

REPUBLIQUE DU BENIN  
Fraternité – Justice – Travail  
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INSTITUT NATIONAL DE LA  
STATISTIQUE ET DE L'ANALYSE  
ECONOMIQUE  
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## FINSCOPE CONSUMER SURVEY BENIN 2018

### QUESTIONNAIRE

DEPARTMENT : \_\_\_\_\_

DIVISION: \_\_\_\_\_

SUB DIVISION : \_\_\_\_\_

SERIAL NUMBER OF THE CLUSTER: \_\_\_\_\_

LOCALITY : \_\_\_\_\_

NUMBER OF THE STRUCTURE IN THE CLUSTER: \_\_\_\_\_

SERIAL NUMBER OF THE HOUSEHOLD BALLOT IN THE EA: \_\_\_\_\_

NAME OF THE ENUMERATOR: \_\_\_\_\_

#### **STRICTLY CONFIDENTIAL AND NON-TAX PURPOSE**

The information collected during this survey is strictly confidential in regard to the Act No. 91/023 of 16 December 1991 on Censuses and Statistical Surveys, which stipulates in its article 5 that "individual economic or financial information appearing on any statistical survey questionnaire could not be used, in any circumstances, for control or economic repression purposes".

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[illegible]

Q20	Use of an interpreter prior the interview? 1 = Yes 2 = No	<input type="checkbox"/>			
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Hello, my name is: \_\_\_\_\_ I'm doing a survey on behalf of the National Institute of Statistics and Economic Analysis (INSAE) to identify obstacles to the use of financial services by adults in all social categories. For financial services, we want to talk about access to credit, savings, remittances (money order, Western Union, Express union, WARI, RIA, Moneygram, MTN Mobile Money Flooz/Moov Money...), as well as insurance (health, equipment ...) and banking. We interview people to find out more about their lives, their Exenditues, 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.

All answers will be treated confidentially and will not be linked to your identity.

Can I continue?

If Yes -1 CONTINUE WITH THE HOUSEHOLD REGISTRATION ON THE FOLLOWIG PAGE

If No -2 THANK THE RESPONDENT AND CLOSE THE INTERVIEW

Are you the head of the household (or most informed person available), if so can I continue with the questionnaire?

If Yes - 1 Continue with household table

If No - 2 Thank respondent and close

If you are not the head of the household, please may I speak with that person? Once you have been introduced to the head of the household, introduce yourself as before.

Your house has been selected randomly and first we will need to make a list of everyone in your household so we can choose one person in particular to interview.

You said that you are the head of the household, if so can I continue with the questionnaire?

Yes 1 - Continue with household register on page 3 and then continue below with selected respondent from Kish grid

No 2 - Thank respondent and close

# HOUSEHOLD REGISTRATION

This section is to be

Please can you first of all give me the details of all the people who live here regularly, beginning with the head of household?

When I say household, I mean the persons who live and normally eat together here

- RECORD THE NAME AND SEX NEXT TO THE AGE OF EACH HOUSEHOLD MEMBER.
- RECORD THE AGE IN FULL YEAR OF ALL MEN AND WOMEN IN THE HOUSEHOLD INCLUDING BABIES AND CHILDREN.
- RECORD THE SELECTED RESPONDENT OF KISH TABLE FOR THE INTERVIEW IN THE COLUMN PROVIDED.
- ONLY RESPONDENTS AGED 15 AND OVER ARE ELIGIBLE FOR THE INTERVIEW.

When I say household I mean a person or a group of people who usually eat and live together. These people may or may not be related by blood, but put together their food allowances or other essentials for living and they have one person they consider as the head of household. If someone has not lived continuously with the household for at least six months during the past 12 months, s/he is not considered as a household member in the case of this survey. In the same light all person who are living regularly in the household since 6 months or less but who have the intention to live for at least 6 months (transfer, marriage etc) are considered members of the household.

## LIST OF HOUSEHOLD MEMBERS

LIST ALL HOUSEHOLD MEMBERS BEGINNING WITH THE HEAD OF HOUSEHOLD

B00	Name	B01	B02	B03	B04		B05 and B06		B07
Serial number of Member		(Name) is which Sex  1 = Male 2 = Female	What age is [NAME] since his/her last birthday  Write 95 if 95 and above	What is the parental relationship between (Name) and the head of household ?			Level of education		ELIGIBILITY
					B04a Does (NAME) live regularly in the household ?  1 = Yes 2 = No	B04b Did (NAME) pass last night in the house ?  Yes = 1 No = 2	B05 Has (NAME) already been to Primary or nursery school?  1 = Yes 2 = No    go to B07 8 = DNK go to B07	B06 N. What is the highest level of education that (name) has attained?  C. What is the last class that (Name) attended with success at this level? Refer to CODES	B07 Eligibility and Availability (15 years or plus) 1 = Eligible and available 2 = Eligible but non available 3 = Non Eligible 4 = Non-concerned (Visitor)
01		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	N. <input type="text"/> C. <input type="text"/>	<input type="text"/>
02		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	N. <input type="text"/> C. <input type="text"/>	<input type="text"/>
03		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	N. <input type="text"/> C. <input type="text"/>	<input type="text"/>
04		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	N. <input type="text"/> C. <input type="text"/>	<input type="text"/>

05		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
06		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
07		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
08		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
09		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
10		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
11		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
12		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
13		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
14		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
15		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
16		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
17		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
18		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
19		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>
20		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N. <input type="checkbox"/>	C. <input type="checkbox"/>	<input type="checkbox"/>

Codes B03		Code B06					
	LEVEL	PRESCHOOL = 0	PRIMARY = 1	SECONDARY 1 <sup>st</sup> Cycle = 2	SECONDARY 2 <sup>nd</sup> Cycle = 3	HIGHER = 4	DNK=8
1 = head of household 2 = spouse 3 = son/daughter 4 = Brother/Sister 5 = Father/Mother 6 = other Parental link 7 = No parental link	CLASS	1	1= Class 1 2= Class 2 3= Class 3 4= Class 4 5= Class 5 6= Class 6 8= NSP	1= form 1 2= Form 2 3= Form 3 4= Form 4 8= NSP	1= Form 5 2= Form 6 3= Form 7 8= NSP	1= 1 <sup>st</sup> year 2= 2 <sup>nd</sup> year 3= 3 <sup>rd</sup> year 4= 4 <sup>th</sup> year 5= 5 <sup>th</sup> year 6= 6 <sup>th</sup> year 7= 7 <sup>th</sup> year and above 8= NSP	

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Copy the eligible and available in table 1 below, starting with the oldest.

Table 1

		Age Write in from oldest (top) to youngest (bottom)	First and last name of household member	Serial number of household members	Sex M=1, F=2	Respondent selected for the interview
ADULTS 15+	People in the household who are eligible for this survey (persons aged 15 years old and above and then available)					1
						2
						3
						4
						5
						6
						7
						8
						9
						10
						11
						12
						13
						14
						15

## SECTION A2: INFORMATION ON THE HEAD OF HOUSEHOLD

**SECTION A2, B1 AND B2 ARE TO BE ASKED OF THE HEAD OF HOUSEHOLD OR MOST KNOWLEDGEABLE PERSON IN THE HOUSEHOLD.**

We would like to have some information about the head of household.

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

- Single Answer

I am	1	⇒Go to A3c
Other member of the Household	2	⇒Continue with A2a

**A2a.** How old is the head of the household? |\_|\_|

- Record age in complete years
- 95 for age >= 95
- 998 for DNK

**A2b.** Observe if the household head is a male or a female?

- Single Answer

Male	1
Female	2

**A3a.** Has the household head gone to school or nursery school?

- Single answer

1=Yes 2=No |\_| if no, go to A4

**A3b.** N: What is the highest level of education achieved? Refer to CODES |\_|

Code B06					
LEVEL	PRESCHOOL = 0	PRIMARY = 1	SECONDARY 1 <sup>st</sup> Cycle = 2	SECONDARY 2 <sup>nd</sup> Cycle = 3	HIGHER = 4
CLASS	1	1= Class 1 2= Class 2 3= Class 3 4= Class 4 5= Class 5 6= Class 6 8= NSP	1= form 1 2= Form 2 3= Form 3 4= Form 4 8= NSP	1= Form 5 2= Form 6 3= Form 7 8= NSP	1= 1 <sup>st</sup> year 2= 2 <sup>nd</sup> year 3= 3 <sup>rd</sup> year 4= 4 <sup>th</sup> year 5= 5 <sup>th</sup> year 6=6 <sup>th</sup> year 7=7 <sup>th</sup> year and above 8= NSP

**A3c.** What type of education has the head of household undergone ?

- Do not quote
- Single answer

General Education	1
Technical /professional Education	2

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

- Do not read out–
- single answer

Single	1
Free Union	2
Monogamous Marriage	3
Polygamous Marriage	4
Divorced	5
Widow(er)	6

Questions A2d, A2e, and A3 should be answered by the head of household

**A2d.** Does the head of the household earn an income?

- Single answer

Yes	1	⇒ Continue to A2e
No	2	⇒ Go to A3a

**A2e.** Is the head of the household the main income earner of the household?

- Single answer

Yes	1
No	2

## SECTION B1: HOUSEHOLD INFORMATION AND WELL-BEING

FOR QUESTIONS FROM B1a TO B1c, OBSERVE AND NOTE THE OBSERVATION, THEN ASK QUESTION B1c.

- B1a.** Observe the structure of the dwelling – ask only if uncertain  
What is the main roofing material of this house?

- Single answer

Cement/Concrete/Slab	1
Metal Sheet	2
Tiles	3
Mats / thatch / leaves / straw	4
Earth / Banco	5
Other (specify)_____	96

- B1b.** Observe the structure of the dwelling –ask only if uncertain.  
What is the principal material used for the walls of this house

**Natural material**

Bamboo / cane / palm / trunk / leaf / bark	1
Earth	2

**Rudimentary material**

Bamboo with mud	3
Stone with mud	4
Adobe uncovered	5
Plywood	6
Carton	7
Recovery wood / carabot	8

**Elaborate material**

Cement	9
Stone with lime / cement	10
Bricks	11
Cement blocks	12
Adobe Covered	13
Wooden board / shingles	14
Other (specify)	96

- B1c.** Observe the floor of the house – ask questions only if you are uncertain  
What is the main material of the floor of this house

Cement	1
Tiles / Marble	2
Wood	3
Earth	4
Other (specify)_____	96

- B1d.** How many rooms are used for sleeping ?

- Record the number of rooms

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Living rooms and kitchen are included in the rooms to sleep but do not count showers

- B2a.** We are going to speak a little about the people who live with you in your household. By household, I understand a group of your relatives or other people living with you in the same housing unit.

You inclusive, how many people live in this household?

- Do not read out
- Record the number of people

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**The number of people must equal the total of those registered in the Household Registration Section**



**B2b.** Please tell me which of these statements best describes the ownership status of your house or dwelling that you live in?

- Single Answer

Owner of the house	01	⇒ Continue to B2c
Co-owner of the house	02	
Another member of my household owns the house	03	⇒ Go to QB3a
Tenant	04	
Another member of the household rents the house	05	
The house is provided for free	06	
Other (specify).....	96	
Do Not Know	98	

**Ask B2c only if the respondent is the owner or co owner of the house (code 1 or 2 in B2b). For all others, go to B3a**

**B2c.** Do you have an official document for the house that you live in?

- Single Answer

Yes	1
No	2

**B2d.** How did you acquire your house or dwelling?

- Do not quote
- Single Answer

Bought it	1	⇒ Continue to Q B2e
Built it	2	
Inherited it or given by family member	3	⇒ Go to B3a
Allocated by chief or traditional leader	4	
The Government gave me	5	
Other (specify)	6	

**B2e.** How did you or your household pay for the purchase or construction of your house or dwelling?

- Do not read out
- Multiple Answers
- Any other?

Borrowing – home loan or from family/friends	1
Savings or Cash (Own funding)	2
Other (specify).....	96

**Ask to all**

**B3a.** Are you or any member of your household currently building one or more houses for you to live in or to own?

- Single Answer

Yes	1
No	2

**B3b.** Including this house that you live in (for owners and co owners) , how many houses in total do you or any other member of your household own , if applicable?

- Record the number of houses

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

- Do not read out
- Single Answer

\_\_\_\_|\_\_\_\_|

01 = Individual pipe borne water SONEB  
 02 = collective pipe borne water SONEB  
 03 = Retailer of pipe borne water SONEB  
 04 = Public waterfountain  
 05 = Bore hole  
 06 = Well with pump  
 07 = Protected well  
 08 = Un protected Well  
 09 = Protected source

10 = Unprotected source  
 11 = Rain water  
 12 = Water Tanker  
 13 = Cart with small tank / Barrel  
 14 = Surface water (river, streams, dam, lake,pond Irrigation canals  
 15 = Bottled water (Mineral)  
 16 = Sachet water  
 96 = Other (specify): \_\_\_\_\_

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

- Do not read out
- Single Answer

\_\_\_\_|\_\_\_\_|

**Flushing with or without water closet**

01 = Connected to sewage system  
 02 = Connected to a septic tank  
 03 = Connected to latrines  
 04 = Linked to something else  
 05 = Connected to unknown location / not safe / DNK

**Pits / latrines**

06 = Improved ventilated latrines (IVL)  
 07 = Pit latrines with slab  
 08 = Pit latrines without slab / open hole  
 09 = Composting Toilets  
 10 = Buckets  
 11 = Suspended Toilets / Latrines  
 12 = No toilets / bush / field  
 96 = Other (specify)

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

- Do not quote

Yes	1	⇒Continue to B5b
No	2	⇒Go to B5e

**B5b.** In the course of the last 7 days, generally, how many hours a day do you have electricity?

- Do not read out
- Single Answer

No electricity / 0 hour	1	⇒Go to QB5e
Less than 2 hours	2	⇒Continue with QB5c
Between 2 hours to less than 5 hours	3	
Between 5 hours to less than 8 hours	4	
Between 8 hours to less than 12 hours	5	
Between 12 hours to less than 15 hours	6	
Between 15 hours to 24 hours	7	
All the time	8	

**B5c1.** What is the main source of electricity used by your household ?

- Do not read out
- Single Answer

SBEE	01	⇒ Go to B5c2
Independent producer	02	⇒ Go to B5d
Solar Panels	03	
Individual Generator	04	
Collective Generator	05	
Neighbourhood	06	
Recharged battery	07	
Other (specify).....	96	

