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# **FinScope Consumer survey Cameroon, 2017**

## **Enumerator's Manual**

**September 2017**

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# 1. INTRODUCTION

Financial inclusion is recognized as an important component of economic growth. Indeed, access to quality financial services can play an important role in the fight against poverty and reducing the vulnerability of the poor. Therefore, in order to boost economic growth, it is important to identify the systemic constraints that prevent financial markets from reaching consumers.

FinMark Trust, which is an independent organization whose goal is to encourage the financial markets to the benefit of the poor by promoting financial inclusion and regional financial integration. It is in this context that it has developed a methodology of survey by sampling called “FinScope Survey” to capture this phenomenon. This is a representative study at national and regional levels on the way people get their income and how they manage their lives financially. It also helps provide information on attitudes and perceptions about financial products and services. To date, the FinScope survey has been conducted in 28 countries.

Based on previous experiences in data collection, this manual is a guide that outlines the objectives of the survey, the different sections of questionnaire and filling instructions as well as the organization of the data collection scheme. It is intended to assist the enumerators in carrying out their duties efficiently and effectively.

The success of this operation and the relevance of the results and analysis depend on the quality of data collected in the field. The understanding and strict compliance with the instructions contained in this manual determines the success of this operation.

## 2. PRESENTATION OF THE SURVEY

### 2.1. Objectives of the survey

#### 2.1.1. Main Objective

The main objective of FinScope survey is to measure the levels of access and use of financial services by all adults. This study also permits the identification of constraints that prevent service providers from reaching those who are underserved or un-served of different income categories and demographic characteristics of the target population, and who do not even have the ability to open a bank account. The information thus collected will be made available to key stakeholders such as policy makers, regulators and financial service providers.

#### 2.1.2. Specific Objectives

The specific objectives of this survey are:

- To measure the level of financial inclusion (for example levels of penetration of financial products and services within the population which may be assessed by the proportion of the population using both formal and/or informal financial products and services);
- Describe the access landscape (type of products and services used by financially included persons);
- Determine needs for financial products, as well as the gap between needs and:
  - available Financial products (formal and informal);
  - the use of financial products (formal and informal) ;
- Identify drivers and barriers to the use of financial products and services;

- Stimulate dialogue based on evidence, which would eventually lead to effective policies and interventions in the public and private sectors to expand and deepen financial inclusion strategies.

## 2.2. Scope of the investigation

### 2.2.1. Geographical scope and statistical unit

The geographical scope of the survey is the national territory. The operation concerns all ordinary households (as opposed to collective households; boarding schools, hospitals, convents, etc.) residing throughout the national territory, excluding members of the diplomatic corps.

Data will be collected from households. This is a group of one or more persons (socio-economic unit), with or without a blood or marriage tie, living in one or more dwellings of the same concession (compound). (assembly of houses constituting a living quarters), pooling their resources to meet current expenses, most commonly taking their meals together, and recognizing the authority of one person as head of household (or reference person).

The observation units are at the same time the household (housing, habitat, etc.) and an individual randomly selected using the KISH table.

## 2.3. Presentation of survey sample and staff

### 2.3.1. Sample size and distribution

This study uses the statistical principles and methodologies of a sample survey. The techniques for determining the size implemented have resulted in a sample of 7761 households in 597 clusters ((also called Enumeration Area (EA)) across the country (Table 1).

**Table 1: Sample Distribution of EA and household between survey regions and residential stratum**

Survey Region	Allocation of EA				Allocation of Household			
	Urban	Semi-urban	Rural	Total	Urban	Semi-urban	Rural	Total
Douala	64	///	///	64	832	///	///	832
Yaounde	63	///	///	63	819	///	///	819
Adamawa	8	7	28	43	104	91	364	559
Centre without Yaounde	3	8	35	46	39	104	455	598
East	5	4	28	37	65	52	364	481
Far North	7	6	53	66	91	78	689	858
Littoral without Douala	10	10	13	33	130	130	169	429
North	9	4	40	53	117	52	520	689
North West	11	8	34	53	143	104	442	689
West	14	5	32	51	182	65	416	663
South	7	4	26	37	91	52	338	481
South West	18	3	30	51	234	39	390	663
<b>Total</b>	<b>219</b>	<b>59</b>	<b>319</b>	<b>597</b>	<b>2 847</b>	<b>767</b>	<b>4 147</b>	<b>7 761</b>

### 2.3.2. Duration, staffing and organization of data collection

Data collection will last 30 days. It will mobilize, in addition to the technical supervisors, 30 controllers and 120 Enumerators. Each field team will be composed of supervisors, controllers and Enumerators.

As far as the organization of the data collection is concern, it will be based on the deployment plan and availability of logistics and data collection materials which will be made available to the data collection team. It will also be based on the specificities, level of isolation and insecurity in each survey area.

**Table 2: Breakdown of data collection personnel by survey region and according to the number of households and EA**

	Number of sample Households	Number of ZD samples	Enumerators	Controllers
Douala	832	64	12	3
Yaounde	819	63	12	3
Adamawa	559	43	8	2
Centre without Yaounde	598	46	10	2
East	481	37	8	2
Far North	858	66	14	4
Littoral without Douala	429	33	8	2
North	689	53	10	3
North West	689	53	10	2
West	663	51	10	2
South	481	37	8	2
South West	663	51	10	3
<b>Total</b>	<b>7,761</b>	<b>597</b>	<b>120</b>	<b>30</b>

## 3. OBJECTIVES OF THE MANUAL

This manual describes the directives of data collection activities in the field. It is designed to give enumerators a clear view of the scope of the entire project. It serves as a reference document for proper understanding of their roles and responsibilities within the framework of the study

On the field, the enumerators are obliged to respect scrupulously the instructions in this manual.

## 4. ROLE OF THE ENUMERATOR

The role of the Enumerator is to collect the information required by the questionnaire for each household assigned to him/her in strict compliance with the instructions in this manual.

The success of the study depends on how you do your job. If you do your job and take care in recording the information, the results of the study will be more accurate and therefore more useful for the development of socio-economic policies, strategic orientations and for the determination of relevant actions to be implemented in favour of financial Inclusion. That makes you a very important member of the team and the study, because without you, accurate information cannot be collected. As an enumerator, it is therefore your responsibility to do everything possible to ensure the collection of quality data.

The Enumerator shall:

- Assist the controller in the counting of registered households in the household register and counting of the households chosen;
- Find a respondent who has been selected to participate in the survey according to the methodology for the study;
- Properly complete the questionnaire carefully following the “skips” and “filters” as well as instructions related to each question.

In addition, you will be asked to perform during the various stages of field work, the following tasks described.

### **Before the interview**

Before the interview, you must:

- Participate in the training of field workers. This is very important because you are involved in the survey process in general and that you will explore the questionnaire in particular (during training). This is an opportunity to ask all possible questions, and to eliminate any ambiguity on the questionnaire;
- Read this manual and familiarize yourself with its contents;
- Read the questionnaire as many times as possible to become familiar with the questions, terms, corresponding codes and how to record them;
- Make sure you have all the equipment/material needed for the field (questionnaires and manuals, well charged computer, pencil or pen, eraser, etc ...) with you before going to the field.

### **During the interview**

- You must visit only the roads/paths, households and individuals that will be assigned to you. Your supervisor will give you the exact number and location of the households you will be required to visit. If during the first passage you cannot get a response from a household or a selected individual (eg, the house is empty, the case of refusal), you should revisit the household or individual at least 3 times. If, despite these passages, you still get no answers, report it to your Controller who will have to check by himself/herself before putting an end to data collection in that household / at the level of the individual. **No replacement of selected household or individual is permitted!**
- If a respondent is not willing to participate in the survey, you must make every effort to persuade him/her to participate. Explain the purpose of the survey and the importance of his/her participation. If you are still unable to obtain the cooperation of the respondent, please report to your controller, who will personally try to convince the respondent and if still no favourable response, contact the field supervisor who will give you instructions on what to do.
- It is for you to make the interview a success. Therefore, your behaviour is crucial. You must always behave in a friendly and professional manner.
- At the beginning of the interview, introduce yourself, explain the purpose of the survey, and inform the respondent that all information provided is strictly confidential.
- Complete the questionnaire carefully and do not omit *any* information.
- When conducting an interview, never make any guesswork. Always ask the respondent to provide all information. This is a very important point: *You must never*

*do or write information that you may feel is true.* Always ask questions to get the answers of the respondent.

- Record the answers provided by the respondent as you go along with the interview.
- When conducting the interview, listen carefully to the answers given to each question, as they may help you later in the interview. This attitude also permits you to create a sense of trust and cooperation with the respondents, especially if they feel that you are actually listening to their answers.
- Before leaving the household, make sure that the questionnaire has been completed correctly. If the questionnaire is not fully completed, apologize for the inconvenience and obtain the information that was omitted. If you are unsure about anything in the questionnaire or interview, you should discuss it immediately with your controller or supervisor.
- Once you are sure you have all the necessary information, thank the respondent for their time and the effort made before leaving the scene. Of course, given the scope of the survey, it may not be possible to complete your interview in a single session; in which case you must make arrangements to return later to finish the job.
- Do not hesitate to write comments in your notebook, especially when the situation of the household is confusing or requires further explanation, or if you have problems with certain sections.

## **5. DEFINITION OF FINANCIAL TERMS CONTAINED IN THE QUESTIONNAIRE**

1. **Down Payment:** A sum of money given as the first instalment of a payment.
2. **Adults: in the case of this study,** adults are persons 15 years of age or older.
3. **Insurance:** This is the payment of a risk premium for an event, where reimbursement is made if or when the event occurs.
4. **Travel insurance:** Travel insurance is a set of guarantees to cover the consequences of incidents that may occur during your travels, trips and stays abroad.
5. **Agricultural Insurance:** Agricultural insurance cover agricultural risks according to commonly agreed rules.
6. **Credit Insurance:** is a contract guaranteeing a creditor against the risk of insolvency of the debtor under the conditions arranged by mutual agreement.
7. **Group insurance:** Insurance contracts subscribed to a number of people exposed to the same risk. Example: insurance taken out by employers under the occupational benefit schemes for the benefit of their employees.
8. **Education Insurance:** Some insurance companies accept cumulative deposits over a long period, which allows a parent to finance higher education of his/her offspring, if the parent dies before the age of majority of the child, the insurance company take charge of the schooling of the child until the age of 18 years. The capital subscribed by the parent is then given to the child.
9. **Insurance and affiliated deposits:** These are financial products offered by insurers to finance investment funds.
10. **Fire or natural disaster insurance:** It is an insurance product that covers damage caused by fire or natural disaster to the property of the insured.

11. **Partial motor vehicle or motorcycle insurance commonly called third party insurance:**  
This insurance product covers only repairing the damage that the insured owner of a car or motorcycle causes to a third party.
12. **Insurance for informal assets :** Insurance for Informal assets is offered to all economic actors of the informal sector to cover any kind of risk as deemed appropriate.
13. **General liability insurance:** This insurance product covers only repairing the harm that the insured causes to a third party.
14. **Retirement insurance:** It is an accumulated contribution by the insured to receive a principal upon retirement.
15. **Health or medical insurance:** This is health insurance, the insurer covers the health costs of the insured. Under the terms of the contract, a ceiling in terms of coverage and types of health expenses to be reimbursed are determined.
16. **Credit life insurance:** it is an insurance product sold on an individual or collective basis, and is usually purchased to cover small loans for short periods of time. When issued under a group policy, a certificate is issued to the debtor, the master policy being issued by the creditor. The nominal value of a policy remaining balance due, decreases proportionally to the reduction of the loan amount until both cancel each other out. This type of insurance covers several credit cycles over the course of stipulated period (e.g. one year). In the event of death, the insurance provides the remaining outstanding balance due.
17. **Total motor vehicle or motorcycle insurance:** It is an insurance product that covers several risks: civil liability (if you do something wrong, the insurer repairs the damage to the victim), theft, fire and any other damage.
18. **Life Insurance:** life insurance issued to a creditor (lender) to cover the life of a debtor (borrower) for an outstanding loan. If the debtor dies before the debt is repaid, the insurance policy will pay the balance of the outstanding amount.  
*There are two types of life insurance:*
  - Insurance in case of life: capitalization product to build up savings and providing for the payment of these savings as a lump sum or annuity if the insured is alive at the end of the contract.
  - Insurance against death or temporary death: contract for the payment of capital to a designated beneficiary in the contract in case of death of the insured before the insurance contract comes to term.
19. **Banked:** persons who own one or more accounts in financial institutions (banks, micro-finance institutions, credit establishments).
20. **Bank card:** a plastic card used to get money from a cash machine.
21. **Credit card:** a plastic card that you can use to purchase goods and services and pay later.
22. **Debit card:** a plastic card that can be used to withdraw money directly from your bank account when you pay for goods or services.
23. **Current account:** The current account is a special form of cheque account reserved for companies. It can function both as a credit or debit account and often the support of complex operations that vary according to the nature of the activity of the company.
24. **Personnel Loan Account:** The personnel loan account records all lending transactions that take place between a company and the persons associated with it by a contract. This may be an institution that provides loans to its staff through a mutual fund, for example, by extension, operations relating to staff representatives or similar bodies that are attached to it.
25. **Currency account:** This account guarantees that management of foreign exchange transactions, debit or credit, avoiding currency risk. Open without authorization from the Office des Changes, this account allows you to make receipts from money transfers, bank



notes or cheques in foreign currency, travellers' cheques or any other means of payment denominated in foreign currency. You can also make transfers abroad

26. **Credit:** Obtaining additional funds from a third party with the promise to repay the principal and, in most cases, interest and management fees.
27. **Debenture:** A debenture is a negotiable instrument (investment type) issued by a company or organization to raise funds for long-term activities and development. It is a financial instrument that has the same characteristics as a bond, but the debenture does not offer any collateral. Therefore, it offers less coverage for the purchaser of the security in the event of default.
28. **Saving:** Saving and accumulating wealth for future use.
29. **Financially excluded:** people who do not use a financial product/service, whether formal or informal. The service can be saving, credit, transfer of funds and insurance. A formal financial institution is an institution that has the approval of the Ministry of Finance. Except for CAMPOST which does not have approval but is considered a formal financial institution due to its special status.
30. **Financially served:** people who use one or more formal and / or informal financial products.
31. **Formally included:** people who use formal financial products/services provided by institutions governed by the regulations in force.
32. **Money guardian:** It is a financial savings service offered by a natural or legal person not having a license to provide financial services, thus the characteristics depend on the arrangement between the two parties.
33. **Financial inclusion:** measuring the level of the adult population in a country that uses financial products and services such as savings, banking, credit and insurance, whether formal or informal.
34. **Leasing:** Leasing is a tripartite funding agreement between a company user of a good or equipment, a credit or financial institution and the equipment rental company. The company pays a monthly flat fee for the use of a property or service with the option of purchasing it. The company is not the owner of the property, which does not appear as fixed asset in its consolidated accounts. These may include movable or immovable property that would require substantial investment by the company. Leasing is at the same time a type of credit and a form of financing for the company on goods that it cannot or does not want to acquire. The contract concluded between the lessor and the lessee. is for a fixed term with the restitution of the property/equipment , renewal of the contract or purchase of the property/equipment.
35. **Micro Insurance:** It is an insurance mechanism characterized primarily by low premiums and /or capital insured, the simplicity coverage, subscription formalities, contract management, reporting of claims and compensation of victims. Microinsurance aims to protect low-income people against specific risks in exchange for payment of premiums or contributions.
36. **Microfinance:** It is an activity performed by approved institutions which do not have the status of a bank or financial institution as defined in the Annex to the Convention of 17 January 1997 on the harmonization of banking regulation in States of Central Africa, which traditionally carry out credit or savings collection operations and provide specific financial services for the benefit of populations living essentially on the margins of the traditional banking system.
37. **Bond:** An official document given by a company showing that it has borrowed from a third party indicating the interest payments it will make (the interest payment is made to the \Bond holder at a well-defined rate and at intervals).
38. **Barriers to offer:** the obstacles related to the offer of access to financial services linked to factors inherent in the financial service providers that prevent individuals from using their services, such as location of access points and cost of using their services.

- 39. Barriers to demand:** the obstacles related to access to financial services are linked to inherent characteristics of individuals that prevents them from using financial services such as insufficient income, low levels of financial knowledge and lack of confidence in financial institutions.
- 40. Informally served:** People who use informal financial products (regardless of whether they use the services alongside formal financial products).
- 41. Access share** A measure of financial inclusion, both formal and informal;’
- 42. Landscape of financial access:** It is the measure of the use of formal and informal products that is the four main product groups: savings, credit insurance and other transactions (transfers, provision...).
- 43. Informal money lender (usurer):** This is a natural or legal person who lends money without approval
- 44. Formal products:** products offered by financial institutions regulated by the government such as commercial banks, insurance companies, microfinance institutions and credit institutions.
- 45. Informal Products:** Financial services provided by individuals and / or associations that are not regulated by the government such as savings clubs and informal private lenders.
- 46. Only informally served:** people who do not use formal financial products, but use one or more financial products provided by an informal source, such as a savings club or informal private lender.
- 47. Transactional:** Financial services using cash or other means such as cheques, credit cards, debit cards or other electronic means to send or receive payments.
- 48. Remittances** formal and / or informal means of sending and receiving money between people in different locations using formal and / or informal means.

