

2009 FINCA Client Assessment Tool

INTERVIEWER SAY "Thank you for meeting with me."

"My name is _____. The purpose of this study is to better understand our clients—for example: (1) about your loan, (2) business, (3) your household, (4) cost of living, etc. This information will help FINCA to improve its services to you and to other clients like you. The information you provide will be kept confidential. I don't need to know your last name or your address. Your answers will be combined with the answers of 150 other clients, so nothing you say can harm your own current level of service from FINCA or cause your taxes to increase, or anything like that. OK? This interview should take about 30 minutes. Can we begin?"

UNLESS OTHERWISE STATED, DO NOT READ ANSWER OPTIONS TO THE RESPONDENT WHEN COMPLETING THE SURVEY. LISTEN TO THE RESPONSE AND SELECT THE APPROPRIATE OPTION IN THE LIST OF ANSWERS FOR THAT QUESTION.

FOLLOW THE UNIQUE IDENTIFIERS GIVEN TO YOU WHEN RECORDING EACH SURVEY/INTERVIEW.

SECTION 1: HOUSEHOLD ROSTER

Interview Number Overall:

1. DATE AND TIME: SIMPLY PUSH THE DATE AND TIME BUTTONS

2. RECORD CLIENT ID NO. ____

3. RECORD REGION:

1 _____, 2 _____, 3 _____, 4 _____, 5 _____, 6 _____,
7 _____, 8 _____, 9 _____

4. RECORD BRANCH:

1 _____, 2 _____, 3 _____, 4 _____, 5 _____, 6 _____,
7 _____, 8 _____, 9 _____

5. RECORD LOCATION OF CLIENT'S HOME:

1. Urban
2. Peri-Urban
3. Rural

LOCATION REFERS TO URBAN (NATIONAL OR REGIONAL CAPITAL, DAILY MARKETS, LIMITED OR NO LAND AVAILABLE FOR GROWING OR RAISING LIVESTOCK), PERI-URBAN (OUTSKIRTS OF NATIONAL OR REGIONAL CAPITAL, LIMITED GARDENING AND LIVESTOCK ACTIVITIES), AND RURAL (WEEKLY MARKETS, MAJOR DEPENDENCE ON HOME-GROWN FOOD AND LIVESTOCK).

THE FOLLOWING QUESTIONS ARE DESIGNED TO GET INFORMATION ON HOUSEHOLD CHARACTERISTICS. IT IS STRUCTURED AS IF YOU ARE FILLING OUT THE TABLE BELOW. COMPLETE THE INFORMATION ASKED OF EACH MEMBER FIRST (e.g. the client) BEFORE PROCEEDING TO THE NEXT HOUSEHOLD MEMBER.

Household member	Sex	Age	Marital status	Completed years of education	School attendance	Literacy - Reading	Literacy - Writing	Occupation	Industrial Sector of occupation	Relation to client
Client										
1										
2, etc.										

INTERVIEWER: SAY *"I would like to ask you some questions about you and the people in your household. Let me tell you a little bit about what we mean by 'household.' For our purposes today, members of a household are those that live together and eat from the "same pot." Each person contributes to and benefits from the household. It should include anyone who has lived in your house for 6 of the last 12 months, but it does not include anyone who lives here but eats separately. Do you have any questions about that?"* ANSWER ANY QUESTION THE RESPONDENT HAS BEFORE PROCEEDING.

THE CLIENT QUESTIONS ARE LISTED IN THE PRINTED VERSION OF THE SURVEY. IN THE PALM PILOT YOU **MUST** COMPLETE THE SAME QUESTIONS YOU ASKED FOR **EACH** ADDITIONAL MEMBER AS WELL AS THEIR RELATIONSHIP TO THE CLIENT. ADDITIONAL FIELDS WILL CONTINUE UP TO 15 HOUSEHOLD MEMBERS. WHEN YOU HAVE COMPLETED THE HOUSEHOLD ROSTER YOU MAY SELECT THE "DONE" BUTTON TO MOVE TO THE NEXT SECTION IN THE PALM.

6. HOUSEHOLD SIZE: **How many members are there in your household?**
 _____ Record the number
 999. Does not know
 998. Does not apply
 997. Refusal to respond

Client/Respondent Questions

7. SEX, CLIENT: DO NOT ASK - RECORD the *gender* of the client.
 1. Female
 2. Male

8. AGE, CLIENT: **What is your age?**

ENTER THE NUMBER OF COMPLETE YEARS. COMPLETE REFERS TO WHOLE YEARS. IF THE AGE IS 43 YEARS AND 5 MONTHS, THERE ARE 43 COMPLETE YEARS.

- _____ Record the age in years
 999. Does not know
 998. Does not apply
 997. Refusal to respond

9. MARITAL STATUS, CLIENT: **What is your marital/civil status?**

MIGRANT REFERS TO A PERSON WHO TRAVELS EXTENSIVELY FOR LONG TIME PERIODS TO SEEK EMPLOYMENT.

1. Single
2. Married (civil or common law) with spouse permanently in the home
3. Married (civil or common law) with spouse migrant
4. Widow/widower
5. Divorced or separated
999. Does not know
998. Does not apply
997. Refusal to respond

10. EDUCATION, CLIENT: **What was the highest level that you completed in school?**

PLEASE ENTER THE CORRESPONDING COMPLETED LEVEL CODE. COMPLETE REFERS TO AN ENTIRE GRADE PASSED. IF THE CLIENT SAYS S/HE IS IN THE FOURTH YEAR OF A VOCATIONAL PROGRAM, ENTER 4 SINCE IT IS WITHIN THE 3-5 YEARS OF A FORMAL VOCATIONAL EDUCATION LEVEL AND 3 VOCATIONAL YEARS HAVE BEEN COMPLETED.

0. None
1. Primary 1: 1 to 4 years of Primary level education
2. Primary 2: 5 to 8 years of Primary level education
3. Vocational 1: Primary + 1 to 2 years of vocational education
4. Vocational 2: Primary + 3 to 5 years of vocational education
5. Secondary 1: Primary + 1-2 years secondary school
6. Secondary 2: Primary + 3-4 years secondary school
7. Tertiary 1: Secondary 2 + 1-4 years college or university education
8. Tertiary 2: Completed 4 years college or university education
9. Post graduate: College or university + at least 1 year post graduate
999. Does not know
998. Does not apply
997. Refusal to respond

11. SCHOOL ATTENDANCE, CLIENT: **Are you currently attending classes or school?**

IF THE QUESTION IS ASKED DURING THE SUMMER SEASON OR IN BETWEEN SCHOOL YEARS, ASK "*Will you attend classes or school this coming school year?*" AND SELECT EITHER OPTION 3 OR 4.

1. Yes
2. No
3. Yes, this coming school year.
4. No, not this coming school year.
999. Does not know
998. Does not apply
997. Refusal to respond

IF THE CLIENT HAS MORE THAN 5 YEARS OF SCHOOLING PLEASE ASSUME THAT THEY CAN READ AND WRITE. DO NOT ASK THE CLIENT THE QUESTIONS SIMPLY ENTER YES.

