

## **BENDIXEN & AMANDI**

### ***World Bank – Remittance Receivers KENYA***

#### **INTRODUCTION**

Hello, my name is \_\_\_\_\_. I am from \_\_\_\_\_ and we are collecting the opinions of Kenyans like you for some important research. I would like to ask you about 30 questions. Let me assure you that your answers will be kept completely confidential; they will never be made public. This is a scientific study being conducted by a professional international survey research organization.

#### **SCREENS**

1. Can you please tell me your age?

- |                           |             |     |
|---------------------------|-------------|-----|
| 1. Less than 18 years old | (TERMINATE) |     |
| 2. 18 to 24               | (CONTINUE)  | 22% |
| 3. 25 to 34               | (CONTINUE)  | 33% |
| 4. 35 to 49               | (CONTINUE)  | 27% |
| 5. 50 to 64               | (CONTINUE)  | 13% |
| 6. 65 and over            | (CONTINUE)  | 4%  |
| 9. No answer              | (TERMINATE) |     |

2. Do you have any family members or relatives living in another country outside Kenya?

- |                         |             |      |
|-------------------------|-------------|------|
| 1. Yes                  | (CONTINUE)  | 100% |
| 2. No                   | (TERMINATE) |      |
| 9. Don't know/No answer | (TERMINATE) |      |

3. Have any of your family members or relatives living in another country outside Kenya ever sent you money?

- |                         |             |      |
|-------------------------|-------------|------|
| 1. Yes                  | (CONTINUE)  | 100% |
| 2. No                   | (TERMINATE) |      |
| 9. Don't know/No answer | (TERMINATE) |      |

4. How frequently does your family member or relative send you money?

- |  |             |     |
|--|-------------|-----|
| 1. 12 times a year or more (every month or more)   | (CONTINUE)  | 12% |
| 2. About 11 times per year (almost every month)    | (CONTINUE)  | 4%  |
| 3. About 10 times per year (every 5 weeks)         | (CONTINUE)  | 2%  |
| 4. About 9 times per year (every 5-1/2 to 6 weeks) | (CONTINUE)  | 2%  |
| 5. About 8 times per year (every 1-1/2 months)     | (CONTINUE)  | 4%  |
| 6. About 7 times per year (almost every 2 months)  | (CONTINUE)  | 7%  |
| 7. About 6 times per year (every 2 months)         | (CONTINUE)  | 14% |
| 8. About 5 times per year (every 2-1/2 months)     | (CONTINUE)  | 8%  |
| 9. About 4 times per year (every 3 months)         | (CONTINUE)  | 11% |
| 10. About 3 times per year (every 4 months)        | (CONTINUE)  | 16% |
| 11. About 2 times per year (every 6 months)        | (CONTINUE)  | 20% |
| 12. 1 time per year or less                        | (TERMINATE) |     |
| 99. Don't know/No Answer                           | (TERMINATE) |     |

5. In which country does that family member or relative live – the one that sends you money?

1. United States	31%
2. England / United Kingdom	13%
3. Dubai / UAE	11%
4. Germany	4%
5. Uganda	7%
6. Tanzania	5%
7. South Africa	4%
8. Canada	3%
9. Sudan	4%
10. Italy	2%
11. France	2%
12. Sweden	2%
13. Ethiopia	2%
14. Switzerland	2%
12. Other countries	8%
99. Don't know/No answer	1%

6. Do you receive the money directly or does another member of your family receive the money and you benefit from the money?

1. Respondent receives money directly	(CONTINUE)	100%
2. Another member of the family receives money, but respondent benefits from it	(TERMINATE)	
9. Don't know/No answer	(TERMINATE)	

7. Do you send any of this money to someone else living in another part of Kenya?

1. Yes	48%
2. No	52%
9. Don't know/No answer	0%

8. Overall, how many people benefit from the money you receive from your family member or relative?

1. 1	8%
2. 2	17%
3. 3	17%
4. 4	16%
5. 5	14%
6. 6	9%
7. 7	5%
8. 8	3%
9. 9	1%
10. 10	1%
11. 11	1%
9. Don't know/No answer	8%

## REMITTANCES

9. What is your relationship to the person who sends you money – is it your father or mother, your sister or brother, your husband or wife, your son or daughter, or another type of family member?

1. Father or mother	9%
2. Sister or brother	43%
3. Husband or wife	10%
4. Son or daughter	16%
5. Aunt, uncle, cousin, niece, nephew or any other type of relative	21%
9. Don't know/No answer	1%

10. For how many years has this family member or relative been sending you money?

1. Less than one year	9%
2. 1 to 3 years	49%
3. 4 to 5 years	23%
4. More than 5 years	19%
9. Don't know/No answer	0%

11. How much money – on average – does your family member or relative send to you each time?

1. Less than \$10	0%
2. \$10 to \$50	6%
3. \$51 to \$100	9%
4. \$101 to \$150	19%
5. \$151 to \$200	19%
6. \$201 to \$250	18%
7. \$251 to \$300	6%
8. \$301 to \$350	4%
9. \$351 to \$400	6%
10. \$401 to \$450	2%
11. \$451 to \$500	5%
12. More than \$500	7%
99. Don't know/No answer	<1%