## 6. FILLING INSTRUCTIONS FOR THE QUESTIONNAIRE

### 6.1. Presentation of collection instruments

The questionnaire designed for this operation responds firstly to the concern of data/information collection, whose appropriate treatment will enable the objectives of the survey to be achieved. It is divided into 18 sections presented as follows in the table below:

Sections	Objectives
Interview Details	Records household and data collection staff identification information
Household registration	Records the list of household members. From this list, a person aged 15 years or older will be selected at random using the KISCH test for the remainder of the questionnaire
SECTION A1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT	Provides information on age, educational level, marital status and socio-professional category of the selected person.
SECTION A2: INFORMATION ON HOUSEHOLD HEAD	Permits to have demographic information about the household head and the relationship of the respondent with respect to the former.
SECTION B1: INFORMATION ON THE HOUSEHOLD AND ITS WELL-BEING	Allows for information on household living conditions, the characteristics of the habitat, the type of toilet used, the environment in which the household lives and property in the possession of the household (agricultural or otherwise)
SECTION B2: AGRICULTURE	Allows to Identify agricultural activities practiced by the household.
SECTION C: PERSONAL INCOME AND EXPENDITURE	Used to identify the main sources of income and expenditure of the respondent, financial difficulties, etc.
SECTION D: COMMUNITY INVOLVEMENT AND INFORMAL GROUPS	Permits to have information on the involvement of the household in the community as well as informal groups
SECTION E: ACCESS TO INFRASTRUCTURE AND TECHNOLOGY	Used to identify the means of transport used by households to measure the travel time to the main infrastructure. Evaluate household access to the use of new technologies

Sections	Objectives
SECTION F: REMITTANCE (MONEY TRANSFER)	Allows to identify the different ways that people use to send or receive money to/from others outside the household
SECTION G: RISK PLANNING AND INSURANCE	Permits an understanding of the strategies adopted by households to cope with shocks / risks; to identify insurance products known to the public
SECTION H: MONEY BORROWING (CREDITS / LOANS)	Permits an understanding of what kind of systems people are using to get money / credit and loans
SECTION I: SAVINGS AND INVESTMENTS	Permits an understanding if people have the habit of saving and investing and how to save money? What are the reasons of savings and investment?
SECTION J: BANK	Permits an understanding of the use of various banking products and services by the population. This section also includes products offered by other non-bank and non-Microfinance institutions.
SECTION K: MICROFINANCE ESTABLISHMENT (EMF)	Allows us to determine the level off understanding of MFIs by the population and their belonging to MFIs (if members/customers or not) and why they are not members
SECTION L: MOBILE MONEY	Permits an understanding if people are aware of the existence of money transfers via mobile phones among operators; the possession of a mobile money account, the types of services offered and their use
SECTION M: GENERAL INFORMATION	Presents general questions concerning the types of additional information that people need.
SECTION N: CASE OF NEED	Enables us to record information on expenses incurred

The objectives assigned to this survey will only be achieved if the filling out of this questionnaire is carried out correctly on the three levels:

- Professionalism of the enumerator in conducting the interview;
- Confidence building of the respondent so that s/he provides sincere answers to the questions asked;
- Faithful recording answers to appropriate questions.

## 6.2. Conducting the interview

### 6.2.1. How to build a good relationship with the respondent?

#### ➤ Make early a good impression

When you approach the respondent(s) for the first time, do your best to make him/her (them) comfortable. Put the respondent in a comfortable and favourable mood for the survey. Discuss it with a smile and introduce yourself.

After the usual greetings, eg '*Good morning sir*' or '*Good morning madam*', you can introduce yourself as follows:

"My name is ..... I work on behalf of the National Institute of Statistics (INS). We are currently conducting a study throughout the national territory to identify the obstacles to the use of financial services by adults of all social classes. By financial services, we mean access to loans, savings, remittances (money orders, Western Union Express Union, MTN Mobile Money, Orange Money, ...) and insurance (for health, equipment, ...). We interview people to find out more about their lives, their expenses, how adults earn their income, how they manage their finances, so that we can develop ideas for improving access to financial services best suited to their needs".

#### ➤ Always have a positive approach

Always be polite and relaxed.

Never adopt an apologetic manner, and do not use words such as "*are you too busy?*" or "*Could you give me a few minutes?*" Or "*Would you mind - to answer to some questions?*" Such questions may result in denial before you even start. Rather, tell the respondent, "*I would like to ask you some questions,*" or "*I want to talk to you for few moments*"

➤ **Emphasize the confidentiality of responses, if necessary**

If the respondent is reluctant to answer questions, tell him that the information you collect will remain confidential and may only be used for statistical purposes; the names of people will never be mentioned in any report. Reassure him/her that the information gathered through this survey may in no case be used for purposes of monitoring or economic repression and that the law forbids you to communicate this information to someone else. Moreover, any offender is liable to penalties under the regulations.

➤ **Answer truthfully to questions from the respondent**

If the respondent asks you questions about the survey or the length of the interview, give clear answers without showing any nervousness. Always carry your ID card and badge, confidentiality cards, and letters of introduction to households. Feel free to submit them on request to your contacts.

➤ **Always be serious with your work by strictly respecting appointment dates and times agreed upon with household members.**

6.2.2. Tips for good conduct the interview

➤ **Be neutral throughout the interview**

Stay absolutely neutral throughout the interview. Do not give the respondent the feeling of giving a right or wrong answer, either by your facial expression or tone of voice. Never give the impression that you approve or disapprove of the answers provided by the respondent.

➤ **Never suggest answers to the respondent except in some cases that the manual specify**

➤ **Do not change the meaning or the sequence of questions**

If the respondent misunderstands a question, you must repeat the question slowly and clearly. If the respondent still does not understand, rephrase the question, taking care not to change the meaning of the original question. In this manual, some questions have been rephrased and you must administer them as the manual requires.

➤ **Never read to respondents.**

You should never read to the respondent what WRITTEN IN BOLD is or italic, these are instructions to the Enumerators. You should also never read the 'go to' 'other' questions'. Sometimes you are asked to read the possible responses, in this case, you should never read DNK (do not know) Refused to answer, no response (NR), although they are among the suggested assertions.

➤ **Treat hesitant respondents tactfully**

If a respondent shows a certain disregard for the survey and refuses to answer questions or to continue the interview, you must rekindle his/her interest. Spend a few moments to talk about things unrelated to the interview (eg: his/her city, village, time, etc.)

Actual refusals are rare; and if you are facing many cases of refusal then something is wrong with your approach. Talk to those reluctant respondents in a friendly manner, have tact and you will eventually get their cooperation.

Always be honest in your approach. Never tell the respondent that you will take him thirty minutes of his time while you know or think it will take an hour or more to complete the interview. If the respondent does not have time, make an appointment for a future visit.

***If you are experiencing high rates of refusal whatever the place, it must be immediately reported to your supervisor.***

➤ **Do not have preconceived ideas**

➤ **Do not rush the interview**

Ask the questions slowly so that the respondent understands what is being asked. After asking a question, wait and give him/her time to think. If the respondent feels hurried, s/he will give inaccurate answers or simply say "I do not know". On the contrary, if the respondent seems to be in a hurry, tell him/her nicely that you are not in a hurry, and invite him/her to work quietly with you.

## **DO'S AND DON'TS**

### **DO's**

1. You must present yourself to the respondent and clearly explain the reason for your visit before starting the interview.
2. Be polite to everyone
3. Read the manual again and again to refresh your memory.
4. Have this manual with you at all times and refer to it if you have any doubts or difficulties.
5. Familiarize yourself with all instructions to skip (GO TO) that you will need to use.
6. Ask questions in a clear and simple manner and in the same order presented in the questionnaire.
7. Record the responses as proposed by the respondent. Restart in case of doubt.
8. In the event that the stimulus does not result in an outcome, comment on the questionnaire and explain the reason for non-response.
9. Record all answers correctly and in an orderly manner and the questionnaire should be clean and free.
10. Do all your revisits as quickly as possible. Be punctual with your appointments.
11. Thank the respondents for their cooperation.
12. Consult with your supervisor if there is any doubt or problem.
13. Make sure that all questions have been asked and recorded before leaving the home.

### **DON'Ts**

1. Do not formulate questions in ways that suggest an answer.
2. Do not put words into the mouth of the respondent. So do not influence the respondent with your point of view.
3. Do not leave blank questions unless the jump instruction is mentioned for this purpose.
4. Do not correct erroneous answers on the questionnaire. Draw two parallel lines through this wrong answer and note the correct answer.
5. Do not snatch a page from the questionnaire. If a questionnaire is dirty, note CANCEL in capital letters on the questionnaire and record the data on a clean questionnaire. Submit the original questionnaire to your supervisor.
6. Do not allow a person to speak on behalf of the respondent.
7. Do not show completed questionnaires to any unauthorized person. Remember that the answers are confidential and that show it to anyone is a breach of confidentiality information that could lead to prosecution.
8. Do not associate investigative work with any solicitation for personal purposes on non-investigative topics, such as politics, religion or any other organization while you conduct this investigation.

### **6.2.3 Language of interview**

The FINSCOPE survey questionnaire is written in French and English. Use one of the two official languages in which the respondent feels comfortable. If in a given household neither French nor English is spoken, one of the team members will endeavour to translate the questions to the respondent without changing the meaning.

***All in all, to increase the chances of success in your work make sure you respect the four principles below.***

- a) Never begin interviews in a survey area without having met with the relevant administrative and traditional authorities.
- b) Begin the interviews in each survey area by the most available households, possibly making it easier for you to work with other households.
- c) A poor knowledge of your subject matter creates doubt among the respondents and can give rise to reticence even among those who were willing to cooperate. **Make sure you master your subject.**
- d) You must always be courteous and be able to integrate into your workplace. **Do not make any promises.**

The next chapter of this manual is a filling guide providing each section with general objectives and details on how to complete it. These clarifications range from defining concepts to how to complete the questionnaires and how to ask questions.

### **6.3. Filling out of the questionnaires**

The questionnaire is a form that must be administered in each sample household. Each section contains a series of questions that must be asked in a sequence and in a systematic manner. However, the interviewer should avoid explicitly asking questions, the answers of which come from either the previous questions (what is your gender?) Or what he/she can observe and notice (What is the main material of your floor?).

The questionnaire is essentially pre-coded and in general we expect two types of reactions from the interviewer following the answers of the respondent:

- Circle / enter in a box the code or the number corresponding to the response given by the respondent;
- Register / enter a series of information that translates the response to a question whose answer contains more than one element (quantity, value, unit of measurement for a consumed product, for example);
- Register / type in words the description corresponding to the respondent's answer in the case of "Other (specify)".

**Attention:** In case of any interviews on paper, all questionnaires must be completed by yourself, with a blue ballpoint pen!

Exceptionally, the number of sheets provided for a section of the questionnaire may not be sufficient. In this case, ask for additional sheets or questionnaires from your controller; these sheets will then be glued to the appropriate places.

Whenever the answer is "*Other*", you must first enter / record the corresponding code, then write down /type the respondent's statement in the reserved area or even in the margin of the questionnaire, indicating by an arrow, if interview is on paper.

All numbers must be right-sided in the boxes reserved for this purpose. This is also true for coded variables.

If necessary, make precise and concise written and relevant comments on the questionnaire (the last sheet of the questionnaire is reserved for this) and always note the maximum amount of information in your notepad to clarify the situations / answers that appear ambiguous or unclear.

In the event of an error, cleanly bar using two lines and copy the answer to the left or right of the slot if the interview is on paper, or reposition in the corresponding box and re-enter the correct value.

**For all technical problems, always refer to your instruction manual and to your controller. These manuals are your main documents throughout the survey and you should systematically keep them with you during the data collection.**

## **DETAILS OF THE INTERVIEW**

The objective of this section is to record information on the identification of the household, the data collection team and assessment of the data collection in the household.

### **Q01: Survey Region**

Register / type in letters the name of the city or region, and then insert the corresponding code. The major cities of Douala and Yaounde, considered as Enumeration Areas (EA) and have codes 01 and 02 respectively. The codes for other survey areas range from 03 to 12, Adamawa region has the code 03 that of Southwest is 12. These codes are listed in the nomenclature document (Nomenclature administrative areas).

**NB:** Do not enter or Centre or Littoral when working in Yaoundé or Douala.

### **Q02: Division**

Register in words the name of the Division in which you are conducting the survey, as well as the corresponding code in the space reserved for this purpose. See the nomenclature of administrative areas for the code of the Divisions. In CAPI mode this information is pre-recorded.

### **Q03: Sub Division**

Same instruction as in Q02.

### **Q04: Village / neighbourhood**

Register/ record in words the village name (case of rural areas) where you are. In urban/semi-urban areas, register/recorder the name of the neighbourhood where you are.

### **Q05: Serial number of the cluster**

This number will be given to you by your controller, record it in the box on the right.

### **Q06. Reference number of household in the enumeration notebook**

This is the number assigned to the household during the counting of households in the census book. This number is also given to you by your controller.

### **Q07. Serial number of selected household in the EA**

This is the number assigned to the household sample after balloting of Households. This number is also given to you by your controller.

### **Q08. Questionnaire number**

This number is the identifier of the questionnaire. It is obtained by associating the serial number of the cluster and the reference number of the household in the enumeration booklet.

Example: The cluster number is 270 and the reference number in the enumeration book is 087. Then the number of the questionnaire is 270087.

### **Q09: Stratum of residence**

The information for this question appears in the survey area nomenclature and will be provided to you by your controller for each EA.

First enter the stratum in which you are located ("Urban stratum", "Semi urban stratum" or "Rural stratum"), then enter the corresponding code.

**NB:** Do not have preconceived notions and do not make judgments on the qualification of the strata and take the codes as will be communicated to you by the controllers or as you will see in the survey frame nomenclature.

**Q10: Head of household name**

Write in letters the name of the head of household that you are interviewing. If the respondent is reluctant to give his/her real name, try to register at least one name of the head of household that is known and regularly used.

**Q11. Name and serial number of the actual meeting**

Enter the name and the serial number of the person who responded primarily to the table of the household questionnaire. This number is obtained from the "Section of the household registration".

**Q12. Phone number of the household head**

This question concerns the head of household. Ask the question of whether the head of household has a working phone number (CAMTEL, MTN, Orange, Nexttel). By functional phone means a phone that is currently used to receive and make phone calls or will be in use in the next 30 days. If the answer is "Yes" record the code 1 in the box provided and ask the numbers of the two most used operators (one for each operator) in the case the household head has more than one phone number with different operators. If the answer is "No" record the code 2 in the box provided and continue to Q13 question.

**Q13: Name of the enumerator**

Register first in words your surname(s) and first name(s) and record your number as the enumerator, which was given to you by your controller.

**Q14: Name of controller**

This variable is filled by the controller who writes full his/her surname(s) and first name(s) as well as controller's code after verification of the questionnaire.

**Q15: Name of supervisor**

This variable is filled by the supervisor who registered his/her surname(s) and first name (s) in letters as well as supervisor's code after control of the questionnaire.

**Q16. Start time**

This is the time when the interview began.

**Q17. Time of the End**

This is the hour of the end of the interview.

**Q18. Date of Interview**

Register / enter the date, day and month of your first day of interview in the household

Example: If you start the investigation in a household 30<sup>th</sup> October 2017, register

|\_3\_|\_|0\_|\_|1\_|\_|0\_|\_|2\_|\_|0\_|\_|1\_|\_|7\_|

**Q19. Final visit**

This variable is filled at the end of the period by the Enumerator and verified by the controller. Enter the code.

01=Completed questionnaire if all sections have been filled

02=partially completed: if at least one section was not filled

03=Extended interview (only applies to intermediate invites)

04=Selected person is not at home

05=No one at home

06=House/apartment/structure vacant/not a house or apartment

07=No qualified person according to the survey specifications

08=Selected respondent is physically / mentally unfit to be interviewed

09=Respondent cannot communicate with the interviewer to because of language barrier

10=Refusal of the person contacted in the household

11=Interview refused by selected respondent

12=interview refused by parents / spouses



## **Q20. Using an interpreter for the interview?**

This question is for you. If you used an interpreter for the interview, enter the code 1, if not enter the code 2.

## **HOUSEHOLD REGISTRATION**

This section allows you to collect information on socio-demographic characteristics of household members, such as age, sex, residence status, family relationship. It seeks to identify all household members, including visitors.