**B5c2.** Do the SBEE subscriber has his own electricity meter?

Yes	1
No	2

**B5d.** Is the electricity supply sufficient for your needs?

- Do not quote
- Single Answer

Yes	1
No	2

Energy / Fuel type for the lighting	<p>B5e. What types of energy or fuel does this household use for lighting?</p> <ul style="list-style-type: none"> <li>• Do not quote</li> <li>• Multiple answers possible</li> </ul> <p>Other types of energy or fuel for lighting?</p> <p>(CIRCLE THE CORRESPONDING CODES)</p> <p>If code 12, go to B6a</p>	<p>B5f. Main</p> <p>What is the main source of lighting in your house?</p> <ul style="list-style-type: none"> <li>• Do not quote</li> <li>• Single Answer</li> <li>• This source must have been quoted in question B5e</li> </ul>
Electricity of the public utility company (SBEE)	1	/ / _ _ / _ _ /
Household Generator	2	
Battery	3	
Solar Panels	4	
Kerosene lamp	5	
Battery lamp	6	
Solar lamp	7	
Candle	8	
Liquefied petroleum gas (LPG) / Natural gas	9	
Biogas	10	
Torch	11	
None	12	
Other, (specify) _____	96	

Energy / Type of fuel for cooking	<p>B6a. What types of energy or fuel does this household use for cooking?</p> <ul style="list-style-type: none"> <li>• Do not quote</li> <li>• Multiple mentions possible</li> </ul> <p>Other types of energy or fuel for lighting?</p> <p>(CIRCLE THE CORRESPONDING CODES)</p> <p>If code 15, go to B7a</p>	<p>B6b. What is the main source of cooking energy used by your household?</p> <ul style="list-style-type: none"> <li>• Do not quote</li> <li>• Single Answer</li> <li>• This source must have bequoted in question B6a</li> </ul>
Public service electricity (SBEE )	1	/ _ _ /
Household generator	2	
Solar Energy	3	
Liquefied petroleum gas (LPG)	4	
Natural gas	5	
Biogas	6	
Firewood	7	
Kerosene	8	
Coal/lignite	9	
Charcoal	10	
Straw / branches / Herbs	11	
Bouse	12	
Agricultural residues	13	
Sawdust / chips	14	
No meals prepared in the household	15	
Other specify) _____	96	

If they do cook (i.e. code different from 15 in question B6b), ask the following question

**B6c.** What type of cooker do you use?

- Do not read out
- Multiples mentions possible

Charcoal stove	1
Improved stove	2
Simple wood fireplace (made of stones)	3
Gas cooker	4
Gas plate	5
Electric cooker	6
Electric plate	7
Kerosene stove	8
Sawdust / Chip Furnace	9
Other (Specify)	96

**B6d.** How did you manage to get your kitchen stove?

- Unique answer

Buy the stove	1
Made it by own means	2
Unherited it	3
Collected it for free (donation from neighbors or people you know, etc.)	4
Collected it from a support programme / project	5
Other (Specify)	96

**If answer 1 and 2 at B6d, ask the following quetsion**

**B6e.** What is the cost of the kitchen stove you acquired ?.....

### Clean energy awareness and usage

Now we are going to talk about solar energy or domestic solar systems

**Ask to all**

**B7a.** Have you heard of a solar energy of domestic solar systems?

- Single answer

Yes	1	⇒Continue to QB7b
No	2	⇒Go to QB8

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

Yes, I own one	1	⇒Go to QB7e
Yes, I would like to	2	⇒Go to QB7d
No, I am not	3	⇒Continue to QB7c

**B7c.** Why are you NOT interested in owning a solar energy or a domestic solar systems?

- Do not read out
- Multiple answers possible
- AFTER HAVEN REGISTERED ALL THE ANSWER, GO TO B8

I do not know what it is	1	⇒ Go to B8
I cannot afford it	2	
I do not trust it	3	
I do not know where to buy one	4	
Other (specify)_____	9	

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

- Do not read out
- Multiple mentions possible
- **AFTER RECORDING ALL ANSWERS, GO TO B8**

It is more economical	1	⇒ Go to B8
It gives out less smoke or noise	2	
It is safer to use	3	
It is easier to use	4	
Failure or lack of electricity	5	
To no longer pay the SBEE bills	6	

Other (specify) .....	96	
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**B7e.** What uses do you make of your solar power source (solar lantern or domestic solar systems)?

- Do not read out
- Multiples mentions possible

	Codes	How many do you have?
Lighting : Normal bulb	1	
Lighting : LED bulb	2	
Use to power TV	3	
Use to power radio, etc.	4	
Solar water Heater	5	
For cooking	6	
Charge mobile phone	7	
Others (Please specify) .....	96	

**B8.** Please tell me which of these do you own or someone else in your household does (These would need to be in working condition or broken down with the intension of repairing it within the next 6 months following the breakdown)

- Read out statements

Household Assets	1 = Yes 2 = No
1. Television	/ /
2. Radio	/ /
3. Generator/ Solar Panel	/ /
4. Refrigerator / Freezer	/ /
5. Fan	/ /
6. Bicycle	/ /
7. Motorcycle / Moped / Motorbike	/ /
8. Private car	/ /
9. Truck / Van or Pickup	/ /
10. Sewing machine	/ /
11. Desktop or Laptop	/ /
12. Music equipment	/ /
13. Washing machine	/ /
14. Wardrobes / Closet	/ /
15. Air conditioner	/ /
16. VCR / CD / DVD player	/ /
17. Parabolic antenna / decoder	/ /
18. Camera / Camcorder	/ /
19. Fix telephone (landline)	/ /
20. Mobile phone	/ /
21. Wheelbarrow / Rickshaw	/ /
22. Tractor / power tiller	/ /
23. Plow for animal traction / Charrette	/ /
24. Electrical appliances (mixer, water heater, iron, coffee maker, etc.)	/ /1
25. Canoe/Boat (with out without outboard engine)	/ /
26. Gas cooker	/ /
27. Gas plate	/ /
28. Bed/Mattress	/ /
29. Jewellery ( in gold, silver, ivory, diamond, copper )	/ /
30. Motor pump	/ /
96 . Others (Please specify) .....	/ /

<b>B9a.</b> During the last 12 months, that is since ( current month) 2017,tell me if you or your household often, sometimes, rarely or never single answer per assertion	CYCLE ONE CODE FOR EACH LINE				
	Often	Sometimes	Rarely	Never	Don't know/ not concerned
Skipped a meal because you did not have food	1	2	3	4	8
Stayed without medical treatment or medicine because you did not have money	1	2	3	4	8
Not been able to send children to school because of lack of money for transport or uniform or other school expenses	1	2	3	4	8

B9b	B9c				
Over the last 7 days, that is since .....does your household has had difficulties in meeting the food needs of its members...?	Over the last 7 days, that is since .....How many days your does your household have to: (ENTER THE NUMBER OF DAYS.IF THE HOUSEHOLD DID NOT HAVE TO DO IT, ENTER 0)				
1. Yes If Yes proceed to B9c 2. No If "no" Go to B10	a. rely on less preferred and / or less expensive food?	b. reduce the quantities consumed each time?	c. reduce the number of meals per day?	d. reduce the quantities consumed by adults to benefit children?	e. borrow food or rely on help from relatives or friends?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Causes	B9d1. What were the causes of this situation? (that is, difficulties in feeding of members of the household) • Do not quote • Multiple answers possible Other causes?	B9d2 What was the main cause of this situation • This code must have been stated question B9d1
Poor harvests due to drought attack	1	/ <input type="text"/> /
Poor harvests due to insects	2	
Poor harvests due to the low access to land	3	
Poor harvests due to lack of inputs	4	
Poor harvests due to poor soils	5	
High cost of products on the market	6	
Difficult access to markets because of high transport costs	7	
Weak financial resources	8	
No food market	9	
Conflict (tribal land ...)	10	
Floods	11	
Other (specify)	96	

**B10a.** Tell me if it is , Very easy, Easy, Difficult or Very Difficult for you to honour your financial commitments ?

- Single answer

(CYCLE THE CORRESPONDING CODE )

Very Easy	Easy	Difficult	Very Difficult	Not applicable
1	2	3	4	5

**B10b.** I am going to read some statements to find out your feelings about your everyday life for each of these statements, please answer YES or NO:

- Read aloud
- Single Answer per assertion

	Yes	No	N/A (DNK) (Do not show)
1. Has the working situation of your household improved during the past 12 months?	1	2	8
2. The money available to your household improved during the past year	1	2	8
3. Are you happy with your level of education	1	2	8
4. Are you expecting that your life will be better in 2 years' time	1	2	8
5. You are in good health and don't need special medical treatment	1	2	8
6. It is up to the government responsibility to provide for you and your family	1	2	8

## SECTION B2: AGRICULTURE

**B11a.** Please tell me which of these statements best describe your household situation?

- Single Answer
- Read the assertions

Your household is only involved in farming or livestock or fishing/fish farming and no-one in the household does any other work	1	⇒Continue toB11b
Your household is involved in farming or livestock or fishing/fish farming and in other domains	2	
You or any other member of your household is NOT involved in farming or livestock or fishing/fish farming	3	⇒Go to the Kish table

**Ask to all**

<p><b>B11b.</b> What is the surface area of the land that you own for agriculture (farming or livestock or fish farming)? (This could be land that you own and are using or land that you rent from someone else to farm)</p> <p>Record the surface area in square meter if less than 1 hectare and in hectares if greater than or equal to 1hectare NB: 1 hectare = 10,000m<sup>2</sup></p>	<p>Unit of surface area</p> <p>1 =m<sup>2</sup> 2 = ha 8= DNK</p>	<p>Unit of surface area</p> <p>Surface area</p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 40px; width: 100%; display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px;"></div> </div>
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**B11c1.** Do you own at least one piece of land you use for agriculture (crop or livestock)?

Yes	1
No	2⇒ Go to B11d1

<p><b>B11c2.</b> Do you have at least one title deed or an official document (eg ownership document) concerning the land you own or exploite ? (Answer by : Yes = 1 ; No = 2 ; DNK = 8)</p>	<p><i>If 2 or 8 ⇒ Go to B11d1</i></p>
<p>B11c3 : If « Yes at B11c2 », specify your ownership document that you have for your property : Multiples answers are possible</p> <p>Type of ownership document</p>	<p>Quel titre de propriété avez-vous pour cette terre ?</p> <p>0. Don't have 1 land title, 2 Affirmation, 3 Certificate from Rural Land Plan, 4. Agreement of Sale signed by the Mayorr 5 Simple unofficialized Sales Act 6 No document 96. Other (to be specified))</p>
Land in inheritance	□
land bought	□
land obtained in gift	□
Land in collective property	□
Other (to be specified)	□

**B11d1.** Is the production by you or your household destined for consumption or selling?

- Single Answer

Consumption only (Own consumption)	1	⇒ Go to B11g
Selling only	2	⇒ Go to B11f
Both consumption and selling	3	⇒ Continue to B11e

For more details, please complete the table below by encircling appropriate responses by type of culture/activity:

B11d2. Types of Cultures / Activity	Possibles Uses	Codes
Food crops (legume cereals, tuber roots, etc.)	Consumption only (Own consumption)	1
	Selling only	2
	Both consumption and selling	3
	Non applicable	0
Animal Husbandry/Production	Consumption only (Own consumption)	1
	Selling only	2
	Both consumption and selling	3
	Non applicable	0
Fishing and aquaculture	Consumption only (Own consumption)	1
	Selling only	2
	Both consumption and selling	3

	Non applicable	0
Cash Crops (cotton, cashew, Shea)	Consumption only (Own consumption)	1
	Selling only	2
	Both consumption and selling	3
	Non applicable	0

**Ask QB11e if Code 3 in B11d1 (both consumption and selling)**

**B11e.** How much of your production do you usually sell?

- Do not quote
- Single Answer

Less than half	1	⇒ Go to B11g
More than half	2	⇒ Continue to B11f1
Equal quantities for sale and for consumption (50:50)	3	
Don't know	8	⇒ Go to QB11g

**Ask B11f1 and B11f2 if Code 2 at B11d1 (only for the sale) or code 2 or 3 in B11e**

PLACE OF SALE	B11f1. Where do you sell your agricultural/livestock produce? • Do not read out • Multiple mentions Other place?  (CYCLE THE CORRESPONDING CODE)	B11f2. How much time do you take to get to ( place of sales stated in B11f1)? • Do not read out • Single answer  (REFER TO CODE ) Go to Q B12a	
Direct to the consumer	1	<input type="checkbox"/>	Codes for B11f2 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 98 = Do Not Know (do not show)
At market place	2	<input type="checkbox"/>	
Middlemen / agent	3	<input type="checkbox"/>	
Agricultural organisations/cooperatives / government agency	4	<input type="checkbox"/>	
Trading company	5	<input type="checkbox"/>	
Processing industry (e.g. flour factory)	6	<input type="checkbox"/>	
Auction	7	<input type="checkbox"/>	
Retailers	8		
Other (specify).....	96		

**Ask B11g if code 1 in B11d1 (solely for consumption) or code 1 in B11e**

**B11g.** If you produce only or mostly for subsistence, have you planned (i.e. in the future) to sell part of your production or create an Agri- business?