12. LITERACY, CLIENT - READING: **Can you read, such as a newspaper or book?**

1. Yes
2. No
999. Does not know
998. Does not apply
997. Refusal to respond

13. LITERACY, CLIENT - WRITING: **Can you write, such as a letter to a family member?**

1. Yes
2. No
999. Does not know
998. Does not apply
997. Refusal to respond

14. OCCUPATION STATUS, CLIENT: **What is your occupational status?**

THIS REFERS TO WHERE MOST WORK TIME IS SPENT AND THE STATUS OF EMPLOYMENT. RECORD THE WORK SECTOR IN THE NEXT QUESTION.

1. Self-employed (formal sector)
2. Self-employed (informal sector)
3. Salaried worker/employee
4. Unemployed (seeking job)
5. Leisure (unemployed, not seeking work)
6. Retired
7. Student
8. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

15. WORK SECTOR, CLIENT: **What type of work sector is your occupation in?**

1. Agriculture
2. Fishing
3. Mining and quarrying
4. Manufacturing
5. Utilities (electricity, gas, and water supply)
6. Construction
7. Wholesale and retail trade
8. Hotels and restaurants
9. Transportation, storage and communications
10. Financial services, insurance, and real estate (FIRE)
11. Government (public administration and defense, compulsory social security)
12. Education
13. Health and social work
14. Other community, social, and personal service activities
15. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

16. HH MEMBER RELATION: DO NOT ASK – RECORD Client – 7.

17. Are you the head of your household?

THE HEAD IS DEFINED AS THE HOUSEHOLD'S ACKNOWLEDGED LEADER OR DECISION MAKER ON THE BASIS OF AGE (OLDER), SEX (GENERALLY, BUT NOT NECESSARILY, MALE), ECONOMIC STATUS (MAIN PROVIDER), OR SOME OTHER REASON. IT IS UP TO THE RESPONDENT TO DEFINE WHO HEADS THE HOUSEHOLD.

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

Household Member Questions

THE FOLLOWING QUESTIONS ARE FOR ALL HOUSEHOLD MEMBERS. THE QUESTIONS ARE THE SAME AS THE PREVIOUS ONES FOR THE CLIENT. ASK ALL QUESTIONS FOR EACH HOUSEHOLD MEMBER.

INTERVIEWER SAY *"Now I would like to know more about other members of your household. I will ask the same questions I asked earlier about you but now the questions refer to each member."*

18. SEX, HH MEMBER: What is the gender of the HH member?

- 1. Female
- 2. Male
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

19. AGE, HH MEMBER: What is the age of the HH member?

ENTER THE NUMBER OF COMPLETE YEARS. COMPLETE REFERS TO WHOLE YEARS. IF THE AGE IS 43 YEARS AND 5 MONTHS, THERE ARE 43 COMPLETE YEARS.

_____ Record the age in years

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

20. MARITAL STATUS, HH MEMBER: What is the marital status of the HH member?

- 1. Single
- 2. Married (civil or common law) with spouse permanently in the home
- 3. Married (civil or common law) with spouse migrant
- 4. Widow/widower
- 5. Divorced or separated
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

21. EDUCATION, HH MEMBER: **What was the highest level of schooling the HH member completed?**

PLEASE ENTER THE CORRESPONDING COMPLETED LEVEL CODE. COMPLETE REFERS TO AN ENTIRE LEVEL PASSED. IF THE MEMBER IS IN THE FOURTH YEAR OF A VOCATIONAL PROGRAM, ENTER 4 (SINCE IT IS WITHIN THE 3-5 YEARS OF A FORMAL VOCATIONAL EDUCATION LEVEL AND 3 VOCATIONAL YEARS HAVE BEEN COMPLETED).

- 0. None
- 1. Primary 1: 1 to 4 years of Primary level education
- 2. Primary 2: 5 to 8 years of Primary level education
- 3. Vocational 1: Primary + 1 to 2 years of vocational education
- 4. Vocational 2: Primary + 3 to 5 years of vocational education
- 5. Secondary 1: Primary + 1-2 years secondary school
- 6. Secondary 2: Primary + 3-4 years secondary school
- 7. Tertiary 1: Secondary 2 + 1-4 years college or university education
- 8. Tertiary 2: Completed 4 years college or university education
- 9. Post graduate: College or university + at least 1 year post graduate
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

22. SCHOOL ATTENDANCE, HH MEMBER: **Is the HH member currently attending classes or school?**

IF THE QUESTION IS ASKED DURING THE SUMMER SEASON OR IN BETWEEN SCHOOL YEARS, ASK *"Will you attend classes or school this coming school year?"* AND SELECT EITHER OPTION 3 OR 4.

- 1. Yes
- 2. No
- 3. Yes, this coming school year.
- 4. No, not this coming school year.
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

IF THE CLIENT HAS MORE THAN 5 YEARS OF SCHOOLING PLEASE ASSUME THAT THEY CAN READ AND WRITE. DO NOT ASK THE CLIENT THE QUESTIONS SIMPLY ENTER YES.

23. LITERACY, HH MEMBER - READING: **Can the HH member read, such as a newspaper or book?**

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

24. LITERACY, HH MEMBER - WRITING: **Can the HH member write, such as a letter to a family member?**

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

25. OCCUPATION STATUS, HH MEMBER: **What is the household member's occupational status?**

THIS REFERS TO WHERE MOST WORK TIME IS SPENT AND THE STATUS OF EMPLOYMENT. RECORD THE WORK SECTOR IN THE NEXT QUESTION.

1. Self-employed (formal sector)
2. Self-employed (informal sector)
3. Salaried worker/employee
4. Unemployed (seeking job)
5. Leisure (unemployed, not seeking work)
6. Retired
7. Student
8. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

26. WORK SECTOR, HH MEMBER: **What type of work sector is the household member's occupation in?**

1. Agriculture
2. Fishing
3. Mining and quarrying
4. Manufacturing
5. Utilities (electricity, gas, and water supply)
6. Construction
7. Wholesale and retail trade
8. Hotels and restaurants
9. Transportation, storage and communications
10. Financial services, insurance, and real estate (FIRE)
11. Government (public administration and defense, compulsory social security)
12. Education
13. Health and social work
14. Other community, social, and personal service activities
15. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

THE NEXT QUESTION ONLY REFERS TO OTHER MEMBERS OF THE HOUSEHOLD THE CLIENT/RESPONDENT IS DISCUSSING. ENTER '8' IN QUESTION 26 TO ACCOUNT FOR THE CLIENT.

27. HH MEMBER RELATION: **What is this member's relationship to you (the client)?**

1. Spouse
2. Child
3. Parent
4. Grandchild
5. Grandparent
6. Other (specify)
7. Client
8. Sibling
999. Does not know
998. Does not apply
997. Refusal to respond

28. HH HEAD: Is this member the household head?

THE HEAD IS DEFINED AS THE HOUSEHOLD'S ACKNOWLEDGED LEADER OR DECISIONMAKER ON THE BASIS OF AGE (OLDER), SEX (GENERALLY, BUT NOT NECESSARILY, MALE), ECONOMIC STATUS (MAIN PROVIDER), OR SOME OTHER REASON. IT IS UP TO THE RESPONDENT TO DEFINE WHO HEADS THE HOUSEHOLD. DO NOT ASK THIS QUESTION IF THE HEAD HAS ALREADY BEEN IDENTIFIED IN PREVIOUS ROUNDS, SIMPLY ENTER 2 FOR NO.