### ***The concept of household***

A household is a set composed of one or more persons, related or not, living in one or more units of the same concession, usually taking their meals together and pooling all or a portion of their resources to meet the current or vital needs. These people recognize the authority of one person called the head of household (HH).

This notion is not to be confused with that of family. Indeed, all members of a family have a relationship and may not live in the same compound, which is not the case of members of a household.

Collective households are not included in this survey. It is:

- Members of a religious community living in convents or monasteries;
- Pupils and students living in boarding schools, prisoners, etc.
- Workers housed in boarding house;
- The sick or residents of a care facility for a period exceeding six months (leper hospitals, rehabilitation centres, nursing homes, hospice etc.).

Four basic criteria for determining whether one is in the presence or not of a household:

1. The common residence criterion (house, apartment, or concession, 'saré' etc.).
2. The meal criterion usually taken together, usually at a given time of the day.
3. The criterion of partial or total resource pooling. Expenditures made with some or all resources from a member benefit to some extent all individuals in the household.
4. The criterion for recognizing the authority of the head of household. This recognition is often tacit and if in doubt, we can take age into consideration, thus considering the oldest person as head of household.

Taking into account one or two separate criteria is not enough to define the contours of a household. The cases below illustrate some situations:

- A tenant living in the same concession as his/her landlord, but independently is not part of this household. Even if such a tenant is invited occasionally to share some meals in the household of his/her landlord or regularly take meals at the latter for more or less a fee.
- On the contrary, a son living in a separate unit, but in the same compound with his parents and share with them their meals and uses part of his income for expenditures to the benefit of all (food, education of junior/ elder brothers/sisters, maintenance of the housing, etc.) is part of the household of his parents.
- A needy neighbour (widowed, disabled, unemployed, etc.) invited more or less regularly to share meals with the household (or a neighbour to whom we send some prepared foods) is not part of the household. This neighbour is assisted by the household; s/he is not dependent.

- A husband gone for more than 6 months to work abroad is no longer a member of the household. This is also the case of children who have left home to go to study for a duration greater than or equal to 6 months.

### ***The concept of residence***

The concept of residence is linked to that of usual residence and also to that of the duration in the household or outside the household at the time of start of interview in the household.

A person is resident in the household if s/he has lived for at least 6 months, or has the intention to stay at least 6 months (transfer, marriage, etc.).

A resident is present if he/she spent the night in the household the eve of the interview and if not is considered absent. But this absence should not be up to 6 months.

**NB:** For cases of people who work at night (guards, nurses, etc.), they are considered as residents present in their household if they have spent the previous night at their workplace.

A visitor is a person present in the household at the time of the interview, but who has passed at least one night in the household. His/her presence in the household should not have attained 6 months (including time already spent in the household at the time of the survey).

### ***Filling Instructions***

Enter the full name of each household member in the first box before filling for each individual, the answers to the proceeding questions in the section. The first person to be recorded is head of household (which may be a man or a woman) who receives the serial number 01. Then registered, the children of the head of household whose mother (or father) is no longer in the household, if any, the spouse(s) of the household head (each) followed by their children, other relatives of the head of household and finally non-relatives.

To ensure that no member of the household has been forgotten, first write the names on a sheet of paper (draft) and transcribe them later in the questionnaire according to the order described above.

**NB:** This section must be completed individual by individual, that is to say, line by line, after haven previously established the list of household members. Strictly follow the rules to avoid filling errors to the maximum.

### **B00: Serial number of member**

The numbers are pre-printed on the questionnaire and correspond to the recording order that you received above. The head of household has the number 01. The serial number of each household member is now a code to identify him/her. This code will be preserved throughout the rest of the questionnaire whenever reference is made to that person.

If you discover later that you have failed to register a household member in the proper order, it is not necessary to re start the recording from scratch. Insert the member at the end of the list.

In the rest of the questionnaire and this manual, (Name) will designate any member of the household, previously registered, on whom the interview will be based. This will be the name of the head of household if the interview concerns the head of household and **John** if the interview is carried out with **John**.

### **Full Name of household members**

Register / enter the surnames and first names of each member of the household line by line, starting with the head of household.

**B01: (Name) is what sex?**

Do not rely on appearance or first name (Name) to fill in the question. It is more prudent to reassure without upsetting the other person by asking a question such as *"Augustine is a girl of what age?"* Avoid questions like *"madam, what is your sex?"*

**B02a: What is the date of birth of (name)?**

Ask the day, month and year of birth of (Name).

**B02b: How old was (name) on his/her last birthday?**

This is the age in years (that is to say at his/her last birthday). If the respondent gives the year of birth of (Name), without specifying the date or the month, ask if the anniversary of (Name) has already happened in 2017; if this is the case, the age of (Name) is (2017- Year of birth). Otherwise, the age of (Name) is (2017- Year of birth - 1).

For the elderly who do not know their age, ask questions from certain events, such as their age at the birth of their first child, their age at first marriage, the Second World War, the year of independence, etc. Proceed as follows: *"How old were you during the birth of your first child?"* "Or" *how old were you at your first marriage or your marriage if the respondent has married only once"*.

Table 2 on the following page helps you to calculate ages from year of birth. In the first column, you have year of birth without that the anniversary has been celebrated in 2017, while in the second column is the year of birth with anniversary already happened in 2017. The third column gives you the current age of the person.

Example: The respondent states that s/he was born in 1965; ask him/her if their birthday has already passed in 2017.

- ◆ If yes, his/her age (2017 - 1965 = 52) or read 1965 column 2 (already spent anniversary in 2017) and enter the corresponding age is in column 3 (current age). The age is 52 years.
- ◆ If not, his/her age (2017 - 1965 - 1 = 51) or read 1965 column 1 (anniversary not yet Spent 2017) register the corresponding age in column 3 (current age). The age is 51 years.

Enter 95 for seniors 95 and above and 98 DNK.

**Table 2: Coherence of age and date of birth in 2017**

Year of Birth		Current Age (Column 3)	Year of Birth		Current Age (Column 3)
Birthday not yet passed in 2017 (Column 1)	Anniversary already happened in 2017(Column 2)		Birthday not yet passed in 2017 (Column 1)	Anniversary already happened in 2017(Column 2)	
Do not know			Do not know		
2017	-	0	1968	1969	48
2016	2017	0	1967	1968	49
2015	2016	1	1966	1967	50
2014	2015	2	1965	1966	51
2013	2014	3	1964	1965	52
2012	2013	4	1963	1964	53
2011	2012	5	1962	1963	54
2010	2011	6	1961	1962	55
2009	2010	7	1960	1961	56
2008	2009	8	1959	1960	57
2007	2008	9	1958	1959	58
2006	2007	10	1957	1958	59
2005	2006	11	1956	1957	60
2004	2005	12	1955	1956	61
2003	2004	13	1954	1955	62
2002	2003	14	1953	1954	63
2001	2002	15	1952	1953	64
2000	2001	16	1951	1952	65
1999	2000	17	1950	1951	66
1998	1999	18	1949	1950	67
1997	1998	19	1948	1949	68
1996	1997	20	1947	1948	69
1995	1996	21	1946	1947	70
1994	1995	22	1945	1946	71
1993	1994	23	1944	1945	72
1992	1993	24	1943	1944	73
1991	1992	25	1942	1943	74
1990	1991	26	1941	1942	75
1989	1990	27	1940	1941	76
1988	1989	28	1939	1940	77
1987	1988	29	1938	1939	78
1986	1987	30	1937	1938	79
1985	1986	31	1936	1937	80
1984	1985	32	1935	1936	81
1983	1984	33	1934	1935	82
1982	1983	34	1933	1934	83
1981	1982	35	1932	1933	84
1980	1981	36	1931	1932	85
1979	1980	37	1930	1931	86
1978	1979	38	1929	1930	87
1977	1978	39	1928	1929	88
1976	1977	40	1927	1928	89
1975	1976	41	1926	1927	90
1974	1975	42	1925	1926	91
1973	1974	43	1924	1925	92
1972	1973	44	1923	1924	93
1971	1972	45	1922	1923	94
1970	1971	46	1921	1922	95
1969	1970	47	1920	1921	96

**B03: What is the relationship of (Name) with the Head of Household?**

The relationship reflects the relation or affiliation of each member of the household with the head of the household. Enter the codes provided in the questionnaire or those given in the drop-down list for the CAPI. For this, pay particular attention when the respondent is not the

head of the household; make sure that you record each person's relationship with the household head and not the relationship with the respondent. For example, if the respondent is the wife of the household head and she says that Simon is her brother, then Simon must be coded in 6 (OTHER RELATIVE). If the head of the household is married to a woman who has a child of a previous marriage, that child's relationship to the head of the household should be coded in 6 (OTHER RELATIVE).

To be more explicit, ask the respondent the following question "*Who is (Name) to you?*" If it is the head of household who is the respondent or "*Who is (Name) to the head of household?*" if a third party is the respondent.

**NB:** If in a household of several women married to the same man, and it is one of them, who is head of household, then other women will have the code "7 = *Unrelated*".

**B04a: Does (Name) usually live in the household?**

Ask the question and record the respondent's answer in the appropriate box. Usually means that the person lives in the household for 6 months or intends to live there for at least 6 months.

**NB:** The head of household must always usually live in the household (B04a= 1).

**B04B: Did (Name) spend last night in the household?**

The question is whether (Name) spent the night on the eve of the interviewer's visit to the household.

**B05: Has (Name) ever attended school or kindergarten?**

It is the attendance of a school or institution of the formal education system at some point in the life of the individual. The studies concerned are of the type of "pre-school (kindergarten)", "primary", "general secondary", "technical or vocational" (HND accounting, CAP electrician, etc.), child-care centres and Koranic schools are excluded.

**NB:** A child who is enrolled in the day-care or child care centre would be considered not attending school.

If the respondent answers "Yes" Go to B06. If s/he answers "No" or "DNK", go to B07.

**B06: What is the highest level of education that (Name) has achieved? What is the last class that (Name) has successfully completed at this level?**

The different levels here are, Nursery, primary, secondary 1<sup>st</sup> Cycle, secondary 2<sup>nd</sup> cycle and higher. First, record the level of education attained, even if it has not yet been completed. The highest level reached corresponds to the level of the last class successfully completed in this level. Then, record the class. For example, a child in form 1 and who has not successfully completed this class will be recorded as 2 for LEVEL (for secondary 1<sup>st</sup> Cycle at B06N) and CLASS 0 (form one uncompleted at B06C).

**B06a. In which linguistic subsystem did (Name) study at this level?**

The linguistic subsystem refers to the basic language in which the teachings are given in the (Name) establishment. The basic language here refers to the main language used in the (Name) education system. The Enumerator may, for example, ask in the case of ambiguity the examination which will (Name) sit in at the end of the cycle. If it is an examination of the English system then the linguistic subsystem is an English-speaking system.

In case this subsystem is neither French nor English, enter code 3 and specify this linguistic subsystem.

**NB:** A student enrolled in a bilingual school is not necessarily a bilingual subsystem. If he is in 2<sup>nd</sup> C francophone, it is "Francophone", if he is in FORM 5, it is "Anglophone"

**B07: Eligibility?**

This question is addressed to you and is not for the respondent. Circle the line numbers of all persons 15 years of age or older who usually live in the household (B04a = 1).

*Copy the eligible candidates in the table below, starting with the oldest.*

After filling in question B07, record in Table 1 of the questionnaire, the age, name, serial number, and sex all eligible persons starting with the oldest.

The rest of the questionnaire is administered to a household member randomly selected using the Kish table.

**Selection of the eligible person**

*1-There is only one person aged 15 or older in the household*

This person will be selected for the remainder of the questionnaire.

*2-There is more than one person aged 15 or older in the household*

To determine who you are going to interview, you will need the last two digits of the questionnaire number as shown in the INTERVIEW DETAILS section and the number of people in the household who are eligible for the survey.

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

**Example:**

The questionnaire number is 247188: select the line containing 88.

There are 9 eligible people in this household, select column 9.

The box at the intersection of the line "88" and column 9 is 3: the 3<sup>rd</sup> person listed in Table 1 will be selected to administer the rest of the questionnaire.

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

**B08a and B08b: Name of the person selected; serial number of the selected person**

Record the name and the serial number of the person selected from Table 1.

*All of the following sections are only administered to the eligible person*

Read the consent statement before proceeding to the next section.

**SECTION A1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT**

This section provides information on the selected person's age, education level, marital status and socio-occupational category.

**A1.1. How old are you?**

Same instruction as B02B

**A1.2: Interviewer: Record the sex; ask only in case of uncertainty**

**A1.3: What is your current marital status?**

This is the de facto situation.

- "*Single*" Any person who has never contracted a marriage and who does not live in a free union relationship.

- "*In Free Union*": Any person who is living with his/her partner, with no civil, customary or religious marriage haven been celebrated.

- "*Married- monogamist* ": any person who is married to a single spouse. Note that a man married under the monogamy regime but who lives married with several wives is considered polygamous.

- "*Married- polygamist*": All men married to several women, and women who have at least a co-wife. In other words, the different spouses of polygamous marriages. Attention, a married man and who on the deed of civil status has the status "polygamy" But who in fact has only one wife is married "monogamist".

The notion of marriage is that declared by the respondent (civil, religious, customary, etc.). The question posed here may be: "is (Name) married? Knowing that the answer will guide the rest of the conversation for this question. Do not forget that if (Name) is married, it must be specified whether s/he is polygamous or monogamous, and that in case of celibacy, verify that (Name) is not in a free union relationship. You can check if the respondent is in a free union relationship by asking the following question: "*You said you are not married, but do you live (maritally) with a woman (man)?*"

"*Divorced/Separated*": Anyone whose marriage is broken for any reason other than the death of a spouse, or is in the process of breaking (decision pronounced by a judge), who is not engaged in another union

- "*Widower/Widow*": Any person previously married but whose spouse had died and who is not engaged in another union.

**A1.4aa. Have you attended school or kindergarten?**

Same instruction as B05. If not, go to A1.4ba.

**A1.4ab. N. What is the highest level of education you have achieved?**

**C. What is the last class you successfully completed at this level?**

**D. In which linguistic subsystem have you attended/ do you attend at this level?**

Same instructions as B06 and B06a.

**A1.4ac. what type of education did you follow?**

The type of education is secondary or technical / vocational. Ask the question and record the code for the answer given.

**A1.4ba. Do you have a job or do you work in exchange for remuneration or profit?**

Ask the respondent if s/he has a job. That is-to-say if he exerts an activity to produce goods or provide services in exchange for remuneration or profit. It does not matter how long it takes. Record the appropriate code.

**A1.4bb. what is your occupational status?**

It refers to the socio-professional status of the respondent (employee or not). For those who work in a company (or in a production unit), this question allows to capture their socio-professional category. For the latter, ask the question as follows: "*Are you a senior manager,*



*a middle manager, a labourer and so on?"*. You will go through all the conditions listed in the questionnaire until the respondent gives you the answer. In case of several jobs, retain the main job i.e. the one who occupies him/her the most.

### **Socio-professional categories**

**01- Senior Manager / Engineer:** These are the people who actually participate in the management of the company (production plant) that have responsibilities within which they can demonstrate broader initiatives in a business that is not theirs. These persons are often referred to as design staff. In general, people with at least three years of higher education will be considered as such.

**Example: Paid Directors and Administrators, Heads of Department, Project Managers, Manufacturing Engineers, Maintenance Managers, etc.**

**02- Middle level managers/supervisor:** Executive personnel who may also be involved in the design of a company (production unit) that is not their own. It is an intermediary category between senior managers and employees / workers. This category includes assistants or deputies to senior managers. They supervise and control work designed at a higher level. They perform tasks that require a high level of competence in a specialized technique. They organize, control and direct the day-to-day activities of a group of workers who are subordinate to them. In general, those with a level of more than six years of successful secondary education and less than the third year of higher education will be considered as such. The criterion of diploma is not the only one that allows this classification.

Examples include foremen, technicians, general mechanics, construction supervisors, team leaders, etc.

**03 - Employee / skilled worker:** Executive staff who have generally received professional training in the tasks assigned to them. By assimilation, persons who work with a diploma generally do not exceed the level of five years of secondary education but whom have received appropriate vocational training for their job.

**04 -Employee / semi-skilled worker:** Operational staff in general having below 4 years of secondary education, haven received on the job training on the tasks entrusted to them.

**05 – Labourer:** Staff working in jobs that do not require special qualifications.

**06 - Employer (Boss):** A person who operates his/her own business (production unit) and **employs at least one worker** paid in cash or in kind. The co-owners of a company are part of this category.

**07- Workers on own account:** Sometimes referred to as freelancers, they are people who operate their own business (production unit) and have no employees; at most, they can use apprentices and live-in caregivers.