- Single Answer

Yes	1	
No	2	⇒ Continue to B11i

**B11h.** If Yes, why have you not already done so?

- Multiple answers

Do not have enough water	1
Do not have enough land	2
Do not have the money for the inputs (e.g. fertilizer, seed, etc.)	3
Difficulty to access inputs (e.g. fertilizer, seed, etc.)	4
The market is too far away	5
There is no means of transport to get to the market	6
Transportation is too expensive	7
There is no surplus to sell	8
Agriculture is too demanding and this affects my day to day activities	9
Lack of support / advices in agriculture	10
Lack of manpower	11
Other, (specify).....	96



**B11i.** If No, why don't you plan to sell part of your production or create an Agri business?

- Do not read
- Multiple mentions possible

Reasons for not selling part of your agricultural produce or for not transforming your agricultural activities into an agri business	Code
Have another source(s) of income	1
Agriculture is a hobby/just love to farm	2
Agriculture is a family activity	3
Do not have enough money for initiating an agri business	4
Do not believe that agriculture is profitable	5
The land holding is not sufficient	6
Other (specify).....	96

		<b>Ask to all</b> <b>B12a</b> Among the types of agriculture, livestock, hunting, fisheries and fish farming products mentioned below, could you tell me which of your household has practiced during the last 12 months?  FOR EACH PRODUCE, TYPE THE CODE 1 IF THE HOUSEHOLD PRACTICES AND 2 IF THEY DON'T 1 =Yes 2 = No	<b>TO BE ASKED ONLY TO THOSE WHO</b> <b>ANSWERED 2 OR 3 IN B11d</b> <b>B12b</b> Among the types of agriculture, livestock & hunting, sylviculture, fisheries and fish farming mentioned below, could you tell me which one generates the most money for the household.
Agricultural produce			
Crops			
1	Cocoa	<input type="checkbox"/>	<input type="checkbox"/>
2	Coffee	<input type="checkbox"/>	
3	Cotton	<input type="checkbox"/>	
4	Groundnuts	<input type="checkbox"/>	
5	Soja	<input type="checkbox"/>	
6	Tobacco	<input type="checkbox"/>	
7	Plantain	<input type="checkbox"/>	
8	Banana	<input type="checkbox"/>	
9	Tomatoe	<input type="checkbox"/>	
10	Oil palm	<input type="checkbox"/>	
11	Cassava	<input type="checkbox"/>	
12	Cocoyam/Taro	<input type="checkbox"/>	
13	Yam	<input type="checkbox"/>	
14	Irish potatoe	<input type="checkbox"/>	
15	Sweet Potatoe	<input type="checkbox"/>	
16	Corn	<input type="checkbox"/>	
17	Rice	<input type="checkbox"/>	
18	Millet and Sorghum	<input type="checkbox"/>	
19	Pineapple	<input type="checkbox"/>	
20	Onion	<input type="checkbox"/>	
21	Beans	<input type="checkbox"/>	
22	Garlics	<input type="checkbox"/>	
23	Citrus fruits (orange, Lime, Grape fruits)	<input type="checkbox"/>	
24	Prunes/plums	<input type="checkbox"/>	
25	Avocado	<input type="checkbox"/>	
26	Mango	<input type="checkbox"/>	
27	Rubber	<input type="checkbox"/>	
28	Ginger	<input type="checkbox"/>	
29	Cabbage	<input type="checkbox"/>	
30	Carrots	<input type="checkbox"/>	
31	Okra	<input type="checkbox"/>	
32	Pepper	<input type="checkbox"/>	
33	Vegetables (green, jama jama, ndole etc...)	<input type="checkbox"/>	
34	Zuchinni /melon seeds/egusi	<input type="checkbox"/>	
96	Other farm produce (specify)	<input type="checkbox"/>	
Livestock and hunting produce			
1	Cattle	<input type="checkbox"/>	<input type="checkbox"/>
2	Goat	<input type="checkbox"/>	
3	Sheep	<input type="checkbox"/>	
4	Guinea pig	<input type="checkbox"/>	
5	Rabbit	<input type="checkbox"/>	
6	Pork / pig	<input type="checkbox"/>	
7	Horse/donkey	<input type="checkbox"/>	
8	Fowls	<input type="checkbox"/>	
9	Other poultry (, guinea fowl, ducks, etc.)	<input type="checkbox"/>	
10	Fresh eggs	<input type="checkbox"/>	
11	Milk and milk products	<input type="checkbox"/>	
12	Natural honey	<input type="checkbox"/>	
13	Fresh, smoked or dry Game	<input type="checkbox"/>	
14	Other livestock and hunting produce	<input type="checkbox"/>	
Silvicultural products			
1	Raw wood (logs)	<input type="checkbox"/>	<input type="checkbox"/>
2	Construction wood	<input type="checkbox"/>	
3	Firewood	<input type="checkbox"/>	
4	Charcoal	<input type="checkbox"/>	
Fishing and pisciculture (fish farming) products			
1	Fish	<input type="checkbox"/>	<input type="checkbox"/>
2	Crustaceans and other fishery products	<input type="checkbox"/>	

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

- Do not read out
- Multiple mentions possible

Seed shortage	1
Lack of pesticides	2
Rotten products	3
Low selling price	4
Lack of tools / materials for production	5
Not enough land	6
Climatic risks (drought, floods, etc.)	7
Insects invasion	8
Lack of funding	9
Plant diseases	10
Difficult access to markets	11
Lack of fertilizers	12
Cattle diseases	13
Feed problems	14
Water problem	15
Health problem	16
No problem	17
Other (specify) .....	96

**B12d.** Where do you find mainly money to buy things such as seeds or fertilizers, pesticides, for agriculture, feed or medicines for your cattle or pisciculture? Or if you do not buy, then what are you doing primarily in order to obtain them?

- Do not read out
- Multiple mentions possible

Don't buy because I manage with what I already have (keeping seed from own harvest, etc.)	1
Use money from other sources of income	2
Sell some crops and use the money	3
Sell some livestock and use the money	4
Sell products like milk, eggs that we get from our animals	5
Sell something we collect from nature (e.g. thatch, wood, shea)	6
Employment or do temporary work	7
Loan from a bank	8
Loan from another formal financial institution	9
Loan from a farmers' association	10
Borrow from a community or savings group	11
Borrow from a money lender/usurer in the community	12
Borrow from friends and/or family	13
Use savings	14
Use grants	15
Donations (parents, family, friends etc...)	16
Not concerned	17
Other (specify) .....	96

**Ask to all**

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

- Do not read out
- Multiple mentions possible

Drip irrigation	1
Manual with motopump	2
Manual with other equipment	3
Aspersión (sprinkling)	4
Surface / gravity	5
Do not practice irrigation	Go to B12f 6
Not concerned (if does not practice farming)	Go to B12f 7
Other, (specify) .....	96

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

- Do not read out
- Multiple mentions possibles

Watercourse / pond	1
Water Dam / Tank	2
Well	3
sources	4
Drilling	5
City water	6
Waste	7
Other specify)	96

**B12f.** Have you received any technical assistance or training on agriculture techniques ?

Yes	1	
No	2	⇒Go to Kish table

**B12g.** If yes, In what areas of training/technical assistance /?

- Do not read out
- Multiple mentions possible

Farming techniques	1
Livestock and hunting techniques	2
Sylviculture techniques	3
Fishing and fish farming techniques	4
Handcraft techniques	5
Farm management	6
Financial literacy	7
Animal Care Training	8
Training on sustainable land management (Fertility management)	9
Other (specify).....	96

**B12h.** Where do you get money to pay the training fees?

- Do not read out
- Multiple mentions possible

Available money on myself	1
Saving	2
Loan / borrow money to pay	3
Help from family / friends	4
Private Grant	5
Public Grant (Government or public enterprise)	6
Other (specify) .....	96

KISH TABLE

Enumerator: To determine who you will interview, you will need the last two digits of the questionnaire number as shown on page 1 of the questionnaire, 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 head of the table.
- Circle the number where the two numbers meet in the table.
- in table 1, this is the registration number of the person you are going to interview – verify the details.
- Ask to speak to the selected person.

NUMBER OF QUESTIONNAIRE ENDING BY				NUMBER OF QUALIFIED PERSONS TO RESPOND IN 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: NAME OF THE PERSON SELECTED \_\_\_\_\_

B08b: SERIAL NUMBER OF THE PERSON SELECTED      |\_|\_|

If you permit, can we proceed ?

If Yes -1 CONTINUE WITH THE SECTION A: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT AND CONTINUE WITH THE SELECTED RESPONDENT FROM KISH GRID

If No -2 THANK RESPONDENT AND CLOSE THE INTERVIEW

<b>Kish Respondent Result Code:</b>	
Selected respondent not at home	07
No person qualifies according to the survey specifications	08
Respondent is physically/mentally not fit to be interviewed	09
Respondent cannot communicate with Enumerator because of language	10
Interview refused by selected respondent	11
Interview refused by parent/spouse	12

## SECTION A1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENT

THROUGH THE KISH GRID, THE SELECTED RESPONDENT WILL THEN BE ASKED THIS SECTION. SHOULD THE KISH GRID SELECT THE HEAD OF HOUSEHOLD MOST OF THE SECTION WILL SKIP TO THE NEXT SECTION (C).

THIS SECTION TO BE ASKED OF THE SELECTED RESPONDENT FROM THE KISH GRID. IF THE SELECTED RESPONDENT IS HEAD OF HOUSEHOLD, GO TO SECTION C.

If selected respondent is not head of household proceed with the introduction as follows:

Hello, my name is \_\_\_\_\_ I am working on behalf of the National Institute of Statistics Economics Analysis (INSAE). We are carrying out a study to identify obstacles to the use of financial services by adults in all social categories. For financial services, we want to talk about access to credit, savings (as well as informal savings groups), remittances (Money order, Western Union, Express Uion, WARI, RIA, Moneygram, MTN Mobile Money, Flooz/Moov Money,...), insurance (health, equipment ...) and banking. We interview people to find out more about their lives, their expenditures, 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.

All answers will be treated confidentially and will not be linked to your identity. Thank you for giving us a little of your time and to help us improve your living conditions and those of other persons in Benin. May I continue?

**Respondent can refuse to participate!! If so, thank respondent and close interview.**

**AA.** Is the selected respondent from the KISH grid the head of household?

- Do not read out

Yes	1	› Go to QC1a
Someone else is the head of household	2	› Continue to A1.1

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

- Register the respondent age in complete years
- 95 for age >=95
- 98 for DNK)

--	--

**A1.2.** Enumerator: Register sex; ask only if you are uncertain

- Single Answer

Male	1
Female	2

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

- Read out
- Single Answer

Single	1
Free Union	2
Monogamous marriage	3
Polygamous marriage	4
Divorced	5
Widow (er)	6

**A1.4a.** Have you been to school or nursery school?

- Single Answer

1 = Yes    2 = No    ☐ if No, go to A1.4d

**A1.4b.** N: What is the highest level of education achieved? Refer to CODES ☐

C: What is the last class that you completed with success at this level? Refer to Codes ☐

LEVEL	PRESCHOOL = 0	PRIMMARY = 1	SECONDARY 1 <sup>st</sup> Cycle = 2	SECONDARY 2 <sup>nd</sup> Cycle = 3	HIGHER = 4
CLASS	1	1= Class 1 2= Class 2 3= Class 3 4= Class 4 5= Class 5 6= Class 6 8= NSP	1= form 1 2= Form 2 3= Form 3 4= Form 4 8= NSP	1= Form 5 2= Form 6 3= Form 7 8= NSP	1= 1 <sup>st</sup> year 2= 2 <sup>nd</sup> year 3= 3 <sup>rd</sup> year 4= 4 <sup>th</sup> year 5= 5 <sup>th</sup> year 6= 6 <sup>th</sup> year 7= 7 <sup>th</sup> year and above 8= NSP

**A1.4c** What type of education have you completed?

- Do not read out
- Single answer

General Education	1
Technical /professional Education	2

**A1.4d** Do you have a Job? ( work work carried out for third parties in exchange for a pay or profit)

- Single answer

Yes	1	
No	2	If No go to A1.4f

**A1.4e.** What is your socio-professional status?

- Single Answer

Salaried workers		Non salaried workers	
Senior level, engineer and associated	01	un paid Apprentice , Trainee	08
Middle level management / supervisor	02	Family/ house help	09
Skilled worker or employee	03	Self employe	10
Semi-Skilled worker or employee	04	Employer (Boss)	11
Unskilled worker	05	Without job	12
Labourer or household helper	06	Unemployed	13
Intern/trainee and paid apprentice	07	Retiree	14
		Pupil/s/students	15
		Others .	96

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

- Single Answer

Country of origin	
Benin	1
Other UEMOA countries (Burkina Faso, Cote d'Ivoire, Guinee Bissau, Mali, Niger, Sénégal, Togo)	2
Nigeria	3
Rest of Africa	4
France	5
Rest of Europe	6
China	7
Rest of Asia	8
Rest of the World	9

**We will now talk about how you treat yourself when you are sick**

	<b>A1.5a.</b> When you are sick, where do you go to treat you in general? <ul style="list-style-type: none"> <li>Do not quote</li> <li>Multiple answers</li> </ul> Other places , if 9, go to A1.6	<b>A1.5b.</b> When you are sick, what is the first place you go to get treatment? [This would be the main point of health assistance] <ul style="list-style-type: none"> <li>Single Answer</li> </ul>
Public Hospitals /healthcare centres	1	01
Private healthcare facilities	2	02
Confessional healthcare centers	3	03
Home consultation structures	4	04
Traditional Healers /Naturopathist	5	05
Friends or Family Members	6	06
Pharmacy	7	07
Road side Drug vendors ( fix and mobile)	8	08
Self medication ( I treat myself)	9	09
Other (to be specified)	96	96
Do not receive treatment	98	

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

- Read aloud the documents

	Yes	No
Identification Documents		
1. Passport	1	2
2. National identity card	1	2



3. Driving Licence	1	2
4. Professional card	1	2
5. Consular card	1	2
6. Voters card / LEPI	1	2
7. Other (specify)		
Documents for proof of Residence		
8. Residence certificate/persidence permit	1	2
9. Electricity./water bills	1	2
10. Contract of lease	1	2
11. Property title	1	2
12. Other (specify)	1	2
Other		
96. Proof of income (Pay slip)	1	2

**A1.7.** Are you disabled?

- Single Answer

1=Yes 2=No ☐

*If no, proceed to section C*

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

- Do not read out
- Multiple answers

Areas of handicap	Questions	1- No difficulty 2- Yes - Few difficulties 3- Oui – A lot of difficulties 4- Cannot do it at all
1. Sight	Do you have trouble seeing even when you wear your glasses?	<input type="checkbox"/>
2. Hearing	Do you have trouble hearing even when you are wearing a hearing aid?	<input type="checkbox"/>
3. Mobility	Do you have difficulty walking or climbing stairs?	<input type="checkbox"/>
4. Cognition (Memory)	Do you have difficulty with memory or concentration?	<input type="checkbox"/>
5. Ability to take care of yourself	Do you have difficulty taking care of yourself, for example, washing yourself or dressing yourself?	<input type="checkbox"/>
6. Communication	Do you have difficulty communicating, for example, to understand or to make you understand, when you use your usual language?	<input type="checkbox"/>

## SECTION C : PERSONAL INCOME AND SPENDING

Income Generating Activities /Source	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 <ul style="list-style-type: none"> <li>Quote the items</li> <li>Multiple mentions possible</li> </ul> Any other ? If CODE = 17, GO to C5	C2. How often do you receive the money from this source(s)?  Code for C2 UOT = Unit of Time <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> 1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year </div> <div style="width: 45%; border: 1px solid black; height: 100px;"></div> </div>	C3. How is money often paid / received (the most common mode)??Code for rC3 01= Cash in hand or cheque 02= Into you bank account 03= Into your MFI account 04= Into your mobile money wallet (MTN money, Moov Money/Flooz, etc.) 05= Into someone else's Bank/MFI/Mobile Money account 06= Payent in kind 07= Through financial institution (Western Union, Moneygram, RIA, WARI express union, CCA, EMI money, Express exchange, etc..) 96 =Others (Spécify)_____	C4. Amongst the sources of income that you have stated, which is your <u>main</u> source for receiving money or income  SINGLE ANSWER	C5. Now we are going to talk about the money that <u>everyone else</u> 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? <ul style="list-style-type: none"> <li>Quote the items of the 1<sup>st</sup> column</li> <li>Multiple mentions possible IF</li> </ul> Other means?  THE RESPONDENT IS ALONE IN THE HOUSE go to A C6
Money from farming or livestock or commercialisation of agricultural products	1	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>	<input style="width: 50px; height: 20px;" type="text"/>	1
Money from your own business- registered business	2	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		2
Money from your own business- informal business	3	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		3
Salary/wages from Government/State owned enterprise	4	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		4
Salary/wages from private company	5	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		5
Salary/wages from an individual	6	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		6
Salary/wage from a farm (agriculture worker	7	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		7
Temporal (part-time) worker	8	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		8
Make goods to sell	9	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		9
Sell products collected from nature (bamboo/wood/charcoal)	10	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		10
Pension	11	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		11
Interest received from money lending	12	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		12
Remittances (money or goods assistance from other people outside the household)	13	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		13
Money from a parent or other family member	14	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		14
Alimony from an ex-spouse or partner	15	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>		15
Get money from renting out land/equipment/property/etc.	16	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>	16	
Other (specify) .....	96	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="text"/> </div> <div style="width: 45%; border: 1px solid black; height: 20px;"></div> </div>	<input type="text"/>	96	
Do not get money (Single mention only – do not show)	17				17
No other people in the household (Single answer only)					18
No other people in the household get money (Single answer)					19

**C6.** Including you, in total how many people in your household contribute to the household income?

- Record number of people.