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

STOP. AFTER COLLECTING THE INFORMATION ON ONE HOUSEHOLD MEMBER, GO BACK AND REPEAT THE QUESTIONS FOR EACH HOUSEHOLD MEMBER. ONLY WHEN YOU HAVE ALL THE INFORMATION FOR ALL HOUSEHOLD MEMBERS SHOULD YOU PROCEED TO THE NEXT QUESTION.

29. SET TIME: PUSH THE TIME BUTTONS.

SECTION 2: SOCIAL CHARACTERISTICS

Housing Features

INTERVIEWER: SAY *"Now I would like to ask a few questions regarding the features of your household."*

30. HOUSING SIZE: How many separate rooms are there in the dwelling your household occupies?

DO NOT INCLUDE THE KITCHEN, TOILET AREAS OR BATHROOMS, BALCONIES, CORRIDORS/HALLWAYS OR BASEMENTS. YOU MAY INCLUDE DETACHED ROOMS IF THEY ARE LOCATED ON THE SAME PROPERTY AND USED BY THE HOUSEHOLD.

- _____ Record number of rooms
- 999. Does not know
 - 998. Does not apply
 - 997. Refusal to respond

31. FLOORING: What is the main material of the floor in your dwelling?

- 1. Earth/Sand (Natural Floor)
- 2. Dung (Natural Floor)
- 3. Wood Planks (Basic Floor)
- 4. Palm/Bamboo (Basic Floor)
- 5. Linoleum
- 6. Parquet or polished wood
- 7. Vinyl or Asphalt Strips
- 8. Ceramic Tiles
- 9. Cement
- 10. Carpet
- 11. Other (specify)
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

32. ROOFING: **What is the main material of the roof of your dwelling?**

1. (DO NOT USE OPTION 1)
2. Thatch/Palm Leaf (Natural Roofing)
3. Sod (Natural Roofing)
4. Rustic Mat (Basic Roofing)
5. Palm/Bamboo (Basic Roofing)
6. Slate
7. Wood Planks (Basic Roofing)
8. Cardboard (Basic Roofing)
9. Metal/Aluminum sheets
10. Wood
11. Calamine/Cement Fiber
12. Ceramic Tiles
13. Cement
14. Roofing Shingles
15. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

33. EXTERIOR WALLS: **What is the main material of the exterior walls in your dwelling?**

1. Cane/Palm/Trunks (Natural Walls)
2. Dirt (Natural Walls)
3. Bamboo with Mud (Basic Walls)
4. Stone with Mud (Basic Walls)
5. Uncovered Adobe (Basic Walls)
6. Plywood (Basic Walls)
7. Cardboard (Basic Walls)
8. Reused Wood (Basic Walls)
9. Cement
10. Stone with Lime/ Cement
11. Bricks
12. Cement Blocks
13. Covered Adobe
14. Wood Planks/Shingles
15. Other (specify)
16. Mud Bricks
17. Metal
999. Does not know
998. Does not apply
997. Refusal to respond

34. DRINKING WATER SOURCE: **What is the main source of drinking water for members of your household?**

1. Piped water into dwelling
2. Piped water to yard/plot
3. Public tap/standpipe
4. Tube well or borehole – with pump
5. Dug Well – Protected
6. Water from spring – Protected
7. Rainwater
8. Bottled Water delivered
9. Bottled Water purchased at store or dealer
10. Dug Well - Unprotected
11. Water from spring - Unprotected
12. Surface water (river/dam/lake/pond OR stream/canal/irrigation channel)
13. Tanker Truck
14. Cart with small tank
15. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

35. SANITATION TYPE: **What kind of sanitation facility do members of your household usually use?**

1. Flush to piped sewer system
2. Flush to septic tank
3. Flush to pit latrine (added water seal type)
4. Flush to somewhere else
5. (DO NOT USE OPTION 5)
6. Improved pit latrine (e.g. ventilated)
7. Pit latrine with slab
8. Pit latrine without slab/open pit
9. Composting toilet
10. Bucket toilet
11. Hanging toilet/Hanging Latrine
12. No facility – bush/field
13. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

Self Assessment

INTERVIEWER, SAY *“Now I would like to ask you a few questions about your general well-being.”* PLEASE RECORD ANSWERS TO THE STATEMENTS USING ANSWER CODES PROVIDED.

36. SELF-ASSESSMENT OF HEALTH: **Overall, how is your health right now?**

1. Excellent
 2. Good
 3. Fair
 4. Poor
 5. Very poor
999. Does not know
998. Does not apply
997. Refusal to respond

37. SATISFACTION: **All things considered, how satisfied are you with your life as a whole these days? With 1 being most dissatisfied and 10 being most satisfied.**

999. Does not know
998. Does not apply
997. Refusal to respond

38. SELF-DETERMINATION: **Do you feel you are able to make important decisions on your own that change the course of your life?**

1. Totally able
 2. Mostly able
 3. Neither able nor unable
 4. Mostly unable
 5. Totally unable
999. Does not know
998. Does not apply
997. Refusal to respond

Insurance Membership

INTERVIEWER, SAY *“Now I would like to ask you about health insurance or any program you have that assists you in accessing and paying for health needs for you and your household.”*

39. INSURANCE MEMBERSHIP: **Do you belong to a public or private health insurance program or a community-based health financing association? If so what type?**

1. Mutual Health Organization/Community-Based Health Insurance
 2. Health Insurance through your or a household member’s employer
 3. Social Security
 4. Other privately purchased commercial health insurance
 5. Other (specify)
 6. None
999. Does not know
998. Does not apply
997. Refusal to respond

40. FREQUENCY OF INSURANCE PAYMENT: **How often do you make payments to the health program or association?**

1. Daily
 2. Weekly
 3. Monthly
 4. Yearly
 5. Other (specify)
 6. None
999. Does not know
998. Does not apply
997. Refusal to respond

41. COST OF INSURANCE PAYMENT: **How much does each payment cost?**

- _____ **RECORD AMOUNT IN LOCAL CURRENCY.**
999. Does not know
998. Does not apply
997. Refusal to respond

Household Illness

INTERVIEWER SAY, "Now I would like to ask you some questions regarding recent illnesses in the household, if any."