**08 – Family Help:** A person employed in a company operated by a relative generally living in the same household, but who cannot be regarded as an associate because they have a degree of commitment that is not comparable to that of the head of unit .This person works in a micro-business of the household (shop, small business, craft, agriculture, etc.) in which s/he usually lives, without receiving a fixed remuneration in cash or in kind. The non-contractual consideration of his/her work is often paid in kind (lodging, food, etc.). Do not be confused between a family help and a house help. The latter is an employee.

**09 - Apprentice paid or unpaid, trainee:** A person who learns a trade. This is often the case for those who intend to set up their own business in the same activity. S/he may be subject to payment of apprenticeship fees. s/he may or may not receive compensation (transportation, food, etc.) which cannot be considered as a salary.

**NB:** 1. for trainee workers in pre-employment or probation, you should assign the professional category to which they aspire.

2. The socio-professional category is not related to the form of remuneration. Some workers, such as taxi-men, sales assistants, housekeepers, etc., have contracts (written or not) which mean that they do not immediately receive their remuneration. Depending on the case, they should be classified as:

- ◆ (qualified employee/worker" or "semi-skilled employees/workers" According to the qualification (the case of taxi drivers or some help vendors who have completed apprenticeship) ;
- ◆ Labourers (cases of the wage-earners having an agreed wage even if they live in the household of the employer);
- ◆ Apprentices (case of sales assistants during apprenticeship);
- ◆ Family helpers (cases of sales assistants and house helps not having an arrangement on their remuneration, generally residing in the household of the employer and generally having a relationship with the latter).

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

This is the nationality of the respondent at birth. Ask the question and record the code for the answer given.

**A1.5a when you are sick, where do you general go for treatment?**

Through this question, we want to register all the places where the respondent seeks health care in case of illness.

Record all places given by the respondent. Rest assured that the respondent quoted all the places by asking the question "any other places?"

NB: the modality "self-medication "Concerns the case where the respondent defines his / her treatment.

**A1.5b. When you are sick, where do you go for treatment in the first place?**

Ask the respondent where he or she goes first to seek treatment from the places listed in A1.5a.

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

Several documents are generally required when subscribing to a banking or financial product. This questions seeks to know which of these documents the respondent possesses. Ask the question by quoting in turn the documents listed and record the code corresponding to the answer(s) given.

**A1.7. Are you with disabilities?**

It is mainly a physical or mental handicap, visible or not. You have to be careful and very subtle. Ask if the respondent is suffering from any disorder or harm that might put him at a disadvantage relative to others and go further to find out which one, in order to make sure that it is a handicap. If the answer is "no", go to section A2.

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

In the case of more than one type of disability (except for deaf-dumb who constitute a separate modality), record the most disabling disability according to the respondent's statements. Failing this, it will be necessary to retain in decreasing order: mental handicap, motor handicap, hearing handicap, visual impairment, and speech disability.

Let us recall here that we speak of:

- visual impairment for the blind and partially sighted;
- speech impediment for the dumb, the stutterers, etc.;
- hearing impairment for the deaf and hard of hearing ;
- Mental handicap for morons, fools, insane, etc.;
- Motor handicapped for a person who cannot totally make use of one of its upper or lower limbs (lame, penguins, atrophied limbs, paralyzed or amputees, etc.);
- deaf-dumb disability for a person who has both a hearing handicap and a speech disability.

**SECTION A2: INFORMATION ON HOUSEHOLD HEAD**

The purpose of this section is to record the socio-demographic characteristics of the head of household.

**A2. Who is the head of the household?**

Ask the question and record the code for the answer given. If the respondent is the head of household, go to section B1.

**2a. How old is the head of the household?**

Same instruction as B02.

**A 2b. Is the head of household a man or a woman?**

Same instruction as B01.

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

Even instruction as in A1.3.

***AFTER THE QUESTION A2C, A2D THE QUESTIONS A3 A2E AND SHOULD BE ANSWERED BY THE HEAD OF HOUSEHOLD***

**A2d. Does the Head of household have an income?**

An income is the aggregate of the resources or rights that an individual, an enterprise or a public authority collects over a given period, in kind or cash, without collecting on its assets.

Ask the question and record the code for the answer given.

**A2e. Is it the household head who earns the highest household income?**

The highest income is defined in relation to that of the other members of the household. Ask if the head of household is earning the highest household income.

**A3a. Does the Head of household attended school or preschool?**

Same instruction as B05. If not, go to A4.

**A3b. N. What is the highest level of education that the head of householder has attained?**

**C. What is the last class that the household head has completed successfully at this level?**

**D. In which linguistic subsystem has (Name) attended/is attending at this level?**

Evens instructions that B06 and B06a.

**A3c. What type of education followed the household head?**

Even as A1.4ab instruction.

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

Ask the relationship of respondent with the Head of Household.

**SECTION B1: HOUSEHOLD INFORMATION AND WELL-BEING**

This section captures housing characteristics, lifestyle and household structure

*Questions B1a, B1b and B1c are captured by the observation of the housing. Ask these questions only in case of uncertainty.*

**B1a. What is the main material of the roof of this dwelling?**

Observe the main type of roofing material and enter the code for that material. In the case of several materials, ask the respondent the principal, ie the dominant in terms of quantity

**B1b. What is the main material of the walls of this dwelling?**

Proceed as in B1a. Observe the main type of wall material and enter the corresponding code.

**B1c. What is the main material of the floor of this dwelling?**

Proceed as in B1a. Observe the main type of soil material and enter the corresponding code.

**B1d. How many rooms are used to sleep?**

It is not only bedrooms, but also any other room (kitchen, living room, store,) usually used to sleep.

Example: You are investigating a household of 4 people (the head of household, his spouse and two children) living in a studio (a bedroom and a living room). If children **usually** spend the night on a mattress/ mat / carpet/ couch in the living room, the number of units used to sleep in this household is 2. You must not adhere only to the declaration of the respondent.

**B2a. Including yourself, how many people in total live in this household?**

Ask the question and record the code for the answer given. This number should be equal to the total number of persons usually living in the household and recorded in the "House hold register".

**B2b. Please tell me which of these statements best describes the ownership of your home or the place of residence in which you live.**

- House owner
- Co-owner of the house
- Another member of my household is the owner of the house
- Tenant
- Another member of my household is renting the house
- Free
- Other (specify \_\_\_\_\_)
- DNK

This question makes it possible to have the status of occupation of the household in relation to the housing. Read all items carefully so that respondents can identify which items best describe their situation.

*Questions B2c, B2d, B2e are for those who said they are either owned or co housing in B2b.*

**B2c. Do you have an official document for the place where you live?**

The official document may be the building permit, the permit of occupancy, land title, direct registration, the provisional concession, the final concession the communal decree. Ask the question as it is and record the code for the answer given.

**B2d. How did you buy your home or place of residence?**

This question allows us to know the means by which the household has acquired the dwelling in which it lives.

**B2e. How did you or your household finance the purchase or construction of the house or your place of residence?**

This question only concerns households that have either purchased (B2d = 1) or built (B2d = 2) their dwelling. It aims to identify the source of funding used for this acquisition/construction.

**B3a. Are you or a member of the household building one or more houses to live in or just to own?**

These are the houses built by the respondent or any member of the household and belonging to either the respondent or the household. Ask the question and record the code for the answer given.

**B3b. Including this house in which you live (for owners and co-owners) how many houses in total you or another member of the household owns, if any?**

This question relates to the homes owned by the respondent or to any other member of the household. Ask the question and record the code for the answer given.

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

The main source of drinking water supply in the household (the mode that provides the largest share of drinking water consumed in the household) is to be captured through this question.

The term tap refers to a service for the supply of running water or distribution. This is the water that arrives in every home and has been treated, or at least controlled, to be potable.

- **"Individual Tap SNEC/CAMWATER/CDE"** the case of a household with a SNEC /CAMWATER/CDE meter which it uses alone. S/He pays his bills directly to the agency.
- **"Collective Tap SNEC/CAMWATER/CDE"** If a household connected to a SNEC / CAMWATER / CDE tap and shares with other households (whether or not a sub-meter is connected).
- **"Tap water Retailer SNEC/ CAMWATER / CDE"** the case of a household with no connection to the water distribution network and sourcing among water vendors SNEC / CAMWATER / CDE (including retailers in tucks and hand carts).
- **"Public Tap"** water point from which people can source tap water. Public faucets may be fitted with one or more valves and are generally made of bricks, cement or concrete.
- **"Drilling"** deep hole dug or drilled to reach groundwater. Tube wells / boreholes are made of ducts or pipes, whereby holes of a modest diameter are protected from collapse and runoff infiltration. Water is fed from a tube well or from a borehole through a pump that can operate with energy from humans, animals, wind, electricity, diesel or solar energy.
- **"Well with pump"**: This is a protected well with a pump for conveying water.
- **"Protected well"** Well protected from runoffs by coating the well or a casing which rises above ground level and a platform which removes the water poured from the well. In addition, a protected well is covered to protect it from falling bird droppings and animal waste.
- **"Unprotected well"**: An unprotected well is a well in which one or both of the following statements are true: (1) the well is not protected from the runoffs; (2) the well is not protected from bird droppings and animal excrement. When at least one of these assertions is true, the well is unprotected
- **"Protected source"**: A protected source is a source free from runoffs, bird droppings and dung. The source is generally protected by a 'source lid' made of bricks, cement or concrete and built around the source so that water flows directly from the lid into a pipe without being exposed to external pollution .
- **"Unprotected Source"**: An unprotected source is a source that receives runoffs, bird droppings and animal dung. Unprotected sources generally do not have a 'source cover' (described above).
- **"Rainwater"** Rainwater refers to rain water collected from roofs and stored in a container, a tank or a reservoir until needed. Underground rainwater or watershed should not be considered here.
- **"Tanker"** Tanker used as a water source for transportation and sale of water.
- **"Cart with small tank/barrel"**: The cart with a small tank / barrel is used by a water supplier who transports water to a community to sell. Transportation can also be done with a cart pulled by a donkey, a motor vehicle or other means.
- **"Surface water"** Surface water is water from sources such as streams, rivers, dams, lakes, ponds, canals and irrigation channels from which water is directly drawn.
- **"Bottled water (mineral)"** Bottled water is purchased water bottle. Note that the code refers exclusively to bottled water sold commercially. Sometimes household members keep bottled water from other sources; this water cannot be registered under the same code as bottled water.
- **"Sachet Water"**: The sachet water is water purchased in a sachet. This water is potable in principle, but it can also be of dubious quality.
- **"Other (specify)"** This is another method of portable water not listed above.

**Note:** Households who source from public building / companies will be classified under "Other (specify)".

**B4b. What type of toilet is mostly used in your household?**

Note that the question is about the **toilet used** by the household members and **not those that the household has.**

A WATER CLOSET corresponds to the kind of modern toilets where the water leads the waste into pipes, whether the water comes from a tap or is poured with buckets. PITS/LATRINE can be of two types: either WITHOUT SLAB/HOLE OPEN/SUSPENDED, it is pits or latrines which is no improvement (this is usually a simple hole, sometimes covered with a simple board), IMPROVED, that is to say that they are latrines which have been improved by the addition of any building (usually a hose, and / or cement coated that can be cleaned) which supplies a discharge outlet other than the hole itself.

If the respondent replied that household members ease themselves in open air, circle '12' (NO TOILET / NATURE). Finally, since the question is about the toilets used by household members, it will circle '12' (NO TOILET / NATURE) if the household has a latrine, but most of the household members use the fields.

**B5a. Do you have electricity in your household?**

This question does not concern only electricity from ENEO, but any type of power source. Ask the question and record the code for the response. If not, go to B5E.

**B5b. During the past seven days, how many hours in the day do you have electricity in general?**

Like B5a question, this is the average time combining all possible sources of household electricity. Ask the question and record the corresponding code for the answer

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

Through this, we want to capture the main source of electricity (if more than one) in terms of time used by the household. Ask the question and record the code for the answer

**B5D. Is the electricity supplied sufficient for your needs?**

This question of whether the electricity supplied to households (from all possible sources) is sufficient for household needs. Any other needs different from the household should not be considered by the respondent.

**B5E. What types of energy or fuel your household uses for lighting?**

Circle the code corresponding to all types of energy or fuel used by the household for lighting.

**B5f. What is the main source of lighting in your home?**

Through this, we would like to know the main source of lighting used by the household. This is the source that the household uses the most. This source must be cited B5E.

**B6a. What types of energy or fuel is used by your household for cooking?**

Circle the code corresponding to all types of energy or fuel used by the household for cooking.

While the Liquefied Petroleum Gas (LPG) and natural gas \ have the same functionality in households, these two power sources are distinguished beyond their composition that LPG is sold in bottles while gas natural is dispensed through an inter-connected network.

Biogas meanwhile is a gas produced from vegetable or animal organic matter.

Coal / lignite is an ore used as fuel and very different from the charcoal.

**B6b. What the main source of energy used by your household for cooking?**

This is the source most used by the household. When using multiple sources, if you do not get to decide, choose the most comfortable. The modality 2 "*firewood* " is most often found in rural areas.

**NB:** For a household currently using gas and due to shortage, temporarily uses wood or oil, for example, the main energy source used for cooking is gas.

**B6c. What type of cooker/device do you use for cooking?**

This is the device working with energy or fuel used for cooking. In some situations, you will need to see the device in cases where the respondent has difficulty describing it.

**B7a. Have you heard of solar energy or solar home systems?**

Solar power is an energy produced from the conversion of solar radiation. This energy can be converted into heat or electricity.

A solar home system is a domestic electric system powered by solar energy.

**B7b. Are you interested in owning solar power or solar home system?**

Ask the question and record the corresponding code for the response. If the respondent says no, go to B7C. On the contrary, if the respondent says yes, ask if he or she possesses one. If so, record 1 and go to B8. If s/he does not possess one continue to B7c.

**B7C. Why you are NOT interested in owning solar power or solar home system?**

This question refers to people who are not interested in owning solar power or a solar home system. It allows us capture the reasons for this lack of interest. After haven registered all the answers, go to B8

**B7d. Why are you interested in owning a solar energy source (solar lantern and solar home systems)?**

This question refers to people who are interested in owning solar power or home solar system and who do not yet possess it. It allows for the reasons for this interest to be captured.

***AFTER QUESTION B7D, QUESTIONS B8 A B10B MUST BE ASKED TO THE HOUSEHOLD HEAD***

**B8. Do you or a member of your household own the following items?**

This question seeks to record assets owned by the household. These goods must be in working condition or down with the intention of repairing them within **the next 6 months following the breakdown**. The primary function of the property must be favoured. Thus, for a mobile phone with option giving access to radio, the household has a mobile phone, not a radio.

**B9a. During the last 12 months that is to say since (month) 2016, tell me if your household often, sometimes, rarely or never**

- skipped a meal because you had no food
- lacked medical treatment or medications because you had no money
- were unable to send the children to school for lack of money or transportation, uniform or other school fees

This question must be asked in two phases. First, ask the respondent if during the twelve last months, he experienced the item listed. If answered no, circle code 4 (never). If the answer is yes, ask if it's often, sometimes or rarely that he experienced.

**B9b. During the past 7 days that is to say since\ (*current day*) last week, has your household had difficulties in meeting the food needs of its members?**

Ask the question specifying the period. If the interview takes place Friday, July 14, 2017, the reference period is here since Friday, July 7, 2017. If the answer is no, go to question B10.

**B9c. Over the last 7 days that is to say since (*current day*) last week, how many days your does your household have to:**

- rely on less preferred foods and / or less expensive
- Reduce the quantities consumed each time
- Reduce the number of meals per day
- Reduce the amount consumed by adults on behalf of children
- Borrow food, or rely on the help of relatives or friends

Each item reflects the difficulty for the household to meet the food needs of its members. Record the number of days for each item.

**Note: This number must not exceed 7.**

**B9da. What were the causes of this situation (difficulties in meeting the food needs of household members)?**

Through this, we want to capture all the causes that led to the household having difficulty in meeting the food needs of its members. Record all the cases cited by the respondent.

**B9db. What was the main cause of this situation**

This question can record the main cause that led the household having difficulty in meeting the food needs of its members. The main cause must be cited B9da.

**B10a. Tell me, is it Easy, Easy, Hard, or Very difficult for you to honour your financial commitments?**

Ask the question and record the code for the response.

**B10b. I will read some statements to know your opinion about your everyday life for each of these things, please answer YES or NO:**

- Has the working situation of your household improved during the past 12 months?
- The money available to your household improved during the past year
- Are you happy with your level of education
- Are you expecting that your life will be better in 2 years' time
- You are in good health and don't need special medical treatment
- It is up to the government responsibility to provide for you and your family

This question is to have information on the daily life of the household. Read each item deliberately ensuring that the respondent has understood and record the response.

**SECTION B2: AGRICULTURE**

Within the framework of this survey, agriculture is the sector of the economy that includes crops, livestock, hunting, fishing and forestry.