--	--

Check number of people in C6a must be less than or equal to number of people in B2a

**Ask Q.C7a1-4 if the respondent is self employed (codes 1, 2, or 3 in C1) if no Go to C7b**

**C7a1.** You mentioned that you are self-employed or a farmer. We would like to know more about the business(es) that you own or co-own.

How many businesses do you own?

--

**C7a2.** Is the business that you own registered or has a license?

- Multiple mention possible for 1 and 2

1. Registered business e.g. private company, sole proprietor, etc.	1
2. Licensed e.g. trading license, permit, etc.	2
3. Not licensed or registered	3

**C7a3.** Other than yourself, how many people do you pay to work for you ?

- Record number of people

--	--

**C7a4.** What does your main business mainly do (sector)?

- Single mention only

1. Sell something in the same form that I buy from someone else (don't add value, e.g. cigarettes)	<div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto;"></div>
2. Sell something that I buy but add value to, e.g. repackage, cook, etc	
3. Sell something that I make e.g. crafts, clothes, furniture, bricks	
4. Sell something that I collect from nature, e.g. herbs, firewood, charcoal, thatch, sand, stone, minerals	
5. Sell something that I get for free, e.g. second-hand clothes, scrap metal	
6. Rear livestock/poultry and sell	
7. Sell by-products of animals e.g. meat, eggs, milk	
8. Grow something and sell, e.g. fruit, vegetables, plants (like a nursery)	
9. Render a professional service e.g. doctor, lawyer, accountant, engineer, consultant	
10. Render a skilled service e.g. mechanic, plumber, hair salon, barber, painting, landscaping	
11. Render building/construction services	
12. Render tourism-related services eg. Accommodation/hotel/B&B/guest house, tour operators	
13. Render other services e.g. car wash, garden services, transport (taxi services), catering	

**Ask Question C7b and C7c if respondent receives a salary (codes 4, 5, 6 or 7 cycled in C1) if No Go to C8a.**

**C7b.** Do you work on a permanent, temporary or seasonal basis?

- 1 = Permanent  
2 = Temporary  
3 = Seasonal

--

**C7c.** Do you work full-time or part-time?

- 1 = Full-time  
2 = Part-time  
6 = Other, (specify)

**Ask QC8a and QC8b b if the respondent receives money through remittances code 13 in QC1 or receives money from a household member code 14 in QC1. All others go to QC9a**

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

- Do not read out
- Multiple mentions possible

Parent	1
Spouse(s)/partner	2
Son/daughther	3
Brither/sister	4
Other parent	5
Friend	6
Other, specify) _____	96

**C8b.** Where does the household member get his/her income?

- Do not read out
- Multiple mentions possible

Salary/Wages/bonuses	1
Business –self- owned business	2
Farming activities	3
Livestock and Hunting activities	4
Silvicultural activities	5
Fishing and fish farming activities	6
Retirement pension	7
Other (specify).....	96
Do not know (DNK)	98

**C9.** What is your TOTAL PERSONAL MONTHLY INCOME ?

Please include income from all the activities that you have just mentioned

- Single Answer
- Record in CFA Franc if an absolute answer is given
- If the respondent gives the amount, enter code 01 and report the amount given. If not, enter only the code of the given tranche

C9a. Code : | | | |

C9b. Amount : | | | | | | | | | |

Exact amount estimated	01
Less than 40 000 CFA franc	02
From 40 000 CFA franc to 50 000 CFA franc	03
From 50 001 CFA franc to 100 000 CFA franc	04
From 100 001 CFA franc to 150 000 CFA franc	05
From 150 001 CFA franc to 200 000 CFA franc	06
From 200 001 CFA franc to 300 000 CFA franc	07
From 300 001 CFA franc to 500 000 CFA franc	08
From 500 001 CFA franc to 750 000 CFA franc	09
More than 750 000 CFA franc	10
No income	11
Do Not Know	98

**Control :** Check answer in C9a with respect to the sources of income in C1 – if code -17 (do not receive money) in C1, then should be code 11- (no income) in C9b.

**C10.** What is your TOTAL MONTHLY INCOME OF YOUR HOUSEHOLD? Please include all sources of income such as salary, grants, wages from temporary job, pension, revenue from investment, etc.

- Single Answer
- Record in CFA Franc if an absolute answer is given
- If the respondent gives the amount, enter code 01 and report the amount given. If not, enter only the code of the given tranche

C10a. Code : | | | |

C10b. Amount : | | | | | | | | | | | |

Exact amount estimated	01
Less than 40 000 CFA franc	02
From 40 000 CFA franc to 50 000 CFA franc	03
From 50 001 CFA franc to 100 000 CFA franc	04
From 100 001 CFA franc to 150 000 CFA franc	05
From 150 001 CFA franc to 200 000 CFA franc	06
From 200 001 CFA franc to 300 000 CFA franc	07
From 300 001 CFA franc to 500 000 CFA franc	08
From 500 001 CFA franc to 750 000 CFA franc	09
More than 750 000 CFA franc	10
No income	11
DNK	98

**Ask C11a and C11b if respondent has his/her own money (Code –17 NOT cycled in in C1) if not, go to C12**

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

- Read the proposals
- Single Answer

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 no control over how your money is spent	3
DNK (do not quote)	8

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

- Read out the modalities
- Single Answer

Bank	1
Microfinance Institution (MFI)	2
Mobile account (Mobile money)	3
Association / ROSCA (AVEC, VSLA, Tontine etc.)	4
At home / secret place	5
Other household member or community member	6
Others (specify) (do not read)	96

**Ask C12 if the respondent does not receive money (Code 17 in C1). If not go to C13a.**

**C12.** You said that you do not receive money. How you do with regards items that require money?

- read aloud
- Multiple Answers possible

Savings	1
Borrow money	2
Assistance in kind from family and friends	3
Assistance in kind from the community	4
Barter (exchanging goods for goods)	5
Other (specify)	96
Do not spend money (single answer)	7
Don't Know (DNK)	98

We are now going to talk about the things people spend money on

	<b>QC13a</b> Thinking about all these things that <u>you personally</u> spend your own money on, please give me your expense frequency during the past 12 months ie since (current month) 2017, if you have spend? (read out all the products)  If no personal expenditure (code 0 for all items, go to C13d)		<b>QC13b</b> By what means do you pay these expenses?  • read out the modalitieis	<b>QC13c</b> And the last time you performed these expenses (Read out the categories of expenditure in C13a), , how much money did you spend in total? (AMOUNT IN FCFA)	<b>QC13c1</b> • Please use the following scale from Very accurate to Not at All Accurate, to tell me how accurately you were able to calculate or estimate the amount of money you personally spent last time. • Single answer (
	1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year 0= Never				
	UOT	No of times			
1. Meat					
2. Fish					
3. Cereals (Rice, Corn, Sorghum, Millet, fonio, maize, etc.)					
4. Tubers (potatoes, cassava, taro, sweet potato, plantain, etc.)					
5. Fruit (watermelon, avocado, mango, sweet banana, etc.)					
6. Dairy products					
7. Soft drinks					
8. Alcoholic beverages or tobacco					
9. Clothing and footwear					
10. Furniture, household items, ongoing maintenance expenses of house					
11. Rent					
12. Water					
13. Gas					
14. Electricity					
15. Other fuel (Kerosene, charcoal, firewood)					
16. Health					
17. Transport					
18. Communication					
19. Recreation and culture					
20. Education					
21. Restaurants and hotels					
22. Debt repayment					
23. Ceremonial activities					
24. Business investment					

	<b>QC13a</b> Thinking about all these things that <u>you personally spend</u> your own money on, please give me your expense frequency during the past 12 months ie since (current month) 2017, if you have spend? (read out all the products)  If no personal expenditure (code 0 for all items, go to C13d)	<b>QC13b</b> By what means do you pay these expenses?  • read out the modalitiei	<b>QC13c</b> And the last time you performed these expenses (Read out the categories of expenditure in C13a), , how much money did you spend in total? (AMOUNT IN FCFA)	<b>QC13c1</b> • Please use the following scale from Very accurate to Not at All Accurate, to tell me how accurately you were able to calculate or estimate the amount of money you personally spent last time. • Single answer (
	1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year 0= Never			
25. Farming input				
96. Other (to be specified)				

Code frame for C13b	
1	Bank card
2	Other credit/debit card
3	Bank transfer (EFT)
4	Other transfer of funds
5	Cash
6	Cheques
7	On credit / on tab / on book
8	Post office (Giro)
9	Mobile Money (MTN mobile money, Flooz/Moov money, CARMES)
96	Other
98	Do Not Know

Code for C13c1	
Very accurate	1
Accurate	2
Moderately accurate	3
less accurate	4
Not at all accurate	5

- C13d.** Please tell me, are you sometimes, always, rarely or never short of cash for food ration or important things like medicine, electricity bill and rents before the end of the month?
- Single Answer

Always	1
Most times	2
Not often	3
Never	4 Go to C14

- C13e.** Why do you run out of money for food and other important things?

- Do not read out
- multiple answers possible

Not enough income	1
Irregular or unreliable income	2
Unexpected events or have to pay for necessities	3
Unplanned expenditure to purchase nice goods e.g. new clothes	4
Has to pay school fees	5
Buying medicines / health care	6
Other (specify).....	96
Do Not Know	98

- C14.** If you were experiencing personal financial problems, what would you pay first, excluding food and groceries?

- Do not cite
- Single Answer

Provisions and non alcoholic beverages	01	Communication	08
Alcoholic beverages, tobacco	02	Leisure and culture	09
Clothing and footwear	03	Education	10
Housing, water, electricity, gas and other fuels	04	Hotel and Restaurants	11
Furniture, household items and common household maintenance	05	Diverse goods and services	12
Health	06	Investment in housing	13
Transport	07	Other (specify) .....	96
		None of the above /DNK	98

**Ask to all**

- C15a.** In the next 12 months, do you expect to have any major expenses or events that you know you will need to pay for such as wedding, purchase of a house, school fees?

- Single Answer

Yes	1	⇒ Continue with C15b
No	2	⇒ Go to D1

- C15b.** How are you planning to pay for the major expense or events?

- Do not quote
- Multiply answers possible

Savings	1
Rely on money from family and friends	2
Rely on the community	3
Sell something to cover the costs	4
Borrow from a bank / MFI	5
Borrow elsewhere	6
Salary or other revenue awaited	7
Other (specify).....	96
Do Not Know	98



## SECTION D: COMMUNITY INVOLVEMENT AND INFORMAL GROUPS

We are now going to talk a little bit about your involvement in your neighborhood and social groups.

	D1	D2	D3a
	Which of these groups, if any, are you <u>currently</u> involved in or do you <u>currently</u> belong to? If 10 go to D4	How many (read out each group, codes 1 to 96 mentioned in D1) do you belong to or are you involved in?	In which of these groups, if any, are you covered by someone else or get you membership of other people but you do not belong to yourselves?
Church or other religious group	1	<input type="text"/>	1
Neighborhood associations	2	<input type="text"/>	2
Informal savings group	3	<input type="text"/>	3
Tribal/ethnic regional and village associations	4	<input type="text"/>	4
Funeral associations	5	<input type="text"/>	5
Associations of professional corps	6	<input type="text"/>	6
Cooperatives/ Farmer organizations	7	<input type="text"/>	7
Association of colleagues	8	<input type="text"/>	8
Other (SPECIFY).....	96	<input type="text"/>	9
None of these (Single mention)	10		

Questions D3b and D3c are for persons who belong to informal savings and loans group (code 3 cycles in question D1 . For all others other go to Q D4.

D3b. You just said that you belong to or are involved in informal savings groups (code C cycled in question D) Which savings group do you belong to?

- Do not read out
- Multiple mentions possible

Savings group for production (trade, agriculture)	1
Rotary Association of savings and credit, e.g. community-based savings and credit groups (Tontine, AVEC/VSLA, etc.)	2
Savings group between colleagues	3
Other (specify)	96
DNK	98

D3c. Why do you belong to a savings group?