42. HOUSEHOLD ILLNESS: **Has anyone in the household been ill in the last 30 days?**

1. Yes **IF YES, GO TO NEXT QUESTION**
 2. No **IF NO, GO TO FOOD SECURITY SECTION**
999. Does not know
998. Does not apply
997. Refusal to respond

43. TIME LOST DUE TO ILLNESS: **In the last 30 days how many total work days (or combined work days) were lost by you or members of your household due to illness or injury?**

- _____ **RECORD NUMBER OF DAYS**
999. Does not know
998. Does not apply
997. Refusal to respond

44. TREATMENT OF ILLNESS: **Did you or members of your household seek advice or treatment for the illness outside the household?**

1. Yes **IF YES, GO TO QUESTION 45**
 2. No **IF NO, GO TO QUESTION 46**
999. Does not know
998. Does not apply
997. Refusal to respond

45. SOURCE(S) OF TREATMENT: **From where did you or members of your household seek care?**

DO NOT READ LIST

1. Hospital
2. Health centre
3. Dispensary
4. Village health worker
5. MCH clinic
6. Mobile/outreach clinic
7. Private physician
8. Traditional healer
9. Pharmacy or drug seller
10. Relative or friend
11. Other (specify)
12. Multiple sources (more than one member sought treatment - specify)
999. Does not know
998. Does not apply
997. Refusal to respond

46. REASON(S) FOR NOT SEEKING TREATMENT: **If you or the household member did not seek advice or treatment why did you/they not do so?**

DO NOT READ LIST

1. Illness was minor and did not require treatment
2. Did not know whether illness could be treated or not
3. Could not get permission from household head to go
4. Insufficient money for treatment
5. Distance to the health facility too far
6. Too difficult to take transport to health facility
7. Did not want to go alone
8. Concern that there may not be a female health provider
9. Concern that there may not be any health provider
10. Concern that there may be no drugs available
11. Other (specify)
12. Multiple reasons (more than one member got sick/injured but no one sought treatment - specify)
999. Does not know
998. Does not apply
997. Refusal to respond

Food Security

INTERVIEWER SAY, *"Now I would like to ask you about the food your household consumes."*

47. FOOD SECURITY:

INTERVIEWER, SAY *"I will read 4 choices for your response. Please tell me, which of the following best describes only the food purchased and consumed in your household in the last 12 months:"* MAKE SURE THAT ALL RESPONSES ARE BECAUSE OF HOUSEHOLD FINANCIAL SITUATIONS (E.G. LACK OF MONEY TO BUY DESIRED FOOD) AND THAT THE INTERVIEWEE REFERS TO THE LAST 12 MONTHS. PLEASE MARK ONLY ONE.

1. We always ate enough of what I wanted
2. We had enough food but not always the kinds I wanted
3. Sometimes we did not have enough food
4. Often we did not have enough food
999. Does not know
998. Does not apply
997. Refusal to respond

48. SET TIME: SIMPLY PUSH THE TIME BUTTON

SECTION 3: ASSETS

INTERVIEWER: SAY “Now I would like to ask a few questions about some assets that you may own. These may include items that are for personal use or for your livelihood”

49. AGRICULTURAL LAND: “**Does your household own agricultural land?**”

PLEASE TRY TO STANDARDIZE THE UNIT OF MEASURE FOR THE AREA IF THERE IS LAND OWNERSHIP. IF NOT POSSIBLE, JUST NOTE DOWN THE UNIT PROVIDED IN THE RESPONSE AND CONVERT TO A STANDARDIZED UNIT IN POST-SURVEY ANALYSIS.

THERE HAS TO BE A UNIT OF MEASURE WITH EVERY RESPONSE PROVIDED.

1. Yes IF YES, ASK – WHAT IS THE TOTAL AREA OWNED? And record units used.
_____ Total area owned
_____ Unit of measure (e.g. hectares, sq. ft.)
2. No
999. Does not know
998. Does not apply
997. Refusal to respond

Please tell me whether the household owns the following items, and if so how many

50. AGRICULTURAL ITEMS

1. **Cart** . No=0. Yes=_____ Enter how many
2. **Thresher** No=0. Yes=_____ Enter how many
3. **Tractor** No=0. Yes=_____ Enter how many
999. Does not know
998. Does not apply
997. Refusal to respond

51. CATTLE, LIVESTOCK, AND POULTRY (ADULTS AND YOUNG)

1. **Chickens** No=0. Yes=_____ Enter how many
2. **Ducks** No=0. Yes=_____ Enter how many
3. **Goats** No=0. Yes=_____ Enter how many
4. **Sheep** No=0. Yes=_____ Enter how many
5. **Pigs** No=0. Yes=_____ Enter how many
6. **Cows** No=0. Yes=_____ Enter how many
7. **Buffalo** No=0. Yes=_____ Enter how many
8. **Bullocks** No=0. Yes=_____ Enter how many
9. **Donkeys or Mules** No=0. Yes=_____ Enter how many
10. **Horses** No=0. Yes=_____ Enter how many
999. Does not know
998. Does not apply
997. Refusal to respond

52. COMMUNICATIONS

1. **Telephone (landline)** No=0. Yes=_____ Enter how many
2. **Telephone (mobile)** No=0. Yes=_____ Enter how many
3. **Internet** No=0. Yes=1
999. Does not know
998. Does not apply
997. Refusal to respond

53. TRANSPORT

- 1. **Bicycle** No=0. Yes=_____ Enter how many
- 2. **Motorcycle** No=0. Yes=_____ Enter how many
- 3. **Moped or Scooter** No=0. Yes=_____ Enter how many
- 4. **Car** No=0. Yes=_____ Enter how many
- 5. **Truck or Pickup** No=0. Yes=_____ Enter how many
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

54. CONSUMER ELECTRONICS

- 1. **Radio** No=0. Yes=_____ Enter how many
- 2. **Stereo or CD player** No=0. Yes=_____ Enter how many
- 3. **Camera** No=0. Yes=_____ Enter how many
- 4. **Television set (Color or B&W)** No=0. Yes=_____ Enter how many
- 5. **Video or DVD player** No=0. Yes=_____ Enter how many
- 6. **Computer** No=0. Yes=_____ Enter how many
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

55. HOME APPLIANCES

- 1. **Electric Food Mixer/Processor** No=0. Yes=_____ Enter how many
- 2. **Electric Washing Machine** No=0. Yes=_____ Enter how many
- 3. **Refrigerator** No=0. Yes=_____ Enter how many
- 4. **Freezer** No=0. Yes=_____ Enter how many
- 5. **Rice Cooker or Pressure Cooker** No=0. Yes=_____ Enter how many
- 6. **Sewing Machine** No=0. Yes=_____ Enter how many
- 7. **How many metal cooking pots does your household currently own?** _____
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

56. SET TIME: SIMPLY PUSH THE TIME BUTTON

SECTION 4: CLIENT BUSINESS

INTERVIEWER SAY, "Now I would like to ask you questions about the business or businesses you currently operate."

57. NUMBER OF BUSINESSES: **How many businesses do you currently operate?**

_____ RECORD THE NUMBER

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

58. MAIN BUSINESS: **What kind of industry or trade is your main business in?**

_____ RECORD THE BUSINESS TYPE ACCORDING TO THE CODES PROVIDED ON THE LAST PAGE OF THIS SURVEY.

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

59. MAIN BUSINESS DURATION: **How many months have you had your main business?**

_____ **RECORD THE ANSWER IN MONTHS (CONVERT TO MONTHS IF CLIENT ANSWERS IN YEARS).**

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

60. MAIN BUSINESS JOB CREATION: **How many workers does your main business employ?**

TO EMPLOY MEANS TO HIRE OR ENGAGE THE SERVICES OF A PERSON FOR A SPECIFIED WAGE WHETHER FULL-TIME OR PART-TIME. FRIEND OR RELATIVES WHO HELP OUT WITH THE BUSINESS BUT ARE NOT PAID ARE EXCLUDED.

