1_2	In the last year, you have regularly kept money aside for emergencies or unexpected expenses	
F1_3	You often have trouble making your money last between the times when you get money	
F1_4	Over the last year you had to sell some assets in order to repay a loan	
F1_5	Over the last year you had to borrow another loan in order to repay a loan	

F2 is skipped in booster sample questionnaire

F3. If you needed KShs 2,500 for rural (if answer in A2=3) and 6,000 for urban (if answer in A2=1 or 2) within three days in case of an emergency would you be able to get it?

Yes	1
No	2

F4. In the last 12 months, how often have (you) or your family [read out statement]: Is it often, sometimes, rarely, never?

		1=Often 2=Sometimes 3=Rarely 4=Never 5=Don't know
F3_1	Gone without enough food to eat	
F3_2	Gone without medicine or medical treatment that was needed	

F5 and F6 are skipped in booster sample questionnaire

F7. What is your typical current MONTHLY income? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F7a. On average, how much would you say you spend on household and other expenses, including loan repayments and cash gifts to others in a month? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F7b After paying for these expenses, are you able to save any money in a month? (spontaneous response, single answer)

Yes	1
No	2

Routing_19. If F7b is [1] ask F7c, otherwise go to F8.

F7c. Approximately how much do you save in a month? (spontaneous response, record amount mentioned)

Insert Amount	
Refused to answer	

F8. What age are you?

Insert Age	_____
Refused to answer	

F9. What is the highest level of formal education that you have completed? (Spontaneous response, single answer)

None	1
Some primary	2
Primary completed	3
Some secondary	4
Secondary completed	5
Technical training after secondary	6
Diploma completed	7
University degree	8
Other (specify)	9

F10. Is the respondent male or female?

Male	1
Female	2

Closing:

Thank you for your participation in this survey. We appreciate your time. As I said at the beginning your answers will remain confidential. [You will receive your incentive payment within one week. If you will not have received it, please get in touch with us on our TOLL FREE number- 0800723100]