- Do not read out
- Multiple mentions possible

Can turn to them when in financial need	1
To exchange ideas with other members	2
Can get money easily when needed	3
Trust and know them	4
To borrow money	5
Close and/or easy to get there	6
Easy to become a member	7
Don't get charged fees	8
It is an easy way of saving	9
To keep social ties or relationship	10
Reinforce the solidarity	11
Other (specify)	96

D4. I am going to read some statements to find out your feelings about your community. For each of these things, please tell me whether you agree or disagree:

- Read out statements
- Single Answer per assertion

	Agree	Disagree	DK / NA
1. You can rely on your friends or neighbours to help you out in difficult times	1	2	8
2. You can rely on your church/mosque or religious group for help in times of difficulties	1	2	8
3. Neighbours can rely on you for help in times of difficulties	1	2	8
4. Your ties with your neighbours are not as strong as they used to be	1	2	8

## SECTION E: ACCESS TO AMENITIES AND TECHNOLOGY

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] ? • Read out loud • Single response per option If 7 go to the next infrastructure. If last infrastructure, go to E2.										QE1b. By what means you do you usually move to these places you mentioned? • Do not quote • Single Answer					
	Less than 10 minutes	10 to 20 minutes	21 to 30 minutes	31 to 60 minutes	61 minutes to less than 2 hours	2 hours o less than -5 hours	5 hours and above	Not applicable	DNK	Walk	Bus	Bicycle	Taxi/Moto	Own car/ Motorbike	Other
1. Work place	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
2. General convenience store	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
3. Place to access public transport	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
4. Bank agency	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
5. Microfiance Institution (MFI)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
6. Automated Teller Machine (ATM)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
7. Mobile money agent / outlet (MTN Mobile money, Flooz/Moov money, CARMES)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
8. Usual meeting place of your informal savings group	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
9. Station-service or garage	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
10. Nearest school (primary or secondary)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
11. Health centre / local Community Health Centre	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
12. Market	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
13. Internet café	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
14. Pharmacy	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
15. Bill payment point (water, electricity)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
16. Church / Mosok or other religious groups	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6
17. Other (to be specified)	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6

	E2 Now I would like to obtain information on the communication devices or services you use or own. Do you use ( Name of device or serveive ) ? • Read aloud the list of devicesor services • Single answer per option If "Yes" (code 1) for assertion 1 and/or 3 , go to E3		E3 Do you Own (Read aloud the devices 1. Mobile/cell phone 3. Computer (Desktop /laptop or tablet ) • Single answer per option	
	Yes	No	Yes	No
1. Mobile phone	1	2	1	2
2. Land line	1	2		
3. Desktop /laptop or tablet	1	2	1	2
4. Internet	1	2		
5. E-mail	1	2		
6. Fax	1	2		

- Ask to all
- E4. Which of the following media do you read, watch, listen or have access to in the last 30 days ?

- Read aloud the options
- Single Answer per option

	Yes	No
1. Television	1	2
2. Radio	1	2
3. Magazines	1	2
4. Newspapers	1	2
5. Internet	1	2
6. Other (specify).....	1	2

Ask E5 to E7 if the respondent has a mobile phone "Yes" (code1) in E3 option 1. All the others go to QE7

- E5. People use their phones in different ways. Which of these things have you ever used or made with your current cell phone in the course of the last 30 days ?

- read aloud
- Multiple answers possible

Any other ?

Make and receive calls	1
Send and receive SMS	2
Use internet/ research on the internet	3
Use messaging applications (e.g. BBM, Viber, Whatsapp, Messenger, IMO, Intangram)	4
Send or receive E-mail(s)	5
Use Facebook/ Twitter/Instagram	6
Send money via mobile money	7
Receive money via mobile money	8
Pay utility bills (water, electricity, taxes, phone, etc.) via mobile money	9
Pay items, good or services (in shops, pharmacies, and the market etc.) via mobile money	10
Buy airtime/Top-up via Mobile money	11
Carry out bank transactions	12L
Download applications or games	13
Purchase goods or services(Jumia, E-bay, Amazone, Vu Sur etc)	14
Other (specify).....	96
DNK	98

Mobile phones are used for even greater things in our daily lives. Now we would like to ask you some questions about how you use your mobile phone in relation to financial activities.

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

- Multiple answers possible

Any other?

E7. the battery of	Pay for things and services including school fees and water bills, electricity, council tax, post-paid telephone bills.	1
	Check the bank balance (Inclusive of MFI)	2
	Withdraw money from your bank account	3
	Make a bank deposit (inclusive of MFI)	4
	Send or receive money	5
	None (single mention only)	6

Where you charge your mobile phone?

- Do not quote

- Many mentions possible

At home	1
In a shop or kiosk nearby	2
In the house of my neighbour	3
At work	4

In the car	5
Other (Specify).....	96

## SECTION F: REMITTANCES

Now we are going to talk about different ways that people send and receive money from other people outside of the household

### SENDING MONEY

Many people tell us that they use different services to send money from time to time

F1. In the past 12 months that is since (current month) 2017, have you sent money to someone within the country?

Yes	1
No	2

F2a. During the last 12 months (that is since current month) 2017, have you sent money to someone living in another country?

Yes	1	⇒ Continue to F2b
No	2	⇒ Go to QF2c

F2b. Which country did you send money to?

- Multiple answers possible

Countries	F2b
<b>UEMOA Countries</b>	
Burkina Faso	1
Cote d'Ivoire	2
Guinée Bissau	3
Mali	4
Niger	5
Senegal	6
Togo	7
<b>Othre countries of ECOWAS</b>	
Cap-Vert	8
Gambie	9
Ghana	10
Guinee	11
Liberia	12
Nigeria	13
Sierra-Leone	14
<b>CEMAC</b>	
Gabon	15
Cameroun	16
Tchad	17
Guinée Equatoriale	18
République du Congo	19
République Centrafricaine	20
<b>Other African Countries</b>	21
<b>REMAINING PARTS OF THE WORLD</b>	
France	22
Angleterre	23
USA	24
Canada	25
Chine	26
Turquie	27

Emira Arabes Unies (Dubai)	28
Inde	29
Other (specify)	96

F2c. FILTER

Verify F1 and F2a: The respondent has never sent money (Code 2 cycle both in F1 and F2a)	YES <input type="checkbox"/> NO <input type="checkbox"/> → F7 F3a
---	---

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

S/N	F3a. Please tell me about all the different people you have sent money during the last 12 months. To  1. Someone from whom you borrowed money 2. Spouse 3. Child 4. Father/Mother 5. Other family member 6. Friend 7. Other (specify)	F3b Can you tell me the milieu where the person to whom you frequently sends money to lives (The person mentioned in F3a)?  1 Urban area 2 Rural area 3 Outside of the country	F3c Frequency How often do you send money to... (The person mentioned in F3a)?  • Do not quote 1 Day 2 Week 3 Month 4 Quarter 5 Semester 6 Year		F3d What is the main means that you usually send money to ... (The person mentioned in F3a)? • Do not read out 1. Cash deposited at bank – (branch/bank agent/ATM) 02. Money transfer agencies (Express Union , Express exchange, Western union, Moneygram, Etc.) 03. Post office 04. Transfer via MFI/Bank (C-Cash) 05. Mobile money (e.g. MTN Mobile Money, Flooz/Moov Money, CARMES) via my mobile phone 06. Mobile Money (MTN Mobile Money, Flooz/Moov Money, CARMES) via a mobile money counter 07. Banking Transaction – via internet / online / mobile 08. Friends or family 09. Motorcycle / taxi / transit company 10 combination of many means, one of which if for Cal 11. Combination of many informal means 96. Other (specify).....
			UOT	No of Times	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

F4. What is the total amount of money you have sent to other people in the past three months?

- Single Answer

Note in CFA franc if absolute response is given and fill in the range

- If the respondent states the amount, write the code 01 et carry forward the amount stated. If not, write only the code of the range stated .

F4a. Code :

F4b. Amount :

Actual amount estimated	01	From 50 001 CFA franc to 100 000 CFA franc	05
Less than 5 000 CFA franc	02	From 100 001 CFA franc to 300 000 CFA franc	06
From 5 001 CFA franc to 20 000 CFA franc	03	From 300 001 CFA franc to 500 000 CFA franc	07
From 20 001 CFA franc to 50 000 CFA franc	04	More than 500 000 CFA franc	08
		Refused	09

	F5 In which of these ways, if any, did you or would you trust most to send your money to people living in Benin? SINGLE ANSWER	F6 In which of these ways, if any, did you or would you trust most to send your money to people living abroad? SINGLE ANSWER
Bank transfer	01	01
Money transfer agencies (Express Union, Express Exchange Western Union, Money Gram, RIA, WARI, ...)	02	02
Post office	03	03
Courier /parcel delivery services DHL, Top Chrono, MTA, TNT, SOLEX, , Etc..	04	04
Friends or family member	05	05
Transfer via mobile phone (Mobile Money)	06	06
Banking transaction via phone	07	07
Banking transaction via the Internet or online	08	08
Transfer via MFI	09	09
Motorbike or taxi or public transport company	10	10
Give the money to someone else, a friend or other family member	11	11
Other (specify).....	96	96
None / Do Not Know	98	98

Ask to all

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; for example when they are short of money for food before the end of the month or if expenditures to cover Funerals, Marriages, Feast and other exceptional events

If we think of the past 12 months, how many times have you given money to family members, friends or neighbours for situations like this ?

- Single Answer

More than once per month	1
Once a month	2
Not every month	3
Never	4
Other (specify) .....	96

## RECEIVING MONEY

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

Yes	1
No	2

F9a. During the last 12 months, have you received money from a person living abroad?

Yes	1	
No	2	⇒ Go to G1

F9b. From which countries have you received money?

- Do not read out
- Multiple mentions possible

Other country?

Countries	
UEMOA Countries	
Burkina Faso	1
Cote d'Ivoire	2
Guinée Bissau	3
Mali	4
Niger	5
Senegal	6
Togo	7
Other countries of ECOWAS	
Cap-Vert	8
Gambie	9

Ghana	10
Guinee	11
Liberia	12
Nigeria	13
Sierra-Leone	14
<b>CEMAC</b>	
Gabon	15
Cameroun	16
Tchad	17
Guinée Equatoriale	18
République du Congo	19
République Centrafricaine	20
Other African Countries	21
<b>THE REMAINING PART OF THE WORLD</b>	
France	22
Angleterre	23
USA	24
Canada	25
Chine	26
Turquie	27
Emira Arabes Unies (Dubai)	28
Inde	29
Autre (à préciser)	96

#### F9c. FILTER

Verify F8 and F9a ; the respondent has never received money Code 1 cycled \ in F8 or F9a	YES	NO	<input type="checkbox"/> → G1 <input type="checkbox"/> → <b>F10a</b>
	<input type="checkbox"/>	<input type="checkbox"/>	

**NOTE:** For each person mentioned in Q.F10a, Ask Q.F10b (where), Q.F10c (frequency) and Q.F10d (payment mechanism) (fill horizontally).

S/N	F10a. Please tell me all the different people that you have received money during the last 12 months. 1. Someone from whom we borrowed money 2. Spouse 3. Child 4. Father/Mother 5. Other family member 6. Friend 7. Other (specify)	F10b Please tell me the type of area where lives .... (The person mentioned in QF10a) 1. Urban Zone 2. Rural area 3. Abroad	F10c How often do you receive most often money from.... (The person mentioned in QF10a) ? 1. Day 2 Week 3 Month 4 Quarter 5 Semester 6 Year	UOT      No of Times		F10d By which main means have you generally received money from (The person mentioned in QF10a) Do not read out 01. Into your bank account 02. Into someone else's bank account 03. Money transfer agencies (Express Union , Express exchange, Western union) 04. Post office 05. Transfer via MFI/bank (C-cash) 06. Mobile money (e.g., MTN Mobile Money, Flooz/Moov Money, CARMES) 07. Friends or family 08. Motorcycle / taxi / transit company 09 combination of many means, one of which if formal 10. combination of many informal means 96. Other (specify).....
1						
2						
3						
4						
5						
6						
7						



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

- Do not read out
- Multiple answers possible

To pay for living expenses such as groceries, bills, etc.	1
For a medical emergency	2
For a non-medical emergency	3
To pay back a debt	4
For School fees and Training	5
To buy land, farming equipment, livestock, to start business	6
Transport	7
To organise burial /Funeral	8
To organise a ceremony (marriage , batisme, anniversaries etc..)	9
Other (specify).....	96

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

- Single Answer
- Note in CFA franc if an absolute amount is stated
- If the respondent states the amount, write the code 01 and record the amount stated. If not, write only the code of the range stated .

F12a. Code : | | | |

F12b. Amount : | | | | | | | | | |

Real amount estimate	01
Less than 50 001 CFA franc	02
From 50 001 CFA franc to 100 000 CFA franc	03
From 100 001 CFA franc to 200 000 CFA franc	04
From 200 001 CFA franc to 300 000 CFA franc	05
From 300 001 CFA franc to 500 000 CFA franc	06
From 500 001 CFA franc to 750 000 CFA franc	07
More than 750 000 CFA franc	08
Refused	09

**Ask F13 if the respondent has received money by Mobile Money (code 06 in F10d), if no, go to F14**

F13. For those who have received money from Mobile money, have you kept some of the money on your e-wallet?

Yes	1
No	2

F14. For those who don't use mobile money at all: why don't you use the mobile money?

.....  
 .....  
 .....  
 .....

## SECTION G : RISK PLANNING, MANAGEMENT AND INSURANCE

Sometimes expensive things happen that can affect you and your family. Please think about when big expenses catch you by surprise, I mean situations that cost you money but are not part of your regular expenses – they might only happen once or twice a year, or even less often.

G1a. In the past 12 months, have you experienced big costs from managing [insert use case]? (Read out Statement)

G1b. Ask G1b-c for those experienced (code -1in G1a): How did you MAINLY cope financially?

- Single mention only

G1c. Of all of these things that happened to you or people that matter to you in the past 12 months, which one had the biggest impact to your or household financially?

- Single mention only

G1d. How often do you experience (mention risk from G1c)?

- Single mention only

G1e. When you encountered (risk mentioned in G1c) how long did it take you to financially recover? ... (Ask for MAIN mechanism mentioned in .G1c)

- Single mention only

Risk	G1a. Experienced in past 12 months Yes = 1 No = 2 Do not know = 3	G1b. Coping mechanism (Single mention)  -1 Claimed insurance -2 Used formal account – savings or balance in account at Bank/MFI/Mobile money -3 Borrowed money or pawned goods -4 Sold something to get money -5 Cut down expenses -6 Gift / help / assistance from others -7 Used savings group benefit -8 Nothing I could do	G1c. Biggest risk (Single mention)	G1d. Frequency 1 = Weekly 2 = Monthly 3 = Quarterly 4 = Seasonally 5 = Yearly 6 = Less often	G1e. Duration 1 = 1 Week 2 = A month 3 = Three months 4 = Half a year 6 = Longer than half a year 7 = Still recovering 8 = Do not know 9 = Other (To be specified)
Death of or loss of income from main income earner (can be due to illness, migration or death or retrenchment)	_ _	_ _	_ _		_ _
Death of other family member not main income earner	_ _	_ _			
A big illness or health problem within your household or family that requires medical expenses	_ _	_ _			
Loss of your home	_ _	_ _			
Harvest failure or losses of crop harvest (incl. plant disease) or due to a natural cause like drought, poor rainfall, etc.	_ _	_ _			
Flooding / storms affecting where you live or income	_ _	_ _			
Loss of livestock due to death or illness of livestock	_ _	_ _			
Loss/failure of your business	_ _	_ _			
Other (SPECIFY) .....	_ _	_ _			

Ask ALL

I still want you to think about expensive events that can happen to you or people that matter to you and catch you by surprise. This time I want to know about possible future expensive surprises and what, if anything, you are doing in case they happen.