**B11a. Please tell me which of the following assertions, best describes the situation of your household?**

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

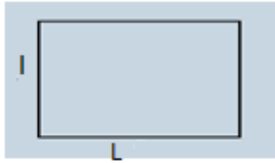
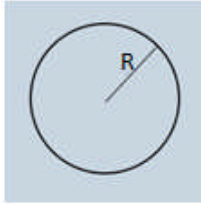
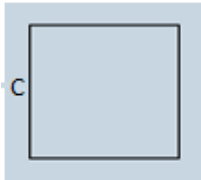
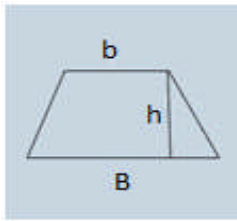
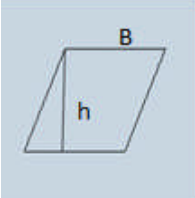
The interviewer should read the three proposals above and wait a few moments to allow the respondent to say the statement that best fits their situation. If the chosen assertion is 1 or 2, continue the interview with question B11b. If no, continue the interview at section C1a.

**B11b. What is the surface area of the land that you use for agriculture (crop or livestock)? (This can be a land you own or land you rent).**

<i>Record the surface area in square meter if lower than a hectare and in hectares if greater than or equal to 2 hectares</i>  <u>NB: 1 hectare = 10,000 sq.m.</u>	<b>unit area</b>	unit area	_
	<b>1 = m<sup>2</sup> 2 = ha 3 = DNK</b>	Area	_ _ _ _ _ _ _



Through this, the respondent should assess the amount of land used for crops and livestock. This exercise is often not obvious and it can happen that the Enumerator accompanies the respondent in this assessment. In case of hesitation on the part of the latter an additional question can be asked in order to know the shape of the land used for crops or livestock. Once the form is identified use the following formulas to estimate the amount of land.

Formula for calculation	Geometric shape
Surface area for rectangular shape Plots (in m <sup>2</sup> ): <b>S = L x W</b> L = Length (m) w = width (m)	<b>RECTANGLE</b> 
Surface area for circular plots (in m <sup>2</sup> ): <b>S = R x R x 3,14</b> R = Radius (m)	<b>CIRCLE</b> 
Surface area for square shape plots (in m <sup>2</sup> ): <b>S = C x C</b> C = Side (m)	<b>SQUARE</b> 
Surface area of a plot in the form of a trapezium (in m <sup>2</sup> ): <b>S = (B + b) x h x 0.5</b> B = High baseline (m) b = Low baseline (m) h = Height (m)	<b>TRAPEZE</b> 
Surface area of a plot of parallelogram form (in m <sup>2</sup> ): <b>S = B x h</b> B = base (in m) h = height (in m)	<b>PARALLELOGRAM</b> 

### Some example of measurement of surface area of land

SN	UML	areas	Correspondence
1	Quarter	Great North	0,25ha
2	Pole	South West	100 m.2 poles X 6 poles = (2 * 100) X (6 * 100) = 120 000 sq.m.
3	Room	North West	200m <sup>2</sup>

To help the interviewee, led him/her to estimate the area of the house where the interview is conducted and then asked him/her to estimate how many times each of the plots / fields identified can be measured relative to the size of the House?

**Practical case of calculating the surface area occupied by a crop:**

**- -Using the amount of seed used (Appendix 2)**

Cassava planting density is 10 000 plants / ha

If an operation used 4000 cassava cuttings, the surface area (z) occupied by cassava in the plot is calculated as follows:

10,000 cuttings ----- 1 ha

4000 cuttings ----- z

$$Z = (4000 \times 1) / 10\ 000$$

$$Z = 0.4\ ha\ is\ 4000\ m^2$$

**- -Using the density of seeds or plants (Appendix 2)**

The cocoa planting density is 1333 feet / ha according to the following distance: 3m x 2.5m.

If operator states have they have 500 feet of cocoa, so the following calculation will be done to determine the size (y) of the plot occupied by cocoa:

1333 feet-----1ha

500 feet -----y

$$Y = (500 \times 1) / 1333$$

$$Y = 0.375\ ha\ representing\ 3750\ m^2$$

**Another example**

If the respondent says that his house or the place where the interview takes place has an area of 10m<sup>2</sup> and the plot or the No.1 field is 3 times this area, to find the area of the plot or field, the following calculation is performed: 10m<sup>2</sup> x 3 = 30m<sup>2</sup>. It will then make the sum of all the areas declared plots or fields for the total area.

**Note:** Conversions can be made if necessary, given that: 1 hectare = 10 000m<sup>2</sup>

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

Ask the question and record corresponding the code for the answer of the respondent. If the answer is No (code 2), go to question B11d.

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

Just ask the respondent and record the code corresponding to the respondent's answer. Property title may be a land title, direct registration, communal decree and concession.

**B11d. Is the production by you or your household destined for consumption or for sale?**

The purpose of this question is to identify the main destination for food items from the cultivation or farming practiced by the household members.

The respondent can answer by *1 "only for consumption", 2 "Only for sale" 3 "For both the consumption and sale"* If the answer is 1, go to question B11g. If the answer is 2, go to question B11f and if the answer is 3, continue the interview at question B11E.

**B11E. How much of your production is generally sold?**

This question is asked only in households where the crops and livestock by its members are intended both for consumption and for sale.

Less than half	1	⇒ <i>Go to B11g</i>
More than half	2	⇒ <i>Continue z to B11f1</i>
equivalent amount for the sale and consumption (50:50)	3	
DNK	8	⇒ <i>Go to B11g</i>

**B11f1 where do you sell your agricultural / livestock produce?**

**B11f2 How long do you take to go to (place of sale quoted in B11f1)?**

<i>PLACE OF SALE</i>	<b>B11f1.</b> Where do you sell your agricultural/livestock produce? <ul style="list-style-type: none"> <li>• <i>Do not read out</i></li> <li>• <i>Multiple mentions</i></li> </ul> Other place?  (CYCLE THE CORRESPONDING CODE)	<b>B11f2.</b> How much time do you take to get to ( <i>place of sales stated in B11f1</i> )? <ul style="list-style-type: none"> <li>• <i>Do not read out</i></li> <li>• <i>Single answer</i></li> </ul> (REFER TO CODE ) <i>Go to Q B12a</i>	
Direct to the consumer	A	<input type="checkbox"/>	<b>Codes for B11f2</b> 1 = Less than 5 mins 2 = 5 to 14 mins 3 = 15 to 29 mins 4 = 30 to 60 minutes 5 = 61 mins to 1 hr 30 mins 6 = 1 hr 31 mins to 1 hr 59 mins 7 = 2 to 5 hrs 8 = More than 5 hrs 9 = Do Not Know (do not show)
At market place	B	<input type="checkbox"/>	
Middlemen / agent	C	<input type="checkbox"/>	
Agricultural organisations/cooperatives / government agency	D	<input type="checkbox"/>	
Trading company	E	<input type="checkbox"/>	
Processing industry (e.g. flour factory)	F	<input type="checkbox"/>	
Auction	G	<input type="checkbox"/>	
Retailers	H		
Other (specify).....	X		

In question **B11f1**, it is matter for the enumerator to circle codes the corresponding to the place of sale of household products. Asked **B11f2**, he comes to ask the respondent for each point of sale encircled, estimate the time required to go instead of selling products. Ask the question and enter the code corresponding to the time reported by the respondent. After this, go directly to B12a.

**B11g. You said that you produce only (or primarily) for your own consumption, have you planned ( hat is to say in the future) to sell part of your production or create an agribusiness?**

This question is only to households that produce only or mainly for their own consumption and provides information on the prospects of the household particularly regarding the sale of part of the production or creation of an agribusiness. Ask the question and record the answer of the respondent. If the answer is no, go to B11i question.

**B11h. Why have you not already done so?**

Do not have enough water	A
Do not have enough land	B
Do not have money for inputs (eg fertilizer, seeds ...)	C
Difficulty of access to inputs (eg fertilizer, seeds ...)	D
The market is very far	E
There is no means of transport to get to the market	F
Transportation is very expensive	G
There is no surplus for sale	H
Agriculture is to demanded and it affects all day to day activities	I
Other (specify).....	X

This question is to know for households that plan to sell part of their production or create an agribusiness, why this is not yet done. Circle the modalities corresponding to respondent's answers.

**B11i. Why you do not plan to sell part of your production or create an agribusiness?**

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

This question is to know why households do not plan to sell part of their production or create an agribusiness farm. Circle the modalities corresponding to respondent's answers.

**B12a. Among the types of crops, livestock and hunting, forestry, fishing and fish farming mentioned below, can you tell me which of these your household has practiced during the last 12 months?**

**B12b** The types of crops, livestock and hunting, forestry, fishing and fish farming practiced by your household during the last 12 months, can you tell me which generated the most money for the household?

Questions B12a and B12b allows on the one hand to know for each product mentioned, those that were produced by household members in the last 12 months and to know the other hand, for each type of products which ones provided most money to the household. Practically ask the questions in the order indicated on the questionnaire for each product.

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

Lack seed	A
Lack of pesticides	B
Rotten products	C
Low selling price	D
Lack of tools / materials production	E
Not enough land	F
Climatic risks (drought, floods, etc.)	G
Locusts	H
Lack of funding	I
Diseases of plants	J
difficult access to markets	K
Lack of fertilizer	L
livestock disease	M
Power Problem	N
Water problem	O
Health problem	P
No problem	Q
Not concerned	R
Other specify).....	X

This question makes it possible to identify all the problems related to agriculture and which the household has already faced. Ask the question and circle the codes corresponding to the respondent's answers.

**NB: Pesticides** (insecticides, rodenticides, fungicides, and herbicides) are chemical compounds which have toxicological properties, used by farmers to fight against animals (insects, rodents) or plants (fungi, weeds) deemed harmful to plants.

**B12d. Where do you mainly get money to buy things such as seeds or fertilizers, pesticides for agriculture, feed or medicines for livestock or fish farming? Or if you do not buy them, then what do you mainly do to get them?**

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

The question is used to determine the origins of funds used by the household to acquire seeds, fertilizers, pesticides, feed or medicines for livestock. Several sources are possible. Ask the question and circle the code for the respondent's answer.

**Grants** include subsidies of any kind attributed by the authorities, public institutions or other institutions to the household within the framework of its as part of its agricultural and livestock activities.

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

It is a question of identifying the irrigation systems used by members of the household in the course of their agricultural activities.

**NB:** Irrigation refers to a deliberate intake of water, other than rain, on land, in order to improve the production of pasture or crops. Irrigation usually involves the provision of infrastructure and equipment to apply water to crops, such as irrigation canals, pumps, sprinklers or localized watering systems. However, irrigation also includes manual irrigation of plants using buckets, watering cans or other devices. In contrast, uncontrolled flooding of land by overflowing rivers or streams is not considered irrigation.

**Surface irrigation** refers to a system of partially or totally flood the earth with water for irrigation. There are various types, including irrigation by infiltration channels, irrigation by plate and irrigation by ponds. Pond irrigation includes submersion irrigation for rice.

**Sprinkler irrigation** refers to pipe systems through which water moves under pressure before being supplied by means of nozzles onto the crops. This system essentially simulates rain because this water is applied by aerial spraying. Spray irrigation systems are sometimes referred to as overhead sprinkler systems or sprinkler systems.

**Trickle irrigation** is a system in which water is circulated at low pressure through a network of pipes, according to a predetermined scheme, and poured by small amount to each plant. There are several types of irrigation: drip irrigation (in which the emitters, called drippers, pour water slowly to the surface of the soil); irrigation by mini-diffusers or micro-sprinklers (which consists in diffusing water on the ground near each plant or tree) and irrigation by nozzle (in which a small stream of water pours in to flood small ponds or the soil next to each tree). Other terms commonly used to describe the localized irrigation are micro-irrigation, drop irrigation, irrigation by sip, or irrigation virojets / microjet.

**Manual irrigation** refers to watering with buckets, watering can, basin etc.

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

For those practicing irrigation for cultivation, ask for the water sources used and enter the corresponding code(s).

**B12f. Have you receive any technical or technical training on agricultural techniques?**

Through this question, we seek to find out if household has received technical support or technical training in the field of agriculture. Ask the question and record the respondent's answer. If no, go to Section C.

**B12g. If YES, in what areas of training / technical assistance?**

For households that have received technical training in the field of agriculture, it is a question for the household to list all the domains or the subjects covered during these courses.

**B12h. Where do you find money to pay for training costs?**

Through this question, we want to know the origin of the funds used to finance training in agriculture. Ask the question and record the code for the respondent's answer.

## SECTION C: PERSONAL INCOME AND EXPENDITURE

This section captures all sources of household income and expenditure.

**C1. Please tell me how you get or make money to pay for your expenses. If you get or make money in more than one way, please tell me about all of the different ways in which you get or make money**

Through this question, we want to capture all the sources through which the respondent gets money to meet his/her expenses. Ask the question and record the respondent's answer. Ask the respondent again to make sure you have saved all the different sources. After recording all sources, ask questions C2 to C4 for each of the sources listed.

**IF CODE = R, GO to C5**

NB: Money coming from borrowings and saving is excluded here.

**C2. How often do you receive money from this source(s)?**

This question allows us to capture the frequency of receipt of money for each of the sources mentioned in question C1. Ask for the number of times the respondent received money from this source per day, per week, per month, quarter, semester or year. Note first the code corresponding to the unit of time (UOT): 1 = day; 2 = week; 3 = month 4 = quarter; 5 = semester, 6 = year. Then note the number of times per unit of time.

**C3. How is this money often paid/received (most frequent mode)?**

This is the most frequently used payment method for each of the sources cited in C1. Ask the question and record the code corresponding to the respondent's answer. The modalities of response are:

Payment in kind can be made using natural soil productions. There are annuities<sup>1</sup>, of farm renting<sup>2</sup> that are payable in kind. The provision of housing to an employee by his employer is considered as a benefit in kind.

**C4. Amongst the sources of income that you have stated, which is your main source for receiving money or income?**

Through this question, one wants to identify among the sources cited in C1, the one from which the respondent receives the most money. Ask the question and record the code corresponding to the respondent's answer.

**C5. Now we are going to talk about the money that everyone else who lives with you in your household gets. Please tell me about ALL the ways other people in your household get money from outside the household to pay for things?**

In this question, we want to capture all the sources by which other members of the household get money to meet their expenses. Ask the question and record the codes for all the sources given by the respondent. If the respondent is the only member of the household, circle only S. If no other household member receives money from outside the household, circle only code T.

**C6. Including you, if you are earning an income, how many people in total in your household contribute to household income?**

It is a question of determining the total number of persons in the household who contribute to household income. Ask the question and record the number of people.

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<sup>1</sup> *Periodic income not obtained from work (un earned income)*

<sup>2</sup> *Farm renting is a type of rural lease in which a landlord, the landowner, entrusts his farm to a tenant,*



**C7a. Apart from yourself, how many people do you pay to work for you?**

This question only concerns people who do not earn a salary (*code A, B or C circled in C1*). Ask the question and record the respondent's answer in the appropriate box.

**C7b. Are you working permanently, temporarily or seasonally?**

This question is asked only to those who receive a salary (*code D, E, F or G circled in C1*). The modalities of response are: 1 =Permanent; 2 = Temporary; 3 = Seasonal. Ask the question and record the code corresponding to the respondent's answer.

NB: The work is said to be seasonal when it repeats itself at the same period of the year (it is called the seasonal effect in this work) and temporary when its duration is not determined.

**C7c. Are you working full-time or part-time?**

Ask the question and record the code corresponding to the respondent's answer. The modalities of response are as follows: 1 = Full time; 2 = Part time; 6 = Other (Specify).

**Part-time work:** It is an employment that is not full time, that is to say, whose working time is less than the 'reference working hours "in the country.

**Full time job:** The *full-time* corresponds to a period of equivalent *work* at the time fixed by law or determined by the collective convention.

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

**C8b. Where does the household member receive this money?**

Questions C8a and C8b are asked of people who receive remittances - code M in C1 or who receive money from a member of the household code N in C1. Ask questions and record the codes for the respondent's answers.

**C9a. How much is YOUR PERSONAL TOTAL MONTHLY INCOME?**

It is a question for the respondent to estimate his/her total personal income during a month. Please ensure that the respondent has considered all of his/her activities.

**C9b. If refusal in C9a code 2 ask, please give me a range of your TOTAL PERSONAL MONTHLY INCOME?**

Through this question, one can catch up with the respondents who refuse to declare the total amount of their income. You must ensure that the response in C9b is compared to revenue sources of C1- if code -R (do not receive money) in C1, then we should have code -11 (no income) in C9b.

**C10. What is the amount of YOUR TOTAL MONTHLY HOUSEHOLD INCOME?**  
Please include all sources of income such as: wages, subsidies, punctual work, pensions, investment income, etc.

The respondent is asked to estimate the total income of his/her household. To this question, the interviewer will have to make an effort to get closer to the head of the household in order to have a better estimate of the household income.