_____ **RECORD NUMBER**

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

IF MORE THAN ONE BUSINESS WAS RECORDED CONTINUE TO THE NEXT QUESTION FOR THE SECOND BUSINESS ONLY. IF ONLY ONE BUSINESS WAS RECORDED PROCEED TO THE EXPENDITURES SECTION.

61. BUSINESS 2: **What is the second business that you operate?**

_____ **RECORD THE BUSINESS TYPE ACCORDING TO THE CODES PROVIDED.**

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

62. BUSINESS 2 DURATION: **How many months have you had the second business you mentioned?**

_____ **RECORD THE ANSWER IN MONTHS (CONVERT TO MONTHS IF CLIENT ANSWERS IN YEARS)**

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

63. BUSINESS 2 JOB CREATION: **How many workers does your second business employ?**

TO EMPLOY REFERS TO HIRE OR ENGAGE THE SERVICES OF A PERSON FOR A SPECIFIED WAGE WHETHER FULL-TIME OR PART-TIME. CHILDREN OR OTHER DEPENDENT RELATIVES WHO HELP OUT ARE EXCLUDED

_____ **RECORD NUMBER**

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

64. SET TIME: **SIMPLY PUSH THE TIME BUTTON**

SECTION 5: EXPENDITURES

WE CONSIDER EXPENDITURES BY HOUSEHOLD AND ITS MEMBERS (RATHER THAN BY CLIENT ONLY). EXCLUDE ALL EXPENDITURES FOR BUSINESS, TRADE OR ANY OTHER MICROENTERPRISE (AGRICULTURAL OR NON-AGRICULTURAL) WE ONLY WANT HOUSEHOLD CONSUMPTION EXPENDITURES. USING THE FOLLOWING PHRASES AND EXAMPLES, YOU SHOULD BE ABLE TO MAKE THE DIFFERENCE CLEAR TO THE RESPONDENT. CONTINUE THE EXPLANATION UNTIL THE RESPONDENT KNOWS THE DIFFERENCE BETWEEN HOUSEHOLD AND ENTERPRISE/BUSINESS EXPENDITURES. ONLY WHEN THE CLIENT UNDERSTANDS SHOULD YOU BEGIN THIS SECTION.

ALSO NOTE THAT EXPENDITURE CATEGORIES ARE GROUPED BY THE SAME RECALL PERIOD AND YOU MAY INDICATE THE GROUPING TO THE RESPONDENT AHEAD OF EACH TIME PERIOD TO INCREASE THE ACCURACY OF REPORTING.

RECORD ALL VALUES IN THE LOCAL CURRENCY UNIT AND INDICATE IF YOU MAKE CHANGES. IF THE LOCAL CURRENCY UNIT IS NOT THE OFFICIAL CURRENCY PLEASE ALSO INDICATE AND EXPLAIN YOUR CHOICE.

INTERVIEWER, SAY: *"We would like to ask you about the purchases your household makes for consumption, such as food, shelter, clothing, social events, and other living expenses. As mentioned earlier, members of a household are those that live together and eat from the 'same pot'. So we are referring to items that have been purchased for all members of your household. Please exclude any and all expenditures for business, trade, or any other enterprise you may operate."*

EXPENDITURES IN THE **LAST WEEK**

65. HOME OWNERSHIP: **Do you or a household member own the dwelling you live in?**

1. Owned
2. Leased
3. Privately rented
4. Government rented
5. Rent free
6. Squatted
7. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

66. FOOD PURCHASED: **How much did your household spend last week buying food (but excluding beverages and cooking fuel costs)?**

- ____ Record Amount
999. Does not know
 998. Does not apply
 997. Refusal to respond

67. COOKING FUEL COST: **How much did your household spend last week on cooking fuel (not including your cooking fuel expenses for a food-related business or any type of business)?**

THIS REFERS TO COOKING FUEL EXPENSES NOT INCLUDING OR ASIDE FROM THOSE COVERED IN GENERAL UTILITIES. EXAMPLES INCLUDE LPG TANKS, FIREWOOD, OR CHARCOAL. PROBING QUESTIONS NEED TO FOCUS ON A STANDARD PURCHASE UNIT AND THE AVERAGE NUMBER OF UNITS CONSUMED IN A WEEK.

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

68. TRANSPORTATION: **How much did your household spend last week on transportation (including fuel/petrol used for transport for any regular travel to and from any destination for any purpose)?**

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

EXPENDITURES IN THE **LAST MONTH**

69. RENT: **How much did your household spend last month on rent?**

REFER TO QUESTION 64 TO CONFIRM IF THEIR DWELLING IS RENTED.

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

70. UTILITIES: **How much did your household spend last month on utilities?**

UTILITIES REFER TO ELECTRICITY, GAS, LIGHT AND WATER (INCLUDING PURCHASED DRINKING WATER).

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

71. PERSONAL/HOUSEHOLD PRODUCTS: **How much did your household spend last month on household and personal products (Personal products examples include soap/shampoo, toilet paper, toothpaste, feminine hygiene products. Household cleaning materials include laundry soap, detergents, brooms, etc.)?**

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

72. TELEPHONE USE: **How much did your household spend last month on telephone expenses for land lines and/or wireless cellular phones including prepaid phone cards and text message expenses?**

- ____ Record Amount
999. Does not know
998. Does not apply
997. Refusal to respond

EXPENDITURES IN THE **LAST 12 MONTHS**

73. HOME: **How much did your household spend in the last 12 months on home repairs, maintenance and improvements but excluding rent?**

THESE INCLUDE REPAIRS AND REPLACEMENTS DUE TO WEAR AND TEAR AND MAINTENANCE LIKE NEW PAINT OR ALUMINUM SHEETS. IT DOES NOT INCLUDE UPGRADES SUCH AS BUILDING ADDITIONAL ROOMS OR REPLACEMENTS OF FUNCTIONING PARTS.
REFER TO QUESTION 64 TO CONFIRM IF THEIR DWELLING IS OWNED.

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

74. FURNITURE/APPLIANCES: **How much did your household spend in the last 12 months on big and small furniture and/or appliances?**

PROVIDE EXAMPLES OF FURNITURE, SUCH AS TABLES AND CHAIRS, AND APPLIANCES, SUCH AS OVENS, REFRIGERATORS.

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

75. FOOD PRODUCED IN THE HOUSEHOLD: **What is the market value of the food items grown for consumption by your household during the last 12 months?**

THESE INCLUDE ONLY FOOD GROWN IN THE HOUSEHOLD SUCH AS PRODUCE. IT DOES NOT INCLUDE MANUFACTURED FOODS SUCH AS BREADS AND COOKED OR PREPARED ITEMS. MARKET VALUE REFERS TO THE AVERAGE PRICE PER UNIT OF THE FOOD IF SOLD IN THE OPEN MARKETPLACE.