G1f. Where are you currently putting your money in case expensive events happen to you or someone that matters to you? Is this into...? (Multiple mention possible)

G1g. How often do you usually pay or put money away into the (mechanism used in G1f)...? (Single response)

Mechanism	G1f. Mechanism	G1g. Frequency
	1 – Yes 2 – No	1 – Weekly or more often 2 – Monthly 3 – Yearly 4 – Less often
Your bank account balance or other investments		
Group savings		
Money set aside at home		
Life insurance		
Accident or illness insurance		
Property insurance, including car insurance		
Other (specify)		
Doing nothing (DO NOT READ OUT)		
Don't know / Refused (DO NOT READ OUT)		

G1h. Which of these things matters the most to you are you currently putting money into (mechanism used in G1f)...? (Multiple mention possible)

1 – Medical costs	
2 – Living expenses	
3 – A death in the family	
4 – Education related expenses	
5 – Natural disaster	
9- Others (to be specified)	

G2a. Are you aware of insurance?

Yes = 1 (Continue to G2b)

No = 2 (Go to Section I)

G2b. I am going to read a list of statements. Here is a scale where 1 means completely agree and 4 means completely disagree. For each of these statements, please use the scale to tell me how much you disagree or agree that:

- Read out statements.
- Single mention per statement.

	Completely agree	Agree	Disagree	Completely disagree	Not sure
1. Insurance is for rich people	-1	-2	-3	-4	-5
2. Insurance is a way of saving on a long term basis	-1	-2	-3	-4	-5
3. There are other ways to protect yourself against future problems than insurance	-1	-2	-3	-4	-5
4. Being insured stops you worrying about losing things	-1	-2	-3	-4	-5
5. The security of having insurance is worth the cost	-1	-2	-3	-4	-5

G3a. Please tell me which of the following do you currently have, had in the past but not now, have you never had or unaware of product?

Interviewer: Ask if the response is Code 1or 2 in G3a

G3b. Please tell me what is the duration of /how long you have had this product?

Products (Read out)	Status	G3b. Duration
---------------------	--------	---------------

	Have now 1	Used to have 2	Never had 3	Unaware of product 4	Less than 1 year 1	1 to 3 years 2	More than 3 years 3
1. Motor Vehicle Insurance (incl. car, motorcycle, pick-up truck etc.)		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Travel Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Medical Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Agricultural /Crop Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Life Assurance/Credit Life		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Personal Injury / Accident Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Property Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Fire Insurance		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Health Insurance for senior citizens		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Funeral Fund		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Pension Scheme		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ask if respondent does not have any insurance. (Ask if all responses are code 3 in G3a)

G4. There are different reasons for people not having these products. Why don't YOU have it? Multiple mentions possible. Do not read out

Have not heard about it	-1
Have never thought about it	-2
Do not need it	-3
Do not know how it works	-4
Do not know how or where to get it	-5
Do not trust it or the companies	-6
Someone else in the family or household has it	-7
Protects self in other ways	-8
Do not want to think about bad things happening	-9
Using insurance brings bad things or problems onto you	-10
It is not good value for money	-11
Cannot afford it	-12
They don't want to pay out when you claim	-13
No specific reason	-14
Other (SPECIFY).....	-15
Do not know	-16

## SECTION H: BORROWING (CREDIT/LOANS)

Ask to all

H1. Many people borrow money or contract loans. I will read these assertions (proposals), and you tell me which ones applies to you?

- Multiple mentions possible

I borrowed money during the last 12 months	1	⇒ Go to H4a
I took goods on credit in the last 12 months.	2	
I owe money to a food or local shop and I have not yet repaid	3	
I owe money to another place and I have not yet repaid	4	
I am currently in the process of borrowing money	5	
None of these situations (Single Answer)	6	⇒ Continue H2
DK (Do not show)	98	

Ask Q.H2 if code -6 in Q.H1, For all other, go to Q.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?

- Do not quote
- Multiple answers possible

Any others ?

I have been refused , or I'm not qualified/eligible	1	⇒ Go to H4a
I do not have identification papers	2	
I am not informed on loans or how to borrow money	3	
I do not know how to get a loan or a loan	4	
I have never thought about it	5	
The interest is too high	6	
My salary is not enough to be eligible for a loan	7	
I am afraid to approach a bank or an institution from where I can borrow money	8	
I do not like having debts	9	
I did it in the past but it was a negative experience	10	
I earn too little to get interested in borrowing money	11	
I have a lot of debts	12	
I do not work	13	
I do not have a regular income	14	
I can not afford it	15	
I do not need it	16	
I do not have a pay slip	17	
I was recently hired by my employer	18	
Debt makes one to lose tranquility	19	
I do not have a network that allows me to be in a group for savings and credit	20	
Other (specify) .....	96	
Do Not Know	98	

Ask Q.H3 if codes 1 is cycled in .H2. For all others go to H4a.

H3. You said that you were not eligible for a loan.. what is/are the reason(s)?

- Do not read out
- Many answers possible.

Any others ?

Do not have a salary	1
Did not qualify for the amount requested	2
Has no guarantees	3
Has no payslip	4
Recently hired by my employer	5
Other (SPECIFY) .....	96
DNK	98

Ask to all

Credit product/Mechanism	H4a. Still on the borrowing of money and credit, please tell me about your experience with the following cases, using the options never borrowed, borrowed in the last 6 months but not now, currently borrow,...?			H4b. Institutions (See codes below)	H4c. Frequency At what frequency have you contracted a loan from.....?		H4d. 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 H4a)			H4e. How much money did you borrow... Read borrowing options / institution or mechanism used ( Amount in FCFA)	H4f. For what reasons did you <u>mainly</u> borrow for? ... Read borrowing options / institution or mechanism used (code 1 or 2 H4a)
	Currently indebted	Indebted during the last 6 months (but not now)	Never been indebted /indebted more than 6 months ago		1. day 2. week 3. Month 4. quarter 5. semester 6 year UOT	No of times	1. Less than 1 year 2. Between 1-3 years 3. Over 3 years				
1. Commercial Bank	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
2. Microfinance Institution	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
3. Informal savings group (tontine ...)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
4. Savings Group supervised by a body .)	1	2	2		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
5. Products offered by a store / shop for payment later	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
6. Lender informal money	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
7. Employer	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>
8. Family / friends that you had to pay	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
9. Products sold by a producer / someone else	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
10. Advance on amount or product of a collector	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
11. Advance on amount or product of a cooperative	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
12. Religious institution or other community organization	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
96. Other (SPECIFY)	1	2	3							<input type="checkbox"/>	<input type="checkbox"/>
TOTAL											

Code of Banking Institutions for H4b			
1	Bank Of Africa - Bénin (BOA-B)	9	CCEI Bank Bénin
2	Banque Atlantique du Bénin	10	Ecobank-Bénin
3	Diamond Banque Bénin	11	ORABANK Bénin
4	Banque de l'Habitat du Bénin (BHB)	12	Société Générale Bénin
5	Banque Internationale du Bénin (BIBE)	13	UBA-Bénin
6	Banque Sahélo-Saharienne pour l'Investissement et le Commerce – Bénin (BSIC – Bénin)	14	CBAO, Groupe Attijariwafa Bank
7	BGFI Bank Bénin	15	Banque Africaine pour l'Industrie et le Commerce (BAIC)
8	Coris Bank International (CBI) Bénin	16	Sonibank

Code Microfinance Institutions (MFI) for H4b					
N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance
1	Caisse Béninoise d'Epargne et de Crédit (CBEC)	34	Coopérative pour la Promotion de l'Epargne et du Crédit Porto-Novo (CPEC Porto-Novo)	67	Caisse Locale de Crédit Agricole Mutuel (CLCAM) Collines-Nord
2	Faïtière des Caisses d'Epargne et de Crédit Agricole Mutuel (FECECAM)	35	Mutuelle "Alobo-Alome"	68	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Natitingou
3	Association pour la Solidarité et la Promotion des Initiatives à la Base (ASOPRIB)	36	Coopérative d'Epargne, de Crédit Agricole et Commercial de Bénin (CECAC-Bénin)	69	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Houlenou
4	Coopérative pour la Promotion de l'Epargne et du Crédit (CPEC) COTONOU	37	Association de Lutte pour la Promotion des Initiatives de Développement (ALIDE)	70	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Pendjari
5	Mutuelle Pour Le Développement À La Base (MDB)	38	ONG Action pour le Financement, le Développement, l'Environnement et la Vie (FIDEVIE)	71	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Malanville
6	Caisse des Opérateurs pour un Développement Economique Et Social (Caisse Codes)	39	Association pour la Solidarité des Marchés du Bénin (ASMAB)	72	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Bohicon
7	ESU OLA OTAN	40	Association pour la Promotion et l'Appui au Développement des Micro Entreprises (PADME)	73	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Bantè
8	Union Nationale des Caisses Rurales d'Epargne et de Prêt (UNACREP)	41	Financial Développement (FINADEV) Sa	74	Caisse Locale de Crédit Agricole Mutuel (CLCAM) d'Aplahoué

Code Microfinance Institutions (MFI) for H4b					
N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance
9	FINANCIA.SA	42	Association pour la Promotion de l'Epargne Crédit à Base Communautaire Bethesda (PEBCO-Bethesda)	75	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Klouekanmey
10	Mutuelle Sédjrogandé Allégléta (MSA)	43	ONG Femmes Solidaires pour la Promotion et de Développement (ONG FESPROD)	76	Caisse Locale de Crédit Agricole Mutuel (CLCAM) 3A (Avrankou)
11	Caisse du Mouvement Mutualiste Béninois (CMMB)	44	Association Centre d'Etudes et de Recherches Médico Psycho Sociales Appliquées (CERMA)	77	Caisse Locale de Crédit Agricole Mutuel (CLCAM) Plateau-Nord
12	Coopérative Chrétienne d'Epargne et de Crédit (CCEC)	45	Centre pour la Formation et l'Appui au Développement à la Base (CFAD-Bénin)	78	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Lokossa
13	Coopérative d'Appui et de Crédit aux Organisations Paysannes du Bénin (CACOP-Bénin)	46	ONG Sian'son Microfinance	79	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Dassa-Zoumé
14	Coopérative d'Epargne et de crédit (COOPEC-AD)	47	ONG Solidarité et Paix	80	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Comé
15	Coopérative Wesleyenne d'Epargne et de Crédit (COWEC)	48	Association de Développement des Opérateurs Economiques (ADOPEC)	81	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Porto-Novo
16	Mutualité Chrétienne	49	Association Vital Finance Bénin	82	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Glazoué
17	Coopérative d'Epargne et de Crédit pour le Développement Intégral (COOPECIDI)	50	Agence pour la Promotion et l'Appui aux Petites et Moyennes Entreprises (PAPME)	83	Caisse Locale de Crédit Agricole Mutuel (CLCAM) d'Aallada
18	Le Mutualiste	51	Association Minonkpo	84	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Djougou
19	Coopérative Communale d'Intermédiation Financière de Natitingou (CCIF-Natitingou)	52	Association des Caisses de Financement à la Base (ACFB)	85	Caisse Locale de Crédit Agricole Mutuel (CLCAM) Collines-Ouest
20	Réseau National des Caisses Villageoises d'Epargne et de Crédit Autogérées du Bénin (RENACA-Bénin)	53	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Cotonou	86	Institut Africain d'Application des Méthodes de Développement en Microfinance (IAMD)
21	Crédit Mutuel du Benin (CREMU-Bénin)	54	Caisse Locale De Crédit Agricole Mutuel (CLCAM) de Kandi	87	Litto Finance Sarl
22	Caisse Mutuelle l'Espoir (CANTES)	55	Caisse Locale de Crédit Agricole Mutuel (CLCAM) Banikoara	88	Afrique Vision Microfinance (AVM)
23	Mutuelle des Services Financiers pour la Prospérité (MSFP)	56	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de la Vallée	89	Caisse d'Epargne de Solidarité et de Crédit autogérée (CESCA)



Code Microfinance Institutions (MFI) for H4b					
N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance	N°	Nom de l'Institution de Micro-Finance
24	Coopérative des Membres Unis Bethel Actions (COMUBA)	57	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Parakou	90	Caisse Villageoise d'Epargne et Crédit Autogérée d'Agon (CAVECA-AGON)
25	Action d'Aide et de Développement à la Population Rurale (2ADPR-Yanavo)	58	Caisse Locale de Crédit Agricole Mutuel (CLCAM) d'Abomey	91	Caisse Villageoise d'Epargne et Crédit Autogérée de Hinvi (CAVECA-HINVI)
26	Mutuelle de Crédit et d'Assistance à la Petite Entreprise (MCAPE)	59	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Gogounou	92	Caisse Villageoise d'Epargne et Crédit Autogérée de Djèhadji (CAVECA-DJEHADJI)
27	Le Défi	60	Caisse Locale de Crédit Agricole Mutuel (CLCAM) d'Abomey-Calavi	93	Caisse Villageoise d'Epargne et Crédit Autogérée d'Adjokan (CAVECA-ADJOKAN)
28	Caisse Nationale de Solidarité d'Epargne et de Crédit (CNSEC)	61	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Nonsina	94	Caisse Villageoise d'Epargne et Crédit Autogérée de Bohicon (CAVECA-BOHICON)
29	Groupe Financier Indépendant (GFI)	62	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Oly	95	Caisse Villageoise d'Epargne et Crédit Autogérée de Savé (CAVECA-SAVE)
30	Mive Finance	63	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Ouidah	96	Caisse Villageoise d'Epargne et Crédit Autogérée d'Albarika (CAVECA-ALBARIKA)
31	Africa Finance	64	Caisse Locale de Crédit Agricole Mutuel (CLCAM) de Mekrou	97	Caisse Villageoise d'Epargne et Crédit Autogérée de Gbèmè-Kpassa (CAVECA GBEME-KPASSA)
32	Coopérative pour la Promotion de l'Epargne et du Crédit de Parakou (CPEC Parakou)	65	Caisse Locale de Crédit Agricole Mutuel (CLCAM) d'Agonlin	98	Autre (à préciser)
33	Coopérative pour la Promotion de l'Epargne et du Crédit Bohicon (CPEC Bohicon)	66	Caisse Locale de Crédit Agricole Mutuel (CLCAM) Plateau-Sud		

Code for H4f

Risk management and big events		Consumption		Farming	
Medical expenditure - emergency	01	Tuition or training	11	Purchasing livestock	21
Medical expenditure - planned	02	Additional family member e.g. new baby	12	Agricultural equipment purchase	22
An emergency situation other than medical	03	Pay water bills / electricity / phone	13	Purchase of agricultural inputs such as seeds or fertilizers	23
To care for a sick relative	04	Purchase of household appliances, goods or furniture	14	Business	

Funeral expenses	05	Purchase of a bicycle, motorcycle, car, pickup truck or other means of transport	15	Start or expand my business	24
A marriage / wedding	06	Living expenses when you do not have money	16	Putting money or property in the business of someone else	25
Traditional ceremony	07	Housing/land		Others	
Graduation ceremony	08	Purchase or construction housing for habitation	17	Pay off debts	26
Coping with loss/damage to personal assets e.g. car	09	Improving or renovating a home	18	None of them (Single answer only - Do not read)	27
Coping with loss/damage to business/productive asset	10	Purchase of housing or land for rent	19	Other, specify	96
		Purchase of land	20	None of these cases (Single answer- Do not read aloud)	97

## H4f. FILTER

Verify QH1 ; the respondent borrows now or has borrowed in the course of the past 12 months. At least one code cycled between 1 and 5	<div style="text-align: right; margin-bottom: 20px;">         No code cycled from 1 to 5 <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle;"></span> → H7a.       </div> <div>         At least one Code cycled between 1 and 5  <span style="border: 1px solid black; display: inline-block; width: 60px; height: 30px; vertical-align: middle;"></span>          ↓  <b>H5a</b> </div>
---	--

H5a. What valuable assets, if any, have you used as collateral by promising to repay your loan (s)?