NB: Here we are not interested in exchanges within the household (pocket money given to a child, food ration, etc.). The total income of the household is any income coming from outside the household.

**C11a. On the money you receive or earn, what is the level of control you can claim to have on how this money is used and / or spent?**

This question is asked if the respondent has his own money (Code-R not encircled in C1). If not, go to C12. Only one response is expected from the respondent.

You have total control over how your money is spent	1
Together with other people, you control how your money is spent; such as a family member	2
You have <b>no</b> control over how your money is spent	3
DNK	8

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

Bank	1
Microfinance Institution (MFI)	2
Mobile account (Mobile Money)	3
Associations	4
At home / secret place	5
Other household member or community member	6
Other (specify) _ _____	7

Ask the question and record the code corresponding to the respondent's answer.

**C12. You said you do not receive any money. How you do then in relation to things that require money?**

Saving	AT
Borrow Money	B
Assistance in kind from family and/or friends	C
Assistance in kind from the community	D
Barter (exchange of goods for goods)	E
Other (please specify) .....	X
Do not spend money	Z
DNK	Y

This question is asked of people who do not receive money (code -R in C1). The respondent has several choices of answers. Ask the question and circle the codes for the respondent's answers.

**C13a. Thinking of all these things for which you personally spend your own money, please tell me during the last 12 months, how often you spend money ?**

Ask the question line by line and see the code for the answer of the respondent.

<i>Codes for C13a</i>	
1	ay
2	week
3	month
4	quarter
5	semester
6	year
7	No frequency
8	Never

**C13b. How do you pay for these expenses?**

Ask the question and record the code corresponding to the respondent's answer.

<i>Codes for C13b</i>	
01	Bank card
02	Other credit / debit cards
03	Bank transfer
04	Other transfers of funds
05	cash
06	cheques
07	Credit / book / book
08	Post Office (Giro)
09	Mobile money (MTN, Orange, Express Union)
96	Other (specify)
98	Do not know (Do not show)

**NB:** *NB: Paying in cash means paying directly, or paying cash directly to a bank account.*

**C13c. And the last time you spent these expenses (read aloud the expenditure categories of C13a), on the whole, how much money did you spend?**

The respondent shall, for each property cited, determine the amount of the last expenditure.

**C13c1. Please use the following scale from Very Precise to Not at all accurate to tell me how accurately you were able to calculate or evaluate the amount of money you personally spent last time.**

This question makes it possible to assess in a global way the level of precision of the money spent last time by the respondent to acquire the product cited in C13a. Ask the question and record the code corresponding to the respondent's answer.

**C13d. Tell me, are you often Always, Sometimes or Never short of money for food and other important things such as drugs, electricity and rent before the end of the month?**

Ask the question and record the code corresponding to the respondent's answer. If the respondent's answer is 4, go to C14.

**C13e. Why are you short of money for food or other important things?**

Not enough income	A
Irregular or uncertain income	B
Unforeseen or need to pay for essential goods	C
Unforeseen expenses for buying beautiful things, for example new clothes.	D
Must pay tuition fees	E
Purchase of medicines / Medical care	F
Other (specify) .....	X
DNK	Y

It is a matter of determining why the respondent is short of money for food or other important things.

**C14. In case you personally encounter financial problems, what would you pay first, apart from food and groceries?**

Provisions and non-alcoholic beverages	01
Alcoholic beverages, tobacco	02
Clothing and footwear	03
Housing, water, electricity, gas and other fuels	04

Furniture, household articles and routine maintenance	05
Health	06
transport	07
communications	08
Leisure and culture	09
Education	10
Hotels and restaurants	11
Miscellaneous goods and services	12
Investment in housing	13
Other (specify).....	96
None of the above/ DNK	98

The respondent is asked to choose a group of goods for which he will incur expenses first if he encounters financial problems.

**C15a. In the next 12 months, do you expect to make major expenses or events which you know you will need to spend money, such as marriage, home purchase, delivery or tuition?**

Ask the question and record the code for the respondent's answer. If the answer is 1 continue to C15b. If not, go to D1.

**C15b. How do you plan to pay for your major expenses or events?**

Saving	A
Depends on the money of family and friends	B
Depends on community	C
Sell something to cover costs	D
Take a bank loan	E
Borrow money elsewhere	F
Other (specify).....	X
DNK	Y

The purpose of this question is to determine the various means of financing that the respondent will use to finance future events and for which he or she will spend money. Several choices of answers are possible.

#### **SECTION D: COMMUNITY INVOLVEMENT AND INFORMAL GROUPS**

This section addresses issues of measuring the involvement of the respondent in the activities of his neighbourhood and social groups.

**D1: In which of these groups (if any) are you currently involved or do you belong to?**

Through this question, we try to determine the groups to which the respondent belongs. Ask the question and circle the codes corresponding to his/her answer. If the code Z is circled, go to question D4. Another religious group refers to the various unconventional congregations. Involvement in a group implies participation in the activities of this group.

**D2: How many..... (Quote each group code A to X, mentioned in D1) are you involved or do you belong to?**

This question is to determine the number of associations to which the respondent is involved or is a member.

**D3a: In which of these groups, if any, are you covered by someone else or make use of the membership of other people but you do not belong to yourselves?**

This question makes it possible to identify the associations in which the respondent is covered by someone else and is not himself a member. Ask the question and record the code corresponding to the respondent's answer.

**NB:** Note that the associations of professional bodies are associations that bring together people of the same profession (e.g. order of doctors, the pharmacists, the Bar Association, etc.), While associations between colleagues are those that regroup people working for the same employer. In the second case,

Questions D3b and D3c are for individuals who belong to informal savings groups (code C in question D1). For all other cases, go to question D4.

**D3b. Which savings group do you belong to?**

Savings Group for Production (trade, agriculture)	A
Rotary Savings and Credit Association, ex: njangi	B
Savings group between colleagues	C
Other (specify)	X
DNK	Y

Ask the question and record the code corresponding to the respondent's answer.

A *Njangi* is a collective savings association, which brings together members to invest in a financial asset for the benefit of the members.

**D3c. Why do you belong to a savings group?**

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

The purpose is to determine the reasons why the respondent is a member of a savings group. Ask the question and record the codes for the respondent's answers.

**D4. I will read some statements to explore your feelings about your community. For each of these, please tell me if you agree or disagree:**

1. You can count on your friends or neighbours to get some help in difficult times
2. You can count on your church / mosque or religious group to get some help in difficult times
3. Your neighbours can count on you to get some help in difficult times
4. Your ties with your neighbours are not as strong as they were in the past

Through this question, the respondent must give his opinion according to whether he agrees or disagrees with each of the enumerated assertions.

## SECTION E: ACCESS TO INFRASTRUCTURE AND TECHNOLOGY

This section captures the means used and the time taken to access some basic infrastructure (schools, health centre, public transport, market, etc.), as well as the accessibility to certain amenities and technology in their daily lives. It also aims to capture information on the usage of certain devices by the populations and the use they make of them.

Note that these are functional infrastructures, that is to say for at least 6 months or for less than 6 months but which will be functional for at least 6 months.

You are required to have a good knowledge of your cluster and this is valid both in urban and rural areas. When you arrive in your cluster, circle the area to identify the existence of some infrastructure. This will allow you to better control the answers provided by respondents. Your Controller may be able to give you information on the existence and number of certain structures that he will have visited. Use this information to help respondents easily identify the infrastructure and estimate the time it takes to get there.

### **E1a. Now let's talk about the places people go to. How long do you usually take or would you take to go from your home to your nearest [Infrastructure name or location]?**

For each infrastructure or location in the first column of the table, ask the respondent, to estimate the time he/she usually takes to go from his or her home to the closest quoted infrastructure. We need to rephrase the question after each infrastructure. You can ask for example how long you usually take to get from your house to the nearest **store / the nearest supermarket?** Ask this question to the respondent even if he/she does not use the infrastructure in question. If it is a school that their children attend, ask them how long it takes for their children to get to school with the main means of locomotion used by the children. If he/she gives an accurate answer, find the answer in the interval and circle/tick the corresponding code. If he/she does not know, ie he / she does not know (despite your possible indications) where the infrastructure is located or if he/she does not know the time circle / tick code 8. For infrastructure or equipment which does not exist in the locality, circle / tick code 7 for "Not concerned".

### **E1b. How do you usually move to the places you mentioned?**

For each city place, ask the respondent (e) the means he/she **usually** uses to get there. **Do not quote the answers:** Just ask the question and circle the code for its response. If he / she uses more than one means (e.g. motorcycle and also on foot), ask for the way he/she uses the most. In addition, if he/she quotes the car/motorcycle, it is necessary to raise to find out if this means belongs to him or not. If it belongs to him, circle / tick the code 5, otherwise, circle/tick the taxi code or bicycle as appropriate. If he/she gives a response other than listed, circle/tick the code 6 corresponding to the "other" And clearly state its answer. If the child uses his/her parent's vehicle/motorcycle to go to school, code 5 "own car/motorcycle".

### **E2. Now I would like information on devices or communication services you use or own. Do you use [Device Name or service]?**

Quote each of the devices listed in the table by asking the respondent if he/she is using it. If he/she says yes for a device (that is to say, s/he uses it), circle/tick code **1**, otherwise, circle/tick code **2** and go to the next device.

### **E3. Do you have a (Read aloud the devices)?**

This question only concerns the respondents who stated in the previous question that they use a mobile phone and a desk top or laptop computer or tablet. Ask the respondent for each of these two groups if s/he has one.

The notion of membership in a meeting means being a full member in that meeting. On the other hand, you can be involved in a meeting without being a member.

**E4. Which of the following media have you read, followed, listened or had access to during the last 30 days?**

Simply put the question for each media quoted by locating the period in question. For television, for example, if the survey passes in the household on August 17, 2017, rephrase the question as follows: have you watched television in the last 30 days, that is, since July 17, 2017? After reviewing the media, ask the respondent if he / she has read, followed, listened, had access to another media not listed here. If he/she says yes, circle/tick code 1 of "Other" "And specify in the corresponding space this media.

*Ask E5 to E7 if the respondent (s) has a mobile/cell phone "Yes" (code1) in E3 option 1. All the others go to section F.*

**E5. People use their phones for several services. For what services have you used or done with your mobile phone in the last 30 days?**

The goal is to capture the basic services and all the other value-added services that the respondent uses or has already used or obtained through his or her current mobile phone. Ask the question and circle / tick the corresponding code for each service used by the respondent. If he / she declares other unlisted services that he / she uses with his / her mobile phone (for example watch television on the phone), circle the code corresponding to the "other" And specify this service in the corresponding space.

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

The purpose of this question is to capture the services that the respondent uses through his mobile phone and that are related to financial activities. Name activity by activity by asking the respondent if they are using it. If he says yes for an activity, circle/tick the corresponding answer code. If he does not use any of these activities, circle / tick the code for "no".

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

This is the place where the phone battery is charged and not the charging device. Simply ask the question and circle/tick the code for the answer. Many answers are possible.

**SECTION F: REMITTANCES (MONEY TRANSFERS)**

This section aims to capture the different ways people use to send or receive money to other people outside the household.

**F1. Several people told us about different services to send money from time to time. During the last 12 months that is to say [*current month*] 2016, have you sent money to someone living within the country?**

Simply ask the question and circle / tick the code for the answer.

**NB:** Receiving money as intermediary is not considered.

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

Unlike the previous question, this is a transfer **abroad**. If the answer is no, circle/tick code 2 and go to question **F2c**

## **F2b. To which country did you send money?**

Simply ask the question and circle/tick the code corresponding to the answer. If the answer does not match any of the countries listed here, circle / tick the code for the "Other" And enter the exact name of the country in question in the space provided

## **F2c. FILTERED**

**If the respondent has sent money within the last 12 months to someone inside (F1 = 1) or in another country (F2a = 1), continue with question F3a, otherwise (F1 = 2 and F2a = 2) go directly to F7.**

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

## **F3a. Please tell me about all the different people you sent money to in the past 12 months.**

This is to record the code corresponding to the type of relationship that binds the respondent and the person or persons to whom he/she sent money in the last 12 months. If he made transfers to several people, ask the link with these people and record the corresponding codes. If the link is not listed here, save the code of the modality "Other" and enter the exact link in the corresponding space.

For each person mentioned in F3a, ask questions F3b to F3d.

## **F3b. Can you tell me the place of residence where the person to whom you frequently sends money to lives (The person mentioned in F3a)?**

This is to know, for each type of relationship the previous question, the type of place where the respondent (s) is most frequently sent money to the person concerned.

**Case:** if a respondent reports that he/she sends money regularly two of his/her children, one living in an urban area and the other in a rural area, in question F3a, the code for "child" will be recorded twice; that is one for child living in an urban area and the other for the child living in a rural area. Stick to the statement of the respondent and start over to see if the recipient resides in the city or in the village.

## **F3c. How often do you send money to...[The person mentioned in F3] ?**

Ask the question simply for each person mentioned in question F3a to whom the respondent(s) sent money during the past 12 months and record the unit and the number of times.

## **F3d. What is the primary means by which you usually send money to ... [the person mentioned in F3a]?**

This is to know the main channel that the respondent used to send money to each person quoted. Just ask for each person in question F3a that the respondent(s) sent money in the last 12 months and save the code corresponding to the answer in the appropriate box. For modality "Other", please specify the means used in the corresponding space. If more than one means was used to transfer the same money, consider the code 09 if the respondent has used at least a formal means. On the contrary if each means is informal, consider the code 10 for "Combining multiple informal means".



One means is called formal if it is based on a structure having an authorization or approval to render money transfer services (case of modalities 01 to 06). On the contrary, the term informal transfer means any non-regulatory transfer mode (modalities 07 and 08).

**Example:** To send money to his son residing in Gabon, M. Amadou living in Yaoundé, transfers the money to his friend in Douala by Express Union, who has to travel to Gabon and in turn send it to primary beneficiary. In this case, the code to be considered is 09.

**F4. What is the total amount of money you sent to others during the last three months?**

This is the sum total of all money transfers to others over the past three months. If the respondent gives the exact amount, enter 01 in the box corresponding to "F4a. Code:" and write the amount in FCFA in the box corresponding to "F4b. Amount:." **If on the contrary s/he does not remember the exact amount of transferred, seek to know which interval it is and record only the code of this range.**

**NB:** The transfer charges are not included here.

**F5. In which of these ways, if any, did you or would you trust most to send your money to people living in Cameroon?**

This is the means to transfer money within Cameroon, which the respondent has the most confidence in. List all the modalities except the last two and allow time for the respondent to choose and circle/select the code for that choice. If s/he chooses nothing in the cited conditions, ask him if s/he has more confidence in a way that is not quoted; if he says yes, circle/tick code **96** and specify in the space provided. If he persists he does not trust any means, or he does not know, circle the code **98**

**F6. By which of these means, if any, have you or would you trust most to send your money to people living abroad?**

Same instruction to the question F5. Just note that this is the way to send money abroad.

**F7. Some people send money to their families regularly. But unforeseen events can also occur so that family members, friends or neighbours need your financial assistance; or example when they are short of money for food before the end of the month or if there are funeral expenses, wedding, party, or other special event to cover.**

**Over the last 12 months, how many times have you given money to family members, friends or neighbours for situations like this?**

This is to capture the frequency of unplanned money donation to family members, friends or neighbours to assist them when they are short of money for food before the end of the month or for funeral expenses, wedding, party, or other special event to cover.

*Questions F8 to F11 permits us to record the information on the money received by the respondent.*

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

To this question, we want to know if the respondent received money from a person living within the country in the last 12 months. Just ask and circle /tick the code corresponding to the answer.

**NB:** Receiving money as intermediary is not considered.

**F9A. During the last 12 months, have you received money from someone living abroad?**

Same instruction as that of question F8. Just note that this is a receipt of money from abroad. If the answer is "yes", continue to **F9B** otherwise go to **F9C**.

**F9B. What country did you receive money from?**

This question is for those who have received money from a person living abroad, in the past 12 months. Ask simple questions and circle / tick code corresponding to the answer given.

**F9C. FILTER**

**If the respondent received money during the last 12 months from someone within the country (F8 = 1) or from abroad (F9A = 1), continue to question F10A, otherwise if (F8 = 2 and F9A = 2) skip to the next section.**

***NOTE: for each person mentioned in F10a, ask F10b (or) F10c (frequency) and F10d (payment mechanism) (fill horizontally).***

*First record all different persons from whom the respondent has received money in the last 12 months. Thereafter for each of the above persons, ask in turn question F10b to F10d.*

**F10a. Please tell me all the different people that you received money during the last 12 months.**

This is to register the code for the type of relationship between the respondent and the person or persons from whom he/she received money in the last 12 months. If he has received money from several persons, ask the link with these people and record codes accordingly. If the link is not listed here, register the code of the modality "Other" and enter the exact link in the corresponding space.