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

76. CLOTHING AND SHOES: **How much did your household spend in the last 12 months on clothing and shoes for everyone in the household (including fabrics and textiles but excluding school uniforms and school shoes)?**

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

77. EDUCATION: **How much did your household spend on school/education in the last 12 months?**

EDUCATION EXPENDITURES REFER TO SCHOOL TUITION, FEES, TEXTBOOKS, AND SCHOOL SUPPLIES (BAGS, PENS, ETC.). PLEASE SPECIFY REASONS FOR ANY ZERO OR DNA/998 VALUES (E.G. FREE PUBLIC SCHOOL PROGRAM OR NOT ENROLLED).

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

78. HEALTH: **How much did your household spend in the last 12 months on health (e.g. medicine, visit to clinics, insurance payments, vitamins, vaccinations, traditional healers, doctors, child birth costs, etc.)?**

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

79. SPECIAL EVENTS: **How much did your household spend in the last 12 months on special event expenditures? (e.g. weddings, birthdays, holidays, religious celebrations, parties, etc.)**

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

80. LEISURE: **How much did your household spend in the last 12 months on leisure expenditures including Cable TV, Internet, vacations, dining out, etc.?**

- ____ Record Amount
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

81. TOTAL YEARLY HOUSEHOLD EXPENDITURES:

THE HANDHELD AUTOMATICALLY SUMS THE EXPENDITURE QUESTIONS.

THE PALM SHOULD THEN DIVIDE TOTAL YEARLY EXPENDITURES (TOTAL FROM SUB QUESTIONS) BY 365 DAYS TO REACH A DAILY HOUSEHOLD EXPENDITURE, AND FINALLY DIVIDES AGAIN BY THE TOTAL HOUSEHOLD SIZE TO OBTAIN A DAILY PER CAPITA CONSUMPTION EXPENDITURE (DPCE) THAT WILL BE USED IN LATER ANALYSIS.

82. SET TIME: **SIMPLY PUSH TIME BUTTON.**

SECTION 6: LOANS

INTERVIEWER SAY *“Now I would like to ask some questions regarding your loans with FINCA. Again, this information will help FINCA improve its services to you and to other clients like you and that the information you provide will be kept confidential. Your answers will be combined with the answers of other clients, so nothing you say can harm your own current level of service from FINCA or cause your taxes to increase, or anything like that.”*

83. **CLIENT ID NO.:** _____

84. FINANCIAL PRODUCT TYPE: **What type of FINCA product do you have currently?**

IF S/HE IS AN INDIVIDUAL CLIENT, GO TO QUESTION 85. IF NOT, GO TO QUESTION 86. IF S/HE HAS A SAVINGS ACCOUNT (OPTION 4), GO TO SECTION 7: REMITTANCES.

- 1. Village Bank
- 2. Solidarity Group
- 3. Individual
- 4. Savings
- 5. Enterprise Loan
- 6. Other (specify)
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

85. **FOR INDIVIDUAL CLIENTS ONLY:** Have you ever had a Village Banking or Solidarity Group/Enterprise loan previously with FINCA?

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

86. TIME WITH INSTITUTION: How many **cumulative and complete months** have you had a loan with FINCA?

COMPLETE MONTHS REFER TO WHOLE MONTHS. SO IF THE TIME IS 15.5 MONTHS, THERE ARE 15 COMPLETE MONTHS.

_____ RECORD THE NUMBER OF MONTHS

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

FOR QUESTIONS 87, 90, AND 93, DO NOT READ RESPONSE OPTIONS FIRST. IF THE CLIENT EXPERIENCES DIFFICULTIES UNDERSTANDING THE SCALING CONCEPT IN ANSWERING, USE PROBING QUESTIONS. IF THE CLIENT CONTINUES TO EXPERIENCE DIFFICULTIES, READ THE RESPONSE OPTIONS.

IMPORTANT: PLEASE NOTE IF THE RESPONSE OPTIONS WERE READ TO THE CLIENT OR NOT FOLLOWING EACH QUESTION.

87. LOAN DURATION (LENGTH OF CYCLE): What is the duration of your current loan term with FINCA in months?

RECORD THE LENGTH OF THE LOAN IN MONTHS. FOR EXAMPLE:

- 4 = 4 MONTHS
- 6 = 6 MONTHS
- 12 = 12 MONTHS, ETC.

_____ RECORD LENGTH OF LOAN

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

88. RATE YOUR LOAN DURATION: Rate the duration of your loan.

- 1. Too long
- 2. Just right
- 3. Too short

- 999. Does not know
- 998. Does not apply
- 999. Refusal to respond

89. RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT

- 1. Read
- 2. Not read

90. LOAN AMOUNT: What is the total amount of your current loan with FINCA?

RECORD THE PRINCIPAL OR THE ORIGINAL LOAN AMOUNT AND NOT THE REMAINING BALANCE OR PERIODIC INSTALLMENT.

_____ RECORD THE AMOUNT IN LOCAL CURRENCY

- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

91. RATE YOUR LOAN AMOUNT: **How would you rate the amount of your loan?**

1. **Too large**
2. **Just right**
3. **Too small**

999. Does not know

998. Does not apply

999. Refusal to respond

92. RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT

1. Read

2. Not read

93. INTEREST RATE: **What is the interest rate on your current loan?**

INTERVIEWER: YOU CAN EXPLAIN THAT INTEREST RATE IS THE COST OF BORROWING THE LOAN AMOUNT. RECORD THE NUMBER IN DECIMAL, NOT PERCENT

_____ Record rate

999. Does not know

998. Does not apply

997. Refusal to respond

94. RATE YOUR INTEREST RATE: **How would you rate your loan's interest rate?**

1. **Too high**
2. **Just right**
3. **Too low**

999. Does not know

998. Does not apply

999. Refusal to respond

95. RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT

1. Read

2. Not read

96. FREQUENCY OF REPAYMENT: **How often do you make loan payments?**

READ THE RESPONSE OPTIONS

1. **Weekly**
2. **Biweekly**
3. **Monthly**

999. Does not know

998. Does not apply

997. Refusal to respond

97. RATE FREQUENCY OF REPAYMENT: **How would you rate the loan repayment schedule?**

1. **Too frequent**
2. **Just right**
3. **Too infrequent**

999. Does not know

998. Does not apply

999. Refusal to respond

98. RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT

1. Read

2. Not read

99. REPAYMENT RECOURSE: **What would happen in case of delayed repayment or non-repayment of your loan?**

EMPHASIZE THE PHRASE "IN CASE OF" IF NECESSARY TO AVOID ANY MISUNDERSTANDING THAT THE CLIENT IS DELAYED OR IS IN DEFAULT.

1. Difficulty in securing additional loans
2. Loss of collateral

COLLATERAL IS THE PERSONAL ASSET THE BORROWER OFFERS PRIOR TO THE LOAN TO GIVE UP IN CASE OF DELAYED PAYMENT OR NON-PAYMENT.

3. Community pressure

COMMUNITY PRESSURE IS ANY TACTIC (NOT INCLUDING PHYSICAL FORCE) USED BY MEMBERS OF A CLIENT'S SOCIETY TO INFLUENCE HIM OR HER TO FOLLOW THE REPAYMENT RULES.