- Multiple answer possible
- 

Land where you live	1
Other land (where you do not live)	2
Your accommodation	3
Other accommodation (which you live)	4
Motor vehicle (car, motorcycle, etc.)	5
Salary	6
Documents (passport, Other)	7
Shares, bonds,	8
Agricultural equipment	9
Gold Jewelry	10
Insurance policy	11
Future ability to make money	12
Surety	13
Inventories of agricultural products (warehouse receipt)	14
Livestock (small or large)	15
Other (specify)	96
None (Single Answer, )	16

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?

- Single answer

Yes, my life improved because of the loan	1	⇒ Go to H6a
No, my life worsened because of the loan	2	⇒ Continue to H5c
My life has remained unchanged	3	⇒ Go to H6a
DNK		

H5c. For what reasons do you feel made your life worse off after taking credit or borrowing?

- Do not quote
- Multiple answers possible

Any reason?

I lost my property or assets as I failed to pay back the loan	1
The interest was too high	2
I was under pressure to borrow and do not like borrowing	3
I already had too much debt	4
I did not see an improvement after taking the loan	5
I am still paying off the debt	6
Other (specify)	96

- Note amount in CFA franc if a definite answer I provided
- If the respondent gives an amount, record the code 01 and register the amount

H6a2. Amount : | | | | | | | | | |

Actual amount stated	1
Refusal	2
Do Not know	8

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

- Note in CFA franc if a definite answer is given
- If the respondent gives an amount, record the code 01 and register the amount

H6b2. Amount : | | | | | | | | | |

Actual amount stated	1
Refusal	2
Do Not know	8

No interest rates	1
Very low interest rates	2
Repayment terms	3
Fastest access to money	4
Ability to meet lenders requirements	5
Simple documents or application process	6
Trust	7
Nothing attracts me	8
I don't like debts	9
Other (specify) .....	96
Don't know (Single mention)	98

	Agree	disagree	N/A
1. People in your community borrow money to manage their lives	1	2	8
2. You borrow money to settle debts	1	2	8
3. Borrowing money is embarrassing	1	2	8
4. Moneylenders are very important for your community	1	2	8
5. You can get money from your family when in need	1	2	8
6. You can borrow money from your community when you need to	1	2	8
7. You are happy to borrow money, even if you have to pay back more than you borrowed in interest	1	2	8

## SECTION I: SAVINGS AND INVESTMENTS

Ask to all

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

- Read out the statements
- Many answers

1. Put money in a special place or an account for the money to be safe	1
2. Put money aside to avoid spending immediately and use it later if needed.	2
3. Put money aside so that you have some money at the end of the week / month	3
4. Set money aside such that the total amount increases over time when much money is set aside	4
5. Set aside money for you to use later for a specific purpose	5
6. DNK (single answer)	98

- I1b. People have different ways of describing what it means to "invest". Which of the following descriptions define more precisely what "To invest" means to you?

- Read out statements
- Multiple answers possible

1. Putting money into something that it generates more money	1
2. Buy something to sell later when its value has increased	2
3. Give someone money to retrieve it later with interest	3
4. Buy cattle / assets so they can increase your wealth over time	4
5. Putting money into something to get an advantage in knowing that you could lose the money	5
6. Do Not Know (Single Answer)	98

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

- Read out statements
- Multiple answers possible

	Agree	Not Agree	Not sure N/A
I2b. 1. You go without certain things to be able to save	1	2	3
2. You believe it is better to save where your money is safe than to take risks to make more	1	2	3
3. You don't trust savings groups (njangis)	1	2	3
4. You don't trust institutions such as banks for saving	1	2	3
5. You don't trust investing in stocks, trading shares or trust funds	1	2	3
6. You do not save for old age because people in your community would look after you when you get old	1	2	3
7. You want to enjoy your money now rather than worry about the future	1	2	3
8. At the end of the month, you save or put away whatever money is left	1	2	3
9. For you there is no difference between savings and investment	1	2	3

ve 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.

According to you, what is the shortest time for you to put your money away for it to be considered savings?

- Read out statements
- Single Answer
- 

One day	1
One week	2
One month	3
One year	4
More than one year	5

Do Not Know	8
-------------	---

Ask to all

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

- Do not quote
- Single answer

Use my Savings	01
Rely on money from family and friends	02
Rely on community	03
Sell something to cover the costs	04
Borrow from money lender in the community	05
Borrow money from savings group	06
Live with my retirement Pension	07
Other (specify).....	96
DNK	98

I4a. Are you currently saving or putting away money?

- Single Answer

Yes	1	⇒ Go to I5a
No	2	⇒ Continue to I4b

I4b. If No, why are you not saving?

- Do not quote
- Multiple mentions possible

I don't have any money after spending for livelihood	1
Have never thought	2
I do not want	3
I do not need	4
I prefer to spend money on other things I need most	5
I prefer to invest in other things, such as real estate, livestock	6
My children will take care/are taking care of me, so I do not need	7
I save in other ways, e.g. keep money at home	8
I will not be able to access my money if I need it	9
I know nothing about investments or savings	10
I do not have a bank account	11
It's too expensive to open a savings account	12
Has no income - no money to spare	13
Has no payslip / can not prove my income	14
Other (specify) .....	96
Don't know (Single Answer -)	98

Savings / Investment product/mechanism	I5a Still on savings, investment and set aside money, could you tell me which of the following have you, have you had in the past but not now, or have you never had?			I5b How often do you save / invest / put money away with		I5c How long have you used this product for?  1. =Less than 1 year 2. = Between 1-3 yrs 3. =Over 3 years	I5d. How much have you saved / invested/ put away with (read out savings / investment product/mechanism mentioned in I5c code-1) through this product? Amount / Value in CFA franc Or Note 99 if REFUSED/Do not know	I5e For what reasons do you <u>mainly</u> use this product? Refer to code 15e Do not quote	I5f. To which of these means do you have the highest confidence to save money  (single nswer )
	Have	Used to have	Never had	1=day 2=week 3=month 4=quarter 5=semester 6= year UOTS	No of times				
1. Commercial Bank	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Pension through employer (Government or private)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Microfinance Institutions (MFI)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Government Bonds/treasury bonds	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. National Savings Fund (CNE of the Post of Commerce )	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Insurance and deposits affiliates	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Mobile Money account	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Someone respected in the community, as a community leader, who keeps the money safe for you	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Someone in the household / family or friend who keeps safe money for you	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Secret Place (home ...)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Jewelry of value /or/ precious stones (eg gold)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Livestock	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. Plots or real estate	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14. In-kind (other)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15. Informal Savings Group	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16. Other (SPECIFY)	1	2	3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17. None of the above								<input type="checkbox"/>	
Total I5d							<input type="checkbox"/>		

#### Codes for 15e

Risk management and big events		Consumption		Agriculture	21
Medical expenditure - emergency	01	Tuition or training	11	Purchasing livestock	22
Medical expenditure - planned	02	Additional family member e.g. new baby	12	Agricultural equipment purchase	23
An emergency situation other than medical	03	Pay water bills / electricity / phone	13	Purchase of agricultural inputs such as seeds or fertilizers	
To care for a sick relative	04	Purchase of household appliances, goods or furniture	14	Business	
Funeral expenses	05	Purchase of a bicycle, motorcycle, car, pickup truck or other means of transport	15	Start or expand my business or household business activities	24
A marriage / wedding	06	Living expenses when you do not have money	16	Putting money or property in the business of someone else	25
Traditional ceremony	07	Housing/land		Others	
Graduation ceremony	08	Purchase or construction housing for habitation	17	Pay off debts	26
Coping with loss/damage to personal assets e.g. car	09	Improving or renovating a home	18	None of them (Single answer only - Do not read)	27
Coping with loss/damage to business/productive asset	10	Purchase of housing or land for rent	19	None of these cases (Single answer- Do not read aloud)	28
Consumption		Purchase of land	20		

Ask to all

I6. In total, how much money do you have saved up or invested? Please include savings from all the activities that you have just mentioned

- Note in CFA franc if a definite answer is provided
- If the interviewee gives an amount, write the code 1 and record the amount

•

I6a1. Code : |\_|\_|\_|

I6a2. Amount : |\_|\_|\_|\_| |\_|\_|\_|\_| |\_|\_|\_|\_|

Actual amount stated	1
Refusal	2
Do Not know	98

Logical control: Amount in 16 should be the same as amount saved in 15d



## SECTION J: CREDIT INSTITUTIONS

Now we are going to talk about your use of various financial services and products. We would like to understand which products or services are in your name or jointly in your name and that of your partner and you and another person/people.

Products	J1a Please tell me which of the following do you currently have, had in the past but not now, have never had?  • Read out the modalities If code 3 go to the following products			J1b Which bank do you have this product from? (Read products)?  Do not read out the banks and credit institutions  Refer to the bank code(s)	J1c Could you tell me the frequency of product use? (Read the responses made in the code 1 in J1a).		J1d. How long have you used this product for? (read products)?		
	Have now	Used to have	Never had		1= Day 2=Week 3 = Month	4=Quarter 5=Semester 6=Year			
					UOT	No of times	1. 0 to 1 year 2. more than 1 year to 3 years 3. Over 3 years		
1. Cheque or current account	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
2. Debit card or ATM card	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
3. Personal Loan Account	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
4. Home Loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
5. Vehicle loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
6. Trade loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
7. Agricultural/livestock loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
8. Payday Advance	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
9. Loan for enterprise	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
10. School loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
11. Social / Emergency Loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
12. Consumer loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
13. Leasing / Rental equipment sale	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
14. Equipment and materials loan	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
15. Livret of savings / Savings at sight	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
16. Good government	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
17. Debentures	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
18. Specialized Savings/ Fixed Term Deposit	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
19. In currency	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
20. Bank account abroad	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
21. Bank overdraft	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
22. Transaction banking online / Internet	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
23. Banking Transaction by phone	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
96. Other (specify)	1	2	3		<input type="checkbox"/>	<input type="checkbox"/>	1	2	3
24. None of the above products									

Codes pour J1b

Code of Banks			
1	Bank Of Africa - Bénin (BOA-B)	9	CCEI Bank Bénin
2	Banque Atlantique du Bénin	10	Ecobank-Bénin
3	Diamond Banque Bénin	11	ORABANK Bénin
4	Banque de l'Habitat du Bénin (BHB)	12	Société Générale Bénin
5	Banque Internationale du Bénin (BIBE)	13	UBA-Bénin
6	Banque Sahélo-Saharienne pour l'Investissement et le Commerce – Bénin (BSIC – Bénin)	14	CBAO, Groupe Attijariwafa Bank
7	BGFI Bank Bénin	15	Banque Africaine pour l'Industrie et le Commerce (BAIC)
8	Coris Bank International (CBI) Bénin	16	Sonibank

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

- Single Answer

Yes	1	⇒Continue with J2b
No	2	⇒Go to J3a

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

- Multiple answers possible

In your name only	1
In your name and your spouse / jointly in the name of your partner	2
Jointly in your name and someone else	3
A group / business account through a cooperative / community organization / savings group to which you belong	4
Other (specify)	96

Ask to all

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

- Single Answer

Yes	1	⇒Continue to QJ3b
No	2	⇒Go to J3e

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

- Multiple answers possible

Bank	1
MFI	2
Credit Institutions	3
Otherspecify)	96

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

- Do not quote
- Single answer

I am illiterate	01
I did not know how to open an account by myself	02
I do not have time	03
I do not trust financial institutions	04
The bank is too far away from where I live	05
Bank charges are too high	06
Absence of the account holder	07
Other (specify) .....	96

J3d. Whose account(s) are you using?

- Do not read out
- Multiple answers possible

Your spouse's / partner's account	1
Your child's account	2
Your parent's account	3
Account of another family member	4
Account of a neighbour/friend	5
Account of savings group	6
Account of a community organisation/religious organisation	7
Other (specify)	96
Do Not Know (single answer)	98

J3e. FILTER

Verify z J2a and J3a ; the respondent has or uses a bank account : Code 1 cycled at J2a or at J3a	YES	NO	<input type="checkbox"/>	→ J4b.
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	<div style="border: 1px solid black; width: 50px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center; margin-top: 5px;">J4a.</div> <div style="text-align: center;">↓</div>
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J4a. What do you use your financial account(s) for?

- Do not quote
- Multiple answers possible

To receive salary or wages	1
To save	2
To get credit or loan	3
To keep money safe	4
To make payments or receive money	5
Someone opened it for me	6
I decided and did everything to open it by myself	7
Other (specify) _____	96

Ask to all

J4b. People have different opinions about bank accounts, what do you think are the advantages of using a bank account ?

- Multiple answers possible
- Do not read out

Any other thing?