All cases of debt repayment is coded 6 " A person to whom you have lent money"

**F10b. Can you tell me the place of residence where...[The person mentioned in F10A] lives?**

This question permits us to record the milieu of residence of the person from whom the respondent received money. Ask the question and record the code for the answer given.

**F10c. How frequently do you often receive money from ... (the person mentioned in F10a)?**

Same instruction as in F3c for receiving money.

**F10d. By which main means have you generally received money from ...(The person mentioned in F10a)?**

This is namely to know the main channel through which the respondent received money from each person quoted. Simply ask for each person in question F10a that the respondent has received money in the last 12 months and record the response code in the appropriate box. For the modality "Other", please specify the means used in the corresponding space. If more than one means were used to transfer the same money, select the code 09 if at least one formal means was used. On the contrary, if each means is informal, select the code 10 for "Combining of multiple informal means".

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

Read each reason listed ask the respondent if it justifies the expenditure made. If he / she says yes for a reason, circle / tick the corresponding code. After going through all reasons listed, ask if there are other reasons not listed. If he / she says yes, circle/select the code for "other" And enter the reason in the corresponding space.

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

This is the right cumulative amount of all money received during the **last three months**. If the respondent gives the exact amount, enter 01 in the box corresponding to "**F12A Code**" and recode this amount in FCFA in the box corresponding to "**F12B. Amount**": **If on the contrary s/he does not remember the exact total amount, seek in which interval it is and record only the code of this range.**

## **SECTION G: PLANNING AGAINST RISK AND INSURANCE**

In this section, we want to measure how respondents plan against risks, the coping mechanisms they use and their ability to invest.

**G1. There are unexpected things that happen and make life difficult for people. Sometimes things can happen and affect the money that people put aside for their expenses.**

**Which of these things, if any, has your household faced during the last 12 months?**

This question captures the disasters which the household has faced in the last 12 months. For each disaster listed, ask the respondent if the household has suffered in the last 12 months. If s/he answers yes to an event, enter the code 1 in the corresponding box and 2 if not. If s/he says s/he does not know if his/her household was a victim of a disaster quoted, enter the code 3. If s/he cites an unlisted event, enter 1 = yes in "Other" and clearly specify the response. If s/he says that there was no loss, enter code 1 in the "no disaster" (code 16) and go to G3.

**G2a Please tell me what your household did in response (*Ask for each event mentioned in G1*).**

After going through all the unforeseen events in question G1, identify those which household was victim (code 1) and ask the respondent (e) how the household resolved each. Circle the codes for all the answers given by the respondent.

**A-Claimed insurance:** means that the household claimed on a insurance policy it had previously subscribed to, in order to deal with the situation;

**B-Savings used:** means that the household has used its savings (kept in a bank, microfinance institution, njangi, at home, with a third party or anywhere);

**C-Borrowed money:** means that the household has a contract a debt to address the problem;

**D-Sell something for money:** that's when the household, has to sell property to cope with the problem. it may be an animal, a food stock, a component of the heritage;

**E-Donations (aid) from relatives, friends, acquaintances:** it is when the household received assistance (financial or material) close family and friends to solve the problem;

**X-Other (specify):** circle/select the code for this modality if the respondent mentioned a response that is not listed. Specify clearly the response of the respondent (s);

**Y-Do not know:** this is when the respondent does not know what the household did to cope with the situation. This modality must be rare; you must not propose it to respondent;

**Z-Nothing**

**G2b. Please tell me if it covered the cost of the risk ... (*Ask each mechanism mentioned in G2a*).**

It is to know for every unforeseen event, if the solution provided has covered the cost of risk or if it was up to the problem. Just ask the question and record the answer.

**G2c. Tell me how many times you've experienced the risk event in the past year.**

*This is how often the household has faced such an event in the last 12 months. Ask about every event mentioned by the household in question G1.*

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

*Read aloud each statement and ask the respondent if he/she agrees or not.*

**G4a. Which of these insurance products have you ever heard ?**

Ask the respondent(s) to identify the insurance products which he/she has heard. Read each product and ask him/her if he/she has ever heard of it. If he/she says yes, circle/tick the code for this product. Otherwise, go to the next product.

**G4b. Please tell me about your use of each of these insurance products or coverage or pension funds, using the options that I will read out to you. Which statement best describes your use of ...?**

This is to identify the insurance products that the respondent uses or has used. Simply ask for each product which he/she has heard if the respondent has ever used or is currently using. If he/she says that he/she is currently using, circle code 1, if he/she says he/she has already used, circle 2 and if he/she declares that they have never used, circle code 3 and go directly to the question G5a.

**G4c. Tell me what is the duration of / how long you had this this insurance product?**

This question is used to capture the duration of the final insurance product underwritten by the sponsor, even if this has already expired. Record the duration given by the respondent (s).

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

It is whether the respondent(s) made financial provisions for the management expenses of his/her funeral. Ask the question tactfully avoid embarrassing the respondent.

**G5b. How are you covered?**

Ask those who answered yes in G5a how they intend to cover these expenses. Circle / tick all responses mentioned. If a respondent's answers does not appear in the list, circle / tick code corresponds to the modality "Other" and clearly specify that answer in the space provided.

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

Read aloud each statement and ask the respondent (e) if s/he agrees or not, then circle the code corresponding to the answer.

**G6A. FILTERED**

*Check the answers to question G4b; If the respondent does not use an insurance product that is to say that no code is circled for all products listed, ask the following questions G7, otherwise, skip to the next section.*

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

For those who do not use any insurance product, ask them why. **Do not quote the modalities.** If one of his/her answers coincides with a modality of the list, circle the appropriate code and ask him/her if he/she has other reasons. Reasons which not coincide with any pre-coded modality must enter under the modality "Other" and clearly spelled out after cycling the corresponding code.

## Definition of concepts

**Life Insurance:** life insurance issued to a creditor (lender) to cover the life of a debtor (borrower) for an outstanding loan. If the debtor dies before the debt is repaid, the insurance policy will pay the balance of the outstanding amount.

*There are two types of life insurance:*

- Insurance in case of life: capitalization product to build up savings and providing for the payment of these savings as a lump sum or annuity if the insured is alive at the end of the contract.
- Insurance against death or temporary death: contract for the payment of capital to a designated beneficiary in the contract in case of death of the insured before the insurance contract comes to term.

**Accident insurance:** is a social insurance that pays policyholders a temporary or permanent income replacement in case of accidents and reimburses the costs incurred for the necessary health care

**Travel insurance:** Travel insurance is a set of guarantees to cover the consequences of incidents that may occur before and during your travels, trips and stays abroad.

**Health or medical insurance:** This is health insurance, the insurer covers the health costs of the insured. Under the terms of the contract, a ceiling in terms of coverage and types of health expenses to be reimbursed are determined.

**Education Insurance:** Some insurance companies accept cumulative deposits over a long period, which allows a parent to finance higher education of his/her offspring, if the parent dies before the age of majority of the child, the insurance company take charge of the schooling of the child until the age of 18 years. The capital subscribed by the parent is then given to the child.

**Fire or natural disaster insurance:** It is an insurance product that covers damage caused by fire or natural disaster to the property of the insured.

**Partial motor vehicle or motorcycle insurance commonly called third party insurance:** This insurance product covers only repairing the damage that the insured owner of a car or motorcycle causes to a third party.

**Total motor vehicle or motorcycle insurance:** It is an insurance product that covers several risks: civil liability (if you do something wrong, the insurer repairs the damage to the victim), theft, fire and any other damage.

**General liability insurance:** This insurance product covers only repairing the harm that the insured causes to a third party.

**Insurance for informal assets :** Insurance for Informal assets is offered to all economic actors of the informal sector to cover any kind of risk as deemed appropriate.

**Retirement insurance:** It is an accumulated contribution by the insured to receive a principal upon retirement.

**Micro Insurance:** It is an insurance mechanism characterized primarily by low premiums and /or capital insured, the simplicity coverage, subscription formalities, contract management, reporting of claims and compensation of victims. Microinsurance aims to protect low-income people against specific risks in exchange for payment of premiums or contributions.

The subscription of a microinsurance policy can be performed by a legal person, a company or a community on behalf of its employees, its customers or its members. It can also be done by an individual.

- **Agricultural Insurance:** Agricultural insurance cover agricultural risks according to commonly agreed rules.

**Home Insurance:** it is an insurance destined for the homes of individuals and affiliates. Its main objective is to cover the housing, content and liability of its occupants.

## **SECTION H: BORROWING MONEY (CREDIT / LOANS)**

This section covers the borrowing of money requested by the respondent in the last twelve months or before. These borrowings relate both borrowing from banking, microfinance institutions, specific associations or groups and all other possible credit sources or mechanisms.

**H1 -Many people borrow money or take out loans. I will read assertions (proposals) and you tell me which would apply to you?**

Here you have to read out the modalities of A to E and record the answers of the respondent. Circle the code Z only if none of these modalities from A to E is chosen. In this case, continue to H2 otherwise continue to H4a

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

You have to listen to the answers provided by the respondent and record the reasons given. Do not quote the reasons to the respondent, it is also possible that the respondent did not mention one or two reasons. You should confirm your entries with him and asked him if there are no other reasons? Ask H3, if code A is circled in H2. Otherwise, go to H4a.

**H3 - You said that you were not eligible for a loan. For what reasons?**

You have to listen to the answers provided by the respondent and record the reasons given. Check that the respondent has stated all the reasons by asking again, for example by asking if there is no other reasons? Do not suggest any answer.

Questions H4a - H4E captures the experience of respondent on loan mechanisms. You must take the time to identify all current loan obtained by the respondent. Please note that it is entirely possible to have loans simultaneously in several banks, MFI or other institutions/mechanisms.

**H4a. Still on the borrowing of money and loans, please tell me about your personal experience with the following cases, using the options never borrowed, borrowed in the last 6 months but not now, borrowed now,.. ..?**

You must list the mechanisms evolving from H4a in the column from "commercial bank" to "religious institution or other community organization" and for each mechanism with a code equal to 1 or 2 in H4a go to H4, otherwise move to the following mechanism.

Then ask questions from H4b to H4e.

**H4 b. How often have you taken out a loan from?**

Take for each loan product/mechanism the frequency with which respondent borrowed the money. Record the unit of time and the number of times.

**NB:** If the respondent has several loan contracts, consider the latest loan.

**H4c. How long have you had this current or past loan for (contractual duration of the loan)? (READ BORROWING OPTIONS / INSTITUTION OR MECHANISM USED (Code 1 or 2 H4 at)**

H4c: The time since the last loan following each mechanism (here read the options to the respondent, 1 = Less than 1 year; 2 = between 1 and 3 years; 3 = More than 3 years).

**H4d. How much money did you borrow ... Read borrowing options / institution or mechanism used?**

Record the amount borrowed for each loan mechanism in H4d then the main reason for borrowing in H4e.

**H4e. For what reason did you mainly borrowed?**

For question H4E show map codes to the respondent for him to choose the main reason for borrowing.

**H4f - Filter:** Check H1; respondent now borrows or had to borrow over the last 12 months: At least one code circled between A and E. if at least one code is encircled between A and E (put a cross in the box if you are using the paper questionnaire) then go to question H5a. If No code is circled between A to E in H1 (put a cross in the corresponding box) and go to question H6b.

**NB: In the CAPI application filters run automatically.**

**H5a. What valuable assets, if any, have you used as collateral by promising to repay your loans?**

Warranties or guarantees required: it is the personal contribution, material guarantees (movable and immovable) of deposits or bonds provided by a third party. Record all the guarantees mentioned by the respondent for all loans.

**Share:** A share is a title of ownership with specific characteristics. Each share of a company is a fraction of the share capital of the latter and makes its owner, shareholder, one of the "owners" of the company. He/she can therefore participate in the Annual General Meeting of Shareholders, where discussions focus on the direction and corporate management.

**Bonds:** A bond is not a title but a debt. Whereas a share is part of the capital of a company, a bond is a part of the debt (liabilities) of a company that it will reimburse.

**Cash voucher:** A "cash voucher" is a financial investment product either nominal or registered to a bearer for a maximum of five years and generally established by a financial institution. It takes the form of deed representative of an interest bearing deposit.

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

The main purpose of this question is to know whether the loan has improved the life of the respondent or not if on the contrary, his/her situation is rather worse.

**H5c. Why do you think your life has worsened after contracting the loan?**

For those who reported that their situation has worsened, ask the reasons for this and record the answers.

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

It is the total amount of outstanding loans from financial institutions, MFIs, associations or any other mechanism used by the respondent. Make sure you cover all the loans obtained by the respondent, as reported on question H4a (now or in the past). *The Amount H6a should equal the sum of the amounts of revenue and current debts in H4d. If the amounts are different revive the respondent to correct.*

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

This is to collect the amount of the last loan obtained by the respondent.

### **H7a. About borrowing conditions, what attracts you more when you borrow money?**

Ask the respondent what he considers **MOST**, i.e. what attracts most when it borrows money when needed. Note the main response.

### **H8. I will read some statements to know how you feel about how people borrow money to run their lives. For each, please tell me if you agree or disagree:**

Read each statement to the respondent to capture how he/she feels about how people borrow money to run their lives. For each of the statements, ask him/her if he/she agrees or disagrees.

Community means a group of people characterized by high level of cohesion or intense links. It can be a local entity (a village community ...), a voluntary association (association, church), an ethnic or religious minority (Bororo, pygmies, etc.).

## **SECTION I: SAVINGS AND INVESTMENTS**

Savings and investment are important components of financial inclusion, particularly to determine the national savings level. In this section we seek to understand people's behaviours and attitudes towards savings, frequency of savings and the determinants of savings. In this section, saving and investment are treated together.

### **I1a. People have different ways of describing what it means to "save". Which of the following descriptions define more precisely what that saving mean to you?**

This question offers various assertions to understand the concept of savings. Read each statement describing what saving means to the respondent, asking which statements are correct?

### **I1b. People have different ways of describing what it means to "invest". Which of the following descriptions define what to "invest" means to you?**

As in the previous question, you should read each statement describing what it means to **invest** to the respondent, asking which statements are correct.

### **I2a. I am going to read some statements to you. For each of these statements please tell me whether you agree or disagree.**

**I2b. People have different ideas when it comes to knowing how long it takes to put money aside until it is considered savings. Some people think that putting money aside for a day is savings, while others think they have not spared until the money has been set aside for five or more years**

### **In your opinion, what is the shortest time for you to put your money away for it to be considered savings?**

It is question of what is the minimum time for money to be kept in order for oit to be considered as savings.

### **I3. How are you planning to pay for spending needs in old age?**

The focus here is on how the respondent plans mainly cover his/her pension expenses. Circle the corresponding code For a person who considers himself old, ask him/her what he/she does mainly to cover their expenses.

### **I4a. Are you currently saving or putting money aside?**

This question simply asks whether the respondent has made any savings. Enter the respondent's answer and follow the corresponding jumps.



#### **I4b. Why do you not save?**

You must listen to the answers provided by the respondent and record all the reasons given. It is also possible that the respondent did not mention one or two reasons. You should confirm your entries with it before moving on to the next question, to make sure he/she was not misunderstood and that you have noted the possible motives.

#### **I5a. Still on savings, investment and money set aside, could you tell me which of the following have you, have you had in the past but not now, or have you never had?**

This issue is extremely important because the possession of an account is the primary indicator of financial inclusion. So you have to take all the time necessary to verify if the respondent has at least one account in a legally recognized financial institution (bank, MFI, cooperative / mutual savings and loans, Post office). In any case, ask for each product or savings/investment mechanism, if the respondent currently has, has had or never owned product/mechanism. Make sure the respondent has understood the question in his/her vernacular.

**NB:** A money guardian is a person recognized in the community for his/her integrity to whom people entrust the care of their money.

#### **I5b. How often save / invest / put aside money with this product**

For Products/Savings mechanism/Investment to which the respondent has used or possessed, ask the frequency of use that is to say the number of times the product / mechanism was used; daily, weekly, monthly, quarterly, semester or annually. First, note the code corresponding to the unit of time unit (UOT): 1 = day; 2 = week; 3=month; 4= quarter; 5 =half, 6 = year. Then note the number of times per unit time.

#### **I5c. Since when using this product?**

To the products/mechanism Savings/Investment to which the respondent has used, ask the duration of use. 1 = Less than a year, 2 = Between 1 and 3 years, 3 = more than three years.

#### **I5d. How much have you saved / invested / set aside using this product?**

For products/ savings mechanism/Investment to which the respondent has used, ask the amount saved in FCFA.

#### **I5e. Why do you mainly use this product?**

Ask the main reason for using the product/savings mechanism/Investment to which the respondent has used, refer to the codes for **I5e**.

#### **I5f. Which of these means do you trust the most to save money?**

List all the relevant modalities Product/savings mechanism/Investment and ask him/her to choose the means for which he/she has the most confidence. Only one modality is to be cycled. If the respondent rather cites a product that is not listed, register the code 96 and then specify.