4. Increase in repayment amount
5. Increase in interest rate
6. Rescheduling of loan

RESCHEDULING IS A CHANGE IN THE CURRENT REPAYMENT TERMS TO A NEW (SOMETIMES MORE CONVENIENT) ARRANGEMENT FOR THE BORROWER.

7. None
8. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

100. LOAN PURPOSE: **For what purpose did you take out the loan?**

1. Business
2. Repay debt
3. Purchase of consumer goods (durable and non-durable)
4. Home construction/repairs
5. Land purchase or installment
6. Unemployment
7. Health needs in the household
8. Marriage
9. Funeral or death in the family
10. Other family event
11. Education
12. Transportation purchase
13. Jewelry purchase
14. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

101. REASON FOR CHOOSING FINCA: **What is your reason for choosing to have a loan with FINCA and not with a different lender?**

1. Higher loan amount allowed
2. Lower interest rate
3. Better repayment schedule
4. Longer loan cycle
5. Distance is close to my home or place of work
6. Group members are my friends
7. Group members are my relatives
8. Recommended by friend or relative
9. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

102. CREDIT CONSTRAINT: **Prior to your FINCA loan, what was your access to funding/credit like?**

1. Denied a loan
2. Received partial credit
3. Received total amount borrowed
4. Did not apply for credit although credit was available
5. Did not have access to credit (credit was not available)
6. Did not need any credit
7. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

103. LOANS FROM OTHER SOURCES: **Do you currently have loans from other institutions or individuals, if so what type of institution or individual?**

DO NOT READ THE OPTIONS. RECORD THE TYPE OF LENDER AND THE NUMBER OF LOANS.

1. Other MFI
2. Government program
3. Land bank
4. Commercial bank
5. Rural bank
6. (Credit) cooperative
7. Pawnshop
8. Direct relative
9. Other relative
10. Friend
11. Neighbor if not 8, 9, or 10
12. Intermediaries/Agents
13. Employer
14. Landlord
15. Moneylender
16. Shopkeeper
17. Other (specify)
18. None
19. Multiple loans (select options if there are two or more loans - specify)
999. Does not know
998. Does not apply
997. Refusal to respond

104. OTHER FINANCIAL ACCOUNTS: **What other financial products do you have?**

IF YES, RECORD THE TYPE OF ACCOUNT
IF NO, PROCEED TO THE NEXT SECTION

1. Savings account
2. Checking account
3. Fixed term deposit

THIS REFERS TO MONEY PLACED WITH COMMERCIAL BANKS FOR A FIXED TIME PERIOD AND INTEREST RATE. THE DEPOSIT CANNOT BE TRANSFERRED DURING THE PERIOD.

4. Rotating savings and credit association (ROSCA)

A ROSCA IS A SAVINGS GROUP WHERE EACH MEMBER REGULARLY CONTRIBUTES A PRE-SPECIFIED AMOUNT AND MEMBERS DRAW FROM THE FUND ON A ROTATING BASIS.

5. Other (specify)
6. None
7. Multiple (select options if there are two or more accounts - specify)
999. Does not know
998. Does not apply
997. Refusal to respond

SECTION 7: LOYALTY/SATISFACTION

INTERVIEWER: SAY, *"Now I would like to ask some questions regarding your experience with FINCA's services. Please remember that your answers will not affect your status as a client and that you cannot be identified outside of the survey process. Your responses will not affect your loan."*

DO NOT READ RESPONSE OPTIONS FIRST. IF THE CLIENT EXPERIENCES DIFFICULTIES UNDERSTANDING THE SCALING CONCEPT IN ANSWERING, USE PROBING QUESTIONS. IF THE CLIENT CONTINUES TO EXPERIENCE DIFFICULTIES, READ THE RESPONSE OPTIONS.

IMPORTANT: PLEASE NOTE IF THE RESPONSE OPTIONS WERE READ TO THE CLIENT OR NOT FOLLOWING EACH QUESTION.

105. LOAN APPLICATION: **How would you rate the loan application process?**

1. Very Easy
2. Easy
3. Difficult
4. Very difficult
999. Does not know
998. Does not apply
997. Refusal to respond

106. **RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT.**

1. Read
2. Not read

107. **DISBURSEMENT: How would you rate the loan disbursement system?**

DISBURSEMENT REFERS TO HOW THE FUNDS ARE RELEASED BY FINCA AND RECEIVED BY THE CLIENT.

1. Very Easy
2. Easy
3. Difficult
4. Very difficult
999. Does not know
998. Does not apply
997. Refusal to respond

108. **RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT.**

1. Read
2. Not read

109. **CREDIT OFFICER: How satisfied are you with your credit officer's overall performance?**

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
999. Does not know
998. Does not apply
997. Refusal to respond

110. **RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT.**

1. Read
2. Not read

111. **GOALS: Has your time with FINCA helped you achieve your business goals?**

1. Completely
2. Mostly
3. A little
4. Not at all
999. Does not know
998. Does not apply
997. Refusal to respond

112. **RECORD IF ANSWER OPTIONS OR SCALES WERE READ TO THE CLIENT OR NOT.**

1. Read
2. Not read

113. **RECOMMEND: Have you recommended FINCA to anyone?**

1. Yes **IF "YES", END OF SECTION, GO TO RETENTION SECTION**
2. No **IF "NO", GO TO THE NEXT QUESTION.**

999. Does not know
998. Does not apply
997. Refusal to respond

114. **RECOMMEND 2: Would you recommend FINCA to anyone in the future?**

1. Yes
2. No
999. Does not know
998. Does not apply
997. Refusal to respond

115. RECOMMEND 3: **In addition, would you recommend FINCA to anyone you know who has a greater need for credit/loans because of economic hardship/s in the future?**

- 1. Yes
- 2. No
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

SECTION 9: RETENTION

INTERVIEWER: SAY, "Now I would like to ask some questions regarding your plans for future loans after this cycle. Again, please remember that your answers will not affect your status as a client and that you cannot be identified outside of the survey process. Your responses will not affect your current loan or your ability to receive future loans."

116. EXITING: **Do you plan to continue with FINCA in the next loan cycle?**

IF 997, 998, OR 999, END SURVEY AND THANK THE CLIENT

- 1. Yes IF "YES", GO TO QUESTION 124
- 2. No IF "NO", GO TO QUESTION 117
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

117. DECISION TO LEAVE: **Who made the decision to leave the credit program?**

IF THE CLIENT RESPONDED OPTION 1 OR 2, GO TO QUESTION 118

- 1. The group made the decision
- 2. The program made the decision

IF THE CLIENT RESPONDED OPTION 3, 4, OR 5 GO TO QUESTION 119

- 3. I decided myself
- 4. Somebody else in my family decided
- 5. Other (please ask client to specify and write in the response)
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

118. REASONS FOR LEAVING GROUP: **Why did the group/program ask you to leave?**

- 1. Client was late to fourth test cycle meeting
- 2. Client was late to inauguration
- 3. Client did not bring passport/form of identification at the start of the cycle.
- 4. Client was not part of the group according to FINCA procedures
- 5. Client had a poor (or no?) credit history
- 6. Client broke her/his contract
- 7. Group was dissolved because members defaulted
- 999. Does not know
- 998. Does not apply
- 997. Refusal to respond

GO TO QUESTION 120 AFTER COMPLETION.