Salaries may be deposited there by employers	1
Easy way to receive money from others	2
Safe way to receive money from others	3
Easy way to send money to others	4
Safe way to send money to others	5
Money is safe from theft	6
Helps you get access to loans	7
You earn interest on your savings	8
Easy way to buy online	9
Safe way to buy online	10
Other (specify).....	96
Do not know (Single answer)	98
None - no benefits (Single answer)	11

Ask to all

Transaction	J5a We are now talking about transactions Which of the following transactions have you done in the past 12 months  If code 2, move on to the following transaction		J5b How often do you carry out the transaction (Read aloud transaction carried out in J5a, code - 1)?  Do not read out UOT = Unit of time 1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year Fo each transaction insert the unit of time and number of transactions		J5c Have you done these ..... (read aloud transactions made J5a, code 1) in the bank, the post office or automatic cash machine or other place?					
	Yes	No	UOT	Number of times	Bank	MFI	Credit Institution	ATM	Post office	Other spcify
1. Cash a cheque	1	2			1	2	3		5	
2. Deposit cash into a bank account	1	2			1	2	3		5	9
3. Deposit a cheque into bank account	1	2			1	2	3		5	9
4. Cash withdrawal from a bank account	1	2			1	2	3	4		9
5. Payment of people /bills	1	2			1	2	3	4	5	9
6. Used cash point/ATM	1	2			1	2	3	4		
7. Money transfers between your own bank accounts	1	2						4		9
8. Money transfer to another person's bank account (incl merchants)	1	2			1	2	3	4		9
9. Received money from someone in a bank account	1	2			1	2	3	4		
10. Draw a bank cheque	1	2			1	2		4		9
11. Get a bank statement	1	2			1	2	3	4		9
12. Internet/online banking transaction	1	2								
13. Mobile banking transaction	1	2								9

Ask J6 if respondent has NO bank account (code 2 for J2a ) if thw respondent has a bank account go to K1.

J5d. FILTER

Verify J2a and J3a ; the respondant does not use a bank account : Code 2 cycle for J2a and for J3 at same time	YES	NO		→ K1.
	<div style="border: 1px solid black; width: 50px; height: 20px; margin: 5px 0;"></div> ↓ <b>J6</b>			

J6. There are many reasons why people do not have a financial account or use financial services. Can you please tell me why YOU do not have financial accounts or services?

- Multiple answers possible

I do not trust banks	1
I have no regular incomes	2
I do not work	3
I have no money to save	4
I do not need it	5
I do not maintain the minimum balance	6
I do not know how to open an account	7
I do not understand how it works	8
I use the account of someone else	9
It's too expensive to have a bank account	10
The bank is too far or transport is too expensive	11
The banks operating hours do not suit me	12
I do not have the required documents	13
I do not understand the advantage of having a bank account	14
Bank accounts are not for people like "me"	15
I'm afraid of embarrassment or rejection	16
Banks do not provide the products or services I need	17
I can get the services I need elsewhere in the community	18
I need the permission of another person to open	19
Other (specify) .....	96
Do Not Know	98

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**SECTION K: MICROFINNCE INSTITUTIONS (MFIs)**

- Ask to all  
K1a. Do you currently have an MFI account in your name? It may be a joint account where your name appears.

Yes	1	⇒ Continue to K1b
No	2	⇒ Go to K2

- K1b. Please tell me, if the account is ... (read statement)?

- Multiple answers possible

In your name only	1
In your name and your spouse / partner	2
Jointly in your name and someone else's	3
A group/business account through a cooperative/community organization / savings group to which you belong	4
Other (SPECIFY)	96

After asking K1b GO DIRECTLY to k3a

Ask K2 if the respondent does not use an MFI account (code 2 in K1a). All others go to K3a.

- K2. There are several reasons why people do not have an MFI account. You said earlier that you did not have an account in a MFI. Why is that?

- Do not quote
- Multiple answers possible

Any other reason?

The MFI is unreliable - it is a system that is often "bad"	1
I have no regular income	2
I do not work (unemployed or retired)	3
I have no money to save	4
I earn too little money to be paying fees	5
I do not know how to open an account	6
I have no proof of a residential address	7
I do not understand how it works	8
The MFI is too far from where I live / I work / I go	9
I prefer to transact business with cash	10
I do not have identification papers	11
I do not need a MFI account	12
I will consider a MFI account in the future	13
It's too expensive to have a MFI account	14
The operating hours do not suit me	15
I do not understand the benefits of having a MFI account	16
MFIs accounts are not for people like "me"	17
MFIs do not provide the products or services I need	18
I can get the services I need elsewhere in the community	19
I need the permission of another person to open an account	20
I earn too little money to make deposits and wait for interest	21
Other (specify) .....	96
Do Not Know (single answer)	98

Products	K3a We are now going to talk about products and services which are offered by MFI. Please tell me which of the following MFI products you currently have, had in the past but not now, have you never had? If code code 3, move on to the next product			K3b How often you use ..... (Read aloud the products quoted in K3a, code 1) \		K3c. Please tell me for how long have you used the product / service.... (Read aloud the products listed in K3a, code 1)		
	Have	Used to have	Never had	UOT = Unit of time 1= Day 2= Week 3= Month 4= Quarter 5= Semester 6= Year UOT	Number of times	1. Less than 1 year 2. Between 1-3 years 3. Over 3 years		
a. Current/Cheque account	1	2	3			1	2	3
b. Debit Card / ATM card	1	2	3			1	2	3
c. Personal loan account	1	2	3			1	2	3
d. Home loan	1	2	3			1	2	3
e. Vehicle loan	1	2	3			1	2	3
f. Trade loan	1	2	3			1	2	3
g. Agricultural/livestock loan	1	2	3			1	2	3
h. Loan for enterprise	1	2	3			1	2	3
i. Education Loan	1	2	3			1	2	3
j. Social/Emergency Loan	1	2	3			1	2	3
k. Consumption loan	1	2	3			1	2	3
l. Leasing	1	2	3			1	2	3
m. Equipment loan	1	2	3			1	2	3
n. Savings book / Savings account	1	2	3			1	2	3
o. Special Savings account / Fix term deposit	1	2	3			1	2	3
p. Overdraft facility	1	2	3			1	2	3
q. Mobile banking / mobile money	1	2	3			1	2	3
r. Advance on salary	1	2	3			1	2	3
s. New Generation of Microcredit to the Very Poor (Government program/product)	1	2	3			1	2	3
t. Tontine - savings	1	2	3			1	2	3
u. Online banking transaction	1	2	3			1	2	3
v. None of these services								
x. Other (To be specified)	1	2	3			1	2	3

Ask to all

K4. I am going to read a list of statements people have said about using MFI services For each of these statements, please tell me if you agree or disagree

- Read out the assertions.
- Single answer per assertion

		Agree	Disagree	DNK
a	It is too complicated to open a MFI account	1	2	8
b	Fees are too expensive	1	2	8
c	Collateral required by MFI is too high	1	2	8
d	You find it easy to understand	1	2	8
e	You do not have enough money to have an account	1	2	8
f	You would trust a MFI with your money	1	2	8
g	The operating hours of MFIs are not convenient	1	2	8
h	MFI do not offer the accounts you need	1	2	8

Ask to all

K5. People have different opinions about MFI accounts what do you think are the advantages of using a MFI account?

- Multiple mentions possible

Salaries can be deposited by employers	1
Easy way to receive money from others	2
Safe way to receive money from others	3
Easy way to send money to others	4
Safe way to send money to others	5
Money is safe from theft	6
Helps you get access to loans	7
You earn interest on your savings	8
Safe way to shop online	9

• Do not	Safe way to shop online	10	quot
	Other (specify).....	96	
	Do not know	98	
	None - no benefits (single mention only)	11	



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

Ask to all

Mobile Money provider	L1. Have you heard about the following mobile money services ? (NAME OF SERVICE PROVIDER)  If No, move on to the next product, if last product, move on to L3		L2a.  Have you used the Mobile money services of (name of service provider )?		L2b. Do you own a mobile money account with (NAME OF SERVICE PROVIDER)  If No, move on to the next product, if last product, move on to L3		L2c. What is your account usage frequency • Do not quote 1 – Day 2 – Week 3 – Month 4 – Quarter 5- Semester 6 – Year	
	Yes	No	Yes	No	Yes	No	UOT	No. of times
1. MTN Mobile Money	1	2	1	2	1	2		
2. Flooz / Moov Money	1	2	1	2	1	2		
3. CARMES (ASMAB)	1	2	1	2	1	2		
4. XPRESS (Ecobank)	1	2	1	2	1	2		

Ask L3 if the respondent has used mobile money " at least oneYes" (code 1) in L2b. If No Go to L5.

L3. Why do you use mobile money services?

- Do not quote
- Multiple mentions

This is the only accessible one in my community	1
It is not expensive	2
This is the most convenient (takes less time)	3
Practical to pay bills	4
I trust this means	5
It helps me to keep money	6
Other (specify).....	96
DNK (Single Answer)	98

L4. What transactions do you make by mobile / agent / Mobile money service point with your mobile ?

- Multiple mentions

Cash withdrawals from cash point	1
Cash deposits from cash point	2
Money transfer	3
Payment of tuition fees	4
Public utility payments (water, electricity)	5
Payment for TV channels (Canalsat, etc.)	6
Payment of transport fares	7
Savings	8
Mobile banking	9
Payment for goods and services	10
Receive payment for goods and services	11
To send money	12
To receive money	13
To borrow money	14
Receiving salaries / wages	15
Pay salaries and wages	16
Payment of insurance policy	17
Purchase of airtime credit	18
Do not currently use it	19
Other, (please specify) .....	96

Ask only those who have mentioned having ONLY ONE mobile money account

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

- Do not quote
- Multiple mentions

Any other?

I use the same SIM card as my account	1
There is no other mobile money providers in my village / neighborhood	2
Access to other providers is limited in my village / neighbourhood	3
I trust this operator	4
The recipients of my and expeditors use this operator	5
This is the cheapest	6
I am not aware of the existence of another mobile money provider	7
This account is least affected by network problems	8
Other (Specify) .....	96
Do Not Know (single answer)	98

Ask only to those who have mentioned having TWO mobile money accounts

L5b. Why do you have two mobile money accounts?

- Do not quote
- Multiple answers possible

Any other reason?

I have more than one mobile network line	1
One of the accounts is more affected by network problems	2
The other network is cheaper on service charges	3
My money recipients and senders use different operators	4
Other (specify) .....	96

Ask L6 if the respondent does not use mobile money - code 2 in L2a. Otherwise, Go to M1

L6. Why you do not use mobile money services?

- Do not quote
- Multiple answers possible

Any other reason?

I don't have enough information about it	1	It is complicated	13
I Don't trust telecom companies	2	I don't have access to a mobile phone / no network coverage	14
I lost money to a mobile provider before	3	Prefer other ways of sending or receiving money	15
I can't afford the costs of Mobile Money	4	Does not meet my needs	16
I am not educated (I can't use it)	5	Do not have a sim card	17
I don't have money to send or receive	6	Do not have a cell/mobile phone	18
My spouse does not allow me	7	I have stopped using mobile money	19
My religion does not allow me	8	I am not interested in mobile money	20
I don't have the required documents	9	It is very expensive	21
I have not thought about it	10	Other (specify) .....	96
There are no mobile money service providers in my area	11	DNK (unique answer)	98
I don't have confidence in this process	12		

Ask L7 if the respondent uses (code 1 in L2a) mobile money services but does not own the account (code 2 in L2b). If not, Go to M1

L7. Why don't you own your own mobile money account?

- Do not quote
- Multiple answers possible

Any other reason?

I do not have time to open an account	1
I do not know how to open a Mobile Money account	2
I do not think it matters	3
The costs are high meanwhile there is little benefit	4
I do not have money to deposit in a Mobile Money account	5
Other (specify) .....	96
DNK (single answer)	98

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**SECTION M: GENERAL**

- Ask to all
- M1. Do you think you need more information on all aspects of the management of the money we have covered in this interview?
- Single Answer

Yes	1	⇒ Continue with M1a
No	2	⇒ Go to section N

- M1a. What type of information do you need?
- Do not quote
  - Multiply answers possible
- Any other information ?

How to budget	1
How to save	2
How to invest	3
How to obtain a loan	4
What are the financial products available	5
How to choose financial products	6
Advantages or disadvantages, the terms and conditions of financial products	7
How to use financial products	8
Other (specify) .....	96
Do not know (single answer)	98

- M2. Where do you go usually when you need financial advice?
- Do not quote
  - Multiply answers possible
- Any other place ?

Bank or other financial professionals	1
Someone in your workplace or your employer	2
Elderly person in your community	3
Your spouse(s) or partner	4
Someone else in the family or friend	5
Someone else in your community	6
Informal savings groups	7
Other (specify)	96
Do not go anywhere for advice	8

## SECTION N: NEEDS CASES

Now I want to know from you the three different situations in which people usually spend money. In answering, think of all aspects in general

Do not ask question N1 for scenario 1

Needs cases /scenario	N1. When was the last time that you (read scenario). Was it...? Do not read out the modalities 1. In the past week 2. In the past month 3. In the past three months 4. In the past 12 months 5. More than a year ago 6. Cannot remember 7. Never If code 5 to 7 move on to the next needs case. Or end of questionnaire	N2. Remember the last time when you have (read the scenario). What did you do to pay for this expense? • Do not quote  • Do not read out 1. Sell something 2. Used regular income 3. Use of personal savings 4. Borrowed 5. Requested financial assistance 6. Insurance claims 7. Other (specify) 8. Cannot remember 9. Did nothing  If code 4, go to N3. If not, go to N4	N3. Remember the last time when you (read the scenario), from whom did you borrow the money that financed this expense? • Do not quote  [ REFER TO THE CODE TABLE BELOW]	N4. Remember again the last time you had (read the scenario), how much did you need to finance this expense?  (in thousands of FCFA)  REGISTER THE AMOUNT  98. Do not know / Refused	N5. In the past 12 months, how many times have you (read scenario)?  RECORD NUMBER  98. Don't know / refused
1. Spent money on expensive things that you plan ahead to buy or pay for					
2. Spent money to cope with the effects of expensive risks					
3. Were unable to meet your weekly or monthly spending needs					

Some examples of costly risks: Caesarean section, serious accidents resulting in material or human losses, destruction of its housing following a flood, etc.

Ask question N6 if the respondent recently experienced the difficulty of scenario 3 ONLY in past year (codes 1 – 4 and 6) on N1.

N6 In the past 6 months, how many months were you unable to meet your weekly or monthly needs?

RECORD NUMBER   |\_|\_|\_|  
98. Don't know / refused

Code List for N3 – Place used or source of funds				
01. Bank	04. Insurance company	07. Someone respectable in community	10. Family and friends	13. Do not Know
02. MFI	05. SACCOs (savings groups)	08 Employer/colleagues	11. Other [specify home]	98.
03. Post office savings (Giro account)	06 Informal money lender	09. Informal savings and credit groups (AVEC/VSLA, Tontines etc.)	12. Cannot remember	

01. Is the survey carried out using the Paper questionnaire (PAPI) or the computer based questionnaire (CAPI)?   1=PAPI   2.=CAPI   |\_|

Some examples of expensive risk : cesarian , gravior accidents resulting to loss of life and property, destruction of one's home due to flood etc

THANK THE RESPONDENT AND CLOSE THE INTERVIEW