#### **I6. Overall, how much have you saved or invested? Please include savings from all activities that you mentioned**

Ask the total amount saved / invested using any products or mechanism. This amount should equal the amounts reported in I5d.

### **SECTION J: BANK S AND CREDIT INSTITUTIONS**

The banking sector is crucial for financial services. The purpose of this section is to understand the use of payment services by the general population. This is the use of products or services by the respondent or spouse, frequency of use, reason for use, the advantages and benefits associated with the use of financial services, the types of transactions or none use of banks as

the case may be. In addition, interaction with banks and financial services is one of the major indicators of financial inclusion.

**J1a Can you tell me which of the following do you currently have, have had in the past but not now, have never had?**

**J1b In which bank do you have this product? (Read products)?**

If several banks, take the most solicited bank in terms of frequency of use.

**J1c Can you tell me the frequency of use of this product?**

**J1d. How long have you used this product? (Read products)?**

Questions J1a to J1d, concern the possession of the products or the use of various financial products and services in J1a, the name of the bank where the product has been contracted in J1b. Note that for the question J1b, the same bank may be cited for several products. The frequency of use of product or service is provided in J1c and duration of use of the product or service J1d.

Note that for question J1c the frequency of use is the number of times the product / service has been used daily, weekly, monthly, quarterly, half-yearly or annually: first write the code of 'unit of time UOT (1 =day, 2 =week, 3 =month, 4 = quarter, 5 = semester = 6 year), then record the number of times the product / service has been used by UOT. The terms of all the other questions are similar to those of the previous sections.

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

This question focuses on owning a bank account by the respondent. It can also be a joint or grouped account on which appears the name of the respondent. So you have to take all the time necessary to verify if the respondent has at least one account in a bank or a credit institution.

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

It is to determine the different co-owners using the account together with the respondent.

NB: The respondent has several bank accounts, collect information on all these accounts.

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

It often happens that a member of the household (spouse, parent or child) uses the account of the Head of Household to conduct banking transactions or that a mother uses the bank account of her son for his transactions or savings. Other scenario may also be present themselves.

These are situations where the respondent uses the account of a third party without being co-owner as is the case of the previous question. This means that his name is not on the account used.

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

We want to know whether the respondent uses the account of another person in a bank, an MFI, a credit institution or elsewhere. If in another location, specify in 'other' and circle code X.

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

One is interested here to capture the main reason for using the account of others

**J3d. Whose account are you using?**

We want to simply know the owner (s) of account(s) used by the respondent.

### **J3e - Filter:**

If using a paper questionnaire, Check J2a and J3a. The respondent uses a bank account: Code 1 circled in J2a or J3a. If this is the case put a cross in the box corresponding to YES and continue to J4a, otherwise put the cross in the box for No and move to J4b.

**NB:** The CAPI application automatically manages the filters.

### **J4a. For what purposes do you use this/these account (s)?**

For respondents using an account, ask what the purpose(s) of the account (s). Many answers are possible.

### **J4b. People have different opinions regarding the bank accounts. According to you what are the advantages to use a bank account?**

Ask the respondent to give you according to its own perceptions all the benefits of the use of a bank account. Do not quote the answers.

**NB:** Several answers are possible.

### **J5a We will now speak of the transactions. Which of the following transactions have you done in the last 12 months?**

**Mobile bank transfer** refers to the use of mobile devices through an application installed to access banking services.

**The bank transaction online / internet** refers to the use of the internet to access financial services, whatever the medium of the support (phone, computer, tablet, etc.).

**Cash a cheque** means directly withdraw money from the bank (over the counter) through a cheque received from a third party (issuer of the cheque) but in my name (beneficiary).

**Depositing a cheque into the bank account** means deposit the cheque which is the name of a third party in the bank to deposit into the account that I use

**Draw a bank cheque** means taking out a cheque of a bank to carry out a financial transaction.

**Bank cheque** is a means of payment (cheque) drawn by a bank on behalf of a client. This is different from a personnel cheque in that a bank cheque is in the name of the issuing bank and is honoured by the central bank

### **J5b. How often do you perform the transaction?**

### **J5c: Have you done these..... (read aloud the transactions made in J5a, code -1) at a banking, ATM, post office or other place?**

The questions J5a to J5c concern the use of various transactions in the last 12 months (J5a), the frequency of use of the transaction (J5b) where the transaction is made (J5c). For the frequency of use of the transaction, first ask the unit of time: UOT (1 = day, 2 = week, 3 = month, 4 = quarter, 5 = semester, 6= year) and then ask the number of transactions per unit of time.

In practice, in a paper questionnaire, you must first fill in question J5a ie the entire column. Then, for each transactions with code 1 circled in J5a fill in across the line. In the CAPI application, the filling order runs automatically.

### **J5d- FILTER**

If using a paper questionnaire, Check J2a; the respondent uses a bank account: Code 1 circled in J2a. If this is the case continue to question J6, otherwise go to question K1.

### **J6. There are several reasons why people do not have a bank account or credit card. Why do you not have a bank account?**

If the respondent does not have a bank account (YES ticked in J5e) ask him/her why he/she does not have one, to revitalise him/her to lists all the reasons for not holding an account / credit card.

**SECTION K: MICROFINANCE INSTITUTION (MFI)**

A microfinance institution (MFI) is an economic structure that provides a set of financial products to people excluded from the classical or formal financial system. It relates generally to poor inhabitants of developing countries. Microfinance is an area that concerns mechanisms to allocate small amounts of loans to people with low incomes. This allows them to create and manage small enterprises (SE).

In this section, we seek to understand the use of financial services provided by MFIs to the populations. Thus, the interaction with MFI and other financial services is also a key indicator of financial inclusion.

**K1a: Do you currently have an account in an MFI in your name? It can be a joint account where your name appears**

It is whether the respondent has an account in an MFI. To ensure that the respondent makes no confusion between conventional banks and MFIs, request / name (s) of MFI where he/she has this or these account(s) and check in the list of question J1b to ensure that it is not a classic bank. It can be a single account which is owned by the respondent, or a joint account shared with his/her spouse/partner or a group account/company through a cooperative group / Community organization / savings which it belongs. If this is the case, continue to question K1b.

**K1b Tell me, if the account is ... (READ THE STATEMENT)?**

For those with an account, read the various statements and circle the appropriate responses. You will ask such questions as follows: *"Tell me, is this an account in your name alone?" If the answer is yes, circle A and restart the other statements"*. After asking this question, go to K3a.

*NB: A respondent may have multiple accounts in the same MFI or in different MFIs. This question concerns all those accounts.*

**K2: There are several reasons why people have no MFI account. You said earlier that currently, you do not have an account in an MFI. Why is that?**

It is about information on the reasons for not owning an MFI account by the respondent. Many answers are possible. Rekindle the respondent in other to have an exhaustive list of reasons. Unlike question K1b, do not quote the answers and it must be emphasized to ensure that the reasons cited are correct

**K3a: We will now talk about products and services offered by MFIs. You tell me if you currently own, you've had in the past or you never had?**

This question is to know the products and services that the respondent currently owns, those that he/she had in the past but not anymore and those that he/she has never possessed. You must read aloud the different products or services and circle the appropriate response.

Cheque Accounts or current account	A current account, often called by abuse of language, on-sight account, deposit account or checking account is a type of bank account used in commercial and financial relations. It is usually opened by a company or any legal entity for the following transactions of deposit withdrawal and transfers. It is therefore legally different from a <u>savings account</u> A checking account on the other hand is own by an individual.
Bank card or debit card	The debit card is a bank card linked to the account of the card holder. It allows the card holder to make purchases of goods and services without using cash as well as cash withdrawals at automated Teller machine (ATMs) both nationally and internally as the case may be.

	Transactions carried out using a debit card is usually limited to the amount of money available in the amount of the card holder
Personal Loan Account	The personal loan is a loan that is characterised by the fact that it does not finance a specific purpose (unallocated loan). In practice the funds are paid to the account of the borrower to deal with as he/she wishes.
Housing loan	These loans are different categories of loans whose characteristic is that they finance a purchase or a specific activity.
Automobile loan	
Business loan	
Agriculture / livestock loan	
Enterprise Loan	
school fees loans	
Social / Emergency loan	This is a loan to the loan applicant who suffered significant financial losses resulting from natural disasters. The disaster must be formally declared and eligible for aid in emergency loan
Consumer loan	The <b>consumer credit</b> is the credit category granted to individuals by banks or financial companies to finance the purchase of goods and services, like the big spending in capital goods (cars, household equipment).
Leasing / equipment Rental	Leasing is a tripartite <u>funding</u> agreement between a company user of a good or equipment, a credit or financial institution and the equipment rental company. The company pays a monthly flat fee for the use of a property or service with the option of purchasing it. The company is not the owner of the property, which does not appear as fixed asset in its consolidated accounts. These may include movable or immovable property that would require substantial investment by the company. Leasing is at the same time a type of credit and a form of financing for the company on goods that it cannot or does not want to acquire. The contract concluded between the lessor and the lessee. is for a fixed term with the restitution of the property/equipment , renewal of the contract or purchase of the property/equipment.
Equipment and materials loan	This is a loan that allows for example to acquire or renew equipment (professional vehicle, office equipment, computer hardware, medical equipment, etc.)
savings Booklet / on-sight Savings	A savings account (or passbook) is an account with a bank or an MFI for which all cash deposits are remunerated at a fixed rate or by the state or the bank or the MFI itself. The operations of deposits, withdrawals and balances recorded are recorded therein.
Special Savings Account/Term Deposit/Fixed	This is an interest yielding account in which the duration of the deposit and the interest rate are pre-determined. The funds are available at the end of the term if solicited before the end of the term, it is subject to penalty according to the predetermined conditions of the contract.
Overdraft facility	The overdraft facility is a temporary transient credit line given by a bank or MFI. This cash credit offers the opportunity to the company or individual to manage more flexibly its immediate cashflow
Mobile money / mobile banking	<p><b>Mobile Banking:</b> refers to the use of a smartphone or other cellular device to perform online banking tasks while away from your home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM.</p> <p>Online <b>banking</b>, also known as <b>internet banking</b>, <b>e-banking</b> or virtual <b>banking</b>, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website</p> <p>Mobile money is a modern instrument of fast money transfer through mobile phone. This is an e-wallet allows customers to conduct financial transactions of various kinds from their mobile phones.</p>

**K3b: What is the frequency of use of the (name of product / service?)**

For a respondent who reported having a product / service, that is to say code 1 in K3a, ask him/her the frequency of use of this product / service. Record the unit and the number of times.

**K3c: How long have you used (name of product / service)?**

For products / services used by the respondent, request the duration of use of the product. That's to say how long he/she has been using or used the said product.

**K4: I will read a list of statements on what people think about the services offered by MFIs. For each of these statements, please tell me if you agree or disagree**

You must read aloud one by one the various statements that express what people think about the services offered by MFIs and circle the corresponding code.

**K5: People have different views on financial services, in your opinion what are the benefits of using an account with an MFI?**

Ask the respondent the benefits of using an account opened with an MFI ask this question to the respondent irrespective of if he/she owns an account or not. Rekindle the respondent to have an exhaustive list of advantages according to him/her.

**SECTION L: MOBILE MONEY (ELECTRONIC WALLET)**

Mobile money is a modern instrument of fast money transfer through mobile phones. This is an e-wallet that allows customers to conduct financial transactions of various kinds from their mobile phones. In Cameroon, mobile operators MTN, Orange and the Money transfer agency Express Union provide "mobile money" services

This section helps to understand whether respondents are aware of the existence of money transfers via mobile phones, the possession of a mobile money account, types of services offered and their use.

*NB: For questions L1 to L2c ask him/her, one service after the other, that is to say, line after line.*

**L1. Have you ever heard of the mobile money services of (service provider's name)?**

For each service, ask the respondent if he/she has ever heard and circle the corresponding code.

**L2a. Have you ever used the Mobile money services (eg send or receive money) of (service provider's name)?**

If the respondent has heard of mobile money services, ask him/her if he/she has used the mobile money of (service provider's name) and circle the corresponding code. Note that the use here does not necessarily imply that one owns an account because it is possible to use "mobile money" services for sending or withdrawing money at branches, sales points mobile money services and other partner organizations.

**L2b. Are-you owner of a mobile money account of (service provider's name)?**

Ask the respondent if he/she has a mobile money account and circle the corresponding code. This account is created by subscription of the user at an agency or accredited sale point, or from his/her phone.

**L2c. What is the frequency of use of this account?**

For mobile money account owners, ask the frequency of use. The use can be deposit, sending or receiving of money. Record the unit and the number of times.

**NB: we are referring here to the frequency of use of mobile money services through the account he/she owns.**

**L3. Why do you use mobile money services?**

If the respondent has used a mobile money services, ask him/her why. Rekindle the respondent to have an exhaustive list of reasons.

**L4. What transactions do you make through mobile money/ agent/Mobile money sales point with your mobile?**

This question is to understand all the possible uses of mobile money services, agent or mobile money sales point. Rekindle the respondent to have an exhaustive list of transactions made by the respondent.

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

This question should be asked only to those who have used one account Mobile money among the three that exists in Cameroon (MTN Mobile money, money and Orange Mobile Express Union). If respondent has used the Orange money service example, ask him the following question: *Why did you choose the account of Orange Money rather than MTN Mobile or Express Union Mobile?*

**L5b. Why do you have multiple (at least two) mobile money accounts?**

This question should be asked to those who have at least two accounts Mobile money. Ask why the respondent has multiple accounts. Rekindle the respondent to have an exhaustive list of reasons for having multiple accounts.

**L6. Why do you not use mobile money services?**

This question must be asked to those who do not use mobile money services (code 2 at L2a question). Rekindle the respondent to have an exhaustive list of reasons for not using the service.

**L7. Why do you not have your own mobile money account?**

This question is for people who use mobile money services (code 1 to L2a), but do not own an account (code 2 L2b). Rekindle the respondent to have an exhaustive list of reasons for non-possession of a Mobile money account.

**SECTION M: GENERALITIES**

This section allows for the assessment of respondents on the aspects of money management discussed during the interview. Namely, among others : the money transfers, risk planning and insurance, borrowing money, savings and investments, banking, microfinance institution and mobile money.

**M1. Do you think you need more information on all aspects of money management that we have covered in this interview?**

Ask the question as follows: Do you think you need more information on everything that we talked about during the interview including the aspects on money transfers, risk planning and insurance, borrowing money, savings and investment, Banks, Microfinance Institutions and mobile money,? Circle respondent's answer.

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

If the respondent needs additional information (that is to say, code 1 in M1), ask what type of information they need. Rekindle the respondent to have an exhaustive list of list of the type of information they desire.

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

Ask the question and circle the corresponding code.

## SECTION N: NEEDS CASES

This section captures the three situations where people usually spend money keeping in mind all aspects in general. These three situations are:

1. Spend money on expensive items you have planned in advance;
2. Expenditure to cope with the effects of **high risk**;
3. Has not been able to meet its weekly or monthly needs.

***Some examples of high risks:** Caesarean section, serious accident resulting in loss of life and property, destruction of housing due to flood etc.*

### **N1. When did you last (Read the scenario)?**

**This question should not be asked of those who** spend money on expensive items they have planned in advance. Ask the question as follows: ***When did you last “spent to deal with the effects of high (costly) risk?”***

### **N2. Remember the last time when you (read the scenario). What did you do to pay for this expense?**

This question is for those who have recently experienced the needs during the last year (that is to say, code 1 to 4). For each case of need, ask the mode of funding that the respondent usually uses to pay these expenses and record the corresponding code.

### **N3. Remind you of the last time when you (read the script), with whom have you borrowed money that funded this expenditure?**

This question concerns those who have borrowed money (code 4 to N2). Here, we look at the source of this loan. The codes for this question are set just below the questions table.

### **N4. Remember the last time when you (read the scenario), how much did you need to finance this expenditure?**

In this question, we are equally interested in the need expressed the last time. Ask the expense amount and enter the amount in thousand FCFA.

### **N5. In the last 12 months, how many times have you (read the scenario)?**

This question is for those who have recently expressed needs in scenario 1 or during the last year (that is to say, code 1 to 4). Request the number of times that this/these need(s) was/were expressed this question should be asked systematically to those who have expressed needs in scenario 1

### **N6. During the last 6 months, how many months have you been unable to cope with your weekly or monthly needs**

This question is for those who *“have not been able to meet their weekly or monthly needs”* during the last year (codes 1 to 4 in N1). It focuses on the last 6 months only. The number of months must be less than or equal to 6.

### **O1. Was the interview conducted using paper questionnaire (PAPI) or computer assisted CAPI?**

This is to record the main instrument used for collecting data (PAPI or CAPI). Thus, if the survey was mostly through the computer application, enter 2. If not, enter the code 1.