119. REASONS FOR SELF-EXITING: What are the main reasons for deciding to leave the program?

PLEASE DO NOT READ THE ANSWERS; SELECT THE MOST APPROPRIATE RESPONSE FROM THE ANSWER CODE PROVIDED. MULTIPLE ANSWERS ARE ALLOWED; ENTER THE NUMBER CORRESPONDING TO THE REASON(S) MENTIONED. THERE IS SPACE FOR UP TO 3 REASONS.

Problems with program policies or procedures

1. The loan amount is too small
2. I do not like the repayment schedule
3. The interest rate was too high
4. The fees or charges are too high
5. Collateral or guarantee requirement
6. Problems with loan officer

Problems with group lending

7. Unhappy about group rules/pressure
8. Conflict with group members
9. Traveling to/from group meetings is too much of a strain
10. Group meetings are held too frequently

Client's business reasons

11. Enough money for my business now
12. Business profitability is down
13. Business is seasonal, will borrow when needed
14. Cannot continue, used money for an emergency
15. Cannot continue, borrowed too much
16. Will change business, will do something else
17. Business ruined by fire, robbery, etc.

Personal reasons

18. Sickness or death in family
19. Found steady employment
20. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

GO TO QUESTION 120 AFTER COMPLETION.

120. RETURNING IN THE FUTURE: Do you expect to return and have a loan with FINCA in the future?

1. Yes IF YES, GO TO QUESTION 121
2. No IF NO, GO TO QUESTION 122
999. Does not know
998. Does not apply
997. Refusal to respond

121. SCHEDULE TO RETURN: **If yes, after what period of time do you think you are most likely to rejoin?**

1. After 1 loan cycle
2. After 2 loan cycles
3. After 3 loan cycles
4. After more than 3 loan cycles
5. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

STOP. AFTER THIS QUESTION, GO TO THE FINAL INSTRUCTIONS SECTION AT THE END OF THE SURVEY.

122. MOVING TO OTHER LENDER: **Are you planning to borrow with another institution?**

1. Yes **IF YES GO TO QUESTION 125**
2. No **IF NO, GO TO THE FINAL INSTRUCTIONS SECTION AT THE END OF THE SURVEY**
999. Does not know
998. Does not apply
997. Refusal to respond

123. TYPE OF LENDER: **If yes, what type of institution?**

1. Formal bank
2. Microfinance institution
3. Co-operative
4. Other money lending source (*specify*)
999. Does not know
998. Does not apply
997. Refusal to respond

STOP. AFTER THIS QUESTION, GO TO THE FINAL INSTRUCTIONS SECTION AT THE END OF THE SURVEY. THE NEXT QUESTIONS ARE FOR THOSE WHO ARE CONTINUING WITH FINCA TO THE NEXT CYCLE AND ARE NOT EXITING THE PROGRAM.

124. KEEPING PRODUCT TYPE: **Will you remain with the same FINCA product type?**

1. Yes **IF YES, END SURVEY AND THANK THE CLIENT**
2. No **IF NO, GO TO NEXT QUESTION**
999. Does not know
998. Does not apply
997. Refusal to respond

125. NEW PRODUCT TYPE: **What will be your new FINCA product type?**

1. Village Bank
2. Solidarity Group
3. Individual
4. Savings
5. Enterprise Loan
6. Other (specify)
999. Does not know
998. Does not apply
997. Refusal to respond

STOP. AFTER THIS QUESTION, GO TO THE FINAL INSTRUCTIONS SECTION AT THE END OF THE SURVEY.

FINAL INSTRUCTIONS

INTERVIEWER: PLEASE REVIEW THE SURVEY TO SEE IF YOU HAVE MISSED ANY QUESTIONS. IF YOU HAVE, PLEASE ASK THOSE QUESTIONS OF THE RESPONDENT. IF NOT, IT IS THE END OF THE INTERVIEW.

INTERVIEWER: SAY, *"Thank you for your time today. I know that FINCA clients are very busy and I very much appreciate your kind support of this survey. As I mentioned earlier, your answers will not affect your status as a client and that you cannot be identified outside of the survey process. Your responses will not affect your loan. Do you have any questions about the survey I can answer for you today?"* ANSWER THE QUESTIONS ABOUT THE SURVEY. IF THE CLIENT HAS NON-SURVEY RELATED QUESTIONS, LET THEM KNOW THAT YOU ARE ONLY QUALIFIED TO TALK ABOUT THE SURVEY. APOLOGIZE AND POLITELY SUGGEST THAT THEY MAY TO ASK A STAFF PERSON OR A MEMBER OF THEIR VILLAGE BANK LATER.

INTERVIEWER: SAY, *"Thank you again, it was nice to meet you."*

Client Business Types and Categories

	Commerce (c)
101	alcoholic beverages, cigarettes, matches
102	antiques
103	auto/bicycle parts
104	books, magazines & newspapers
105	charcoal/firewood
106	clothing & accessories (incl. shoes)
107	construction materials
108	cosmetics (incl. perfume)
109	crafts & souvenirs
110	dried fruits
111	drugs/pharmacy
112	electronics (includes mobile phones)
113	flowers/plants
114	food products (groceries, dairy)
115	furniture
116	gas for cooking & heating
117	grains/legumes (incl. corn, rice)
118	household cleaning products
119	hygiene products
120	jewelry
121	kitchen & tableware
122	lottery & tickets
123	meat/butcher
124	office supplies
125	oil
126	other goods
127	pillows, blinds & curtains
128	produce (fruits, vegetables & produce)
129	rugs
130	seafood/fish/salty fish
131	seeds
132	sleeping mats/blankets
133	snacks (snacks, candy & gum)
134	soft drinks
135	spices
136	suitcases & bags
137	textiles (bed linens, towels, fabric)
138	tools, equipment & hardware
139	toys
140	video
199	other

	Food & Beverage (fb)
201	bakery (food & pastries)
202	bar/local brew
203	café/restaurant
204	food catering
205	prepared foods
206	tortillas & ethnic breads
299	other

	Service (s)
301	auto repair
302	babysitter
303	barber shop/hair salon
304	beauty salon
305	book keeper
306	bus/taxi driver
307	carpenter
308	construction laborer
309	electrician
310	fixes shoes
311	gas station
312	hauler/driver/cart pusher
313	health care
314	hotel/resthouse
315	housemaid
316	internet café
317	landlord
318	manager/supervisor
319	mechanic
320	parking lot
321	photo finishing
322	private school
323	teacher
324	tinsmith
325	welder
326	billiards
327	dentist
328	computer services
329	dry cleaning
399	other

	Production (p)
401	bricks
402	crafts
403	knitting
404	backpaks
405	pillows
406	shoes
407	mats
408	sewing/tailoring
409	soft drinks production
410	tie & dye
411	weaving
499	other

	Farming & Fishing (ff)
501	agriculture
502	grows mushrooms, etc.
503	dairy
504	fishing
505	livestock
506	poultry
599	other
506	poultry
599	other