12. How do you receive this money? (Multiple responses allowed – may total more than 100%)

1. At a bank	<b>(CONTINUE)</b>	53%
2. At a remittance company	<b>(CONTINUE)</b>	28%
3. In the mail	<b>(SKIP TO Q15)</b>	<1%
4. By a courier	<b>(SKIP TO Q15)</b>	3%
5. Through the Internet	<b>(SKIP TO Q15)</b>	<1%
6. Through a credit card or ATM card	<b>(SKIP TO Q15)</b>	3%
7. Through a family member or friend traveling to/from Kenya	<b>(SKIP TO Q15)</b>	1%
8. At a business/organization that your relative sends the money to	<b>(SKIP TO Q15)</b>	2%
9. By a bus or minibus	<b>(SKIP TO Q15)</b>	<1%
10. Through a mobile phone	<b>(SKIP TO Q15)</b>	9%
11. Other (Specify: _____)	<b>(SKIP TO Q15)</b>	1%
99. Don't know/No answer	<b>(SKIP TO Q15)</b>	<1%

13. If you use a bank or remittance company, what is the name of the bank or remittance company?

1. Western Union	45%
2. MoneyGram	9%
3. Equity Bank	12%
4. Barclays Bank	12%
5. Cooperative Bank of Kenya	5%
6. Post Bank	4%
7. Kenya Commercial Bank	2%
8. National Bank of Kenya	1%
9. Other Bank	6%
99. Don't know/No answer	5%

14. How satisfied are you with the services of \_\_\_\_\_ (Insert response from Q13) are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1. Very satisfied	54%
2. Somewhat satisfied	31%
3. Somewhat dissatisfied	13%
4. Very dissatisfied	2%
9. Don't know/No answer	0%

15. Are you able to save any of the money that your family member or relative sends to you? (If yes, **PROBE** → **Approximately what portion of the money do you save?**)

1. Yes, save all of it	(CONTINUE)	4%
2. Yes, save about three-quarters of it	(CONTINUE)	8%
3. Yes, save about half of it	(CONTINUE)	27%
4. Yes, save less than a quarter or it	(CONTINUE)	24%
5. No	(SKIP TO QUESTION 17)	36%
9. Don't know/No answer	(SKIP TO QUESTION 17)	<1%

16. Do you deposit the money you save into a savings account at a banks or credit union or do you save it somewhere else?

1. Deposit at a bank or credit union	75%
2. Save it somewhere else	22%
9. Don't know/No answer	3%

17. Approximately what portion of the money you receive do you spend on daily expenses such as food, clothes, housing, utilities and medicine?

1. All of it	20%
2. About three-quarters of it	17%
3. About half of it	32%
4. Less than a quarter of it	28%
5. None of it	3%
9. Don't know/No answer	1%

18. Other than daily expenses, what do you use this money for? (Multiple responses allowed – may total more than 100%)

- |   |     |
|---|-----|
| 1. To buy or build a house or to buy land for a house | 8%  |
| 2. To invest in a small business                      | 35% |
| 3. To pay for the university education of your family | 33% |
| 4. To open a savings account                          | 4%  |
| 5. Something else ( <b>Specify:</b> _____)            | 15% |
| 9. Don't know/No answer                               | 10% |

19. How long ago did your family member or relative leave Kenya?

- |                          |     |
|--------------------------|-----|
| 1. Less than a year ago  | 3%  |
| 2. 1 to 3 years ago      | 30% |
| 3. 4 to 5 years ago      | 28% |
| 4. More than 5 years ago | 39% |
| 9. Don't know/No answer  | 1%  |

20. How often do you communicate with this family member or relative – the one that sends you money?

- |                             |     |
|-----------------------------|-----|
| 1. Everyday                 | 5%  |
| 2. Once a week              | 32% |
| 3. Once a month             | 40% |
| 4. A few times a year       | 20% |
| 5. Once a year              | 1%  |
| 6. Very rarely/Almost never | <1% |
| 9. Don't know/No answer     | 1%  |

### **ARRANGEMENTS WITH SENDER**

21. Which of the following best describes the main reason your relative who sends you money left Kenya, was it....(**READ RESPONSES 1 THROUGH 5**) (Multiple responses allowed – may total more than 100%)

- |                                      |     |
|--------------------------------------|-----|
| 1. to go to school                   | 27% |
| 2. to find a better job              | 66% |
| 3. for some other reason             | 1%  |
| 4. for sports                        | 1%  |
| 5. because of marriage               | 2%  |
| 6. for business                      | 2%  |
| 7. because of the green card lottery | 1%  |
| 8. because of an invitation          | 1%  |
| 9. Don't know/No Answer              | 1%  |

22. Did you make arrangements with this family member – that he or she would send you money – before he or she left Kenya?

- |                         |     |
|-------------------------|-----|
| 1. Yes                  | 41% |
| 2. No                   | 58% |
| 9. Don't know/No answer | 1%  |

### **DOMESTIC REMITTANCES**

23. Have any of your family members or relatives living in another part of Kenya ever sent you money?

- |                         |                       |     |
|-------------------------|-----------------------|-----|
| 1. Yes                  | (CONTINUE)            | 78% |
| 2. No                   | (SKIP TO QUESTION 25) | 22% |
| 9. Don't know/No answer | (SKIP TO QUESTION 25) | 0%  |

24. Is this money that the person earns themselves in Kenya?

- |                                      |     |
|--------------------------------------|-----|
| 1. Yes, sender earns money           | 92% |
| 2. No, money comes from someone else | 4%  |
| 9. Don't know/No answer              | 4%  |

### **BANK INFORMATION**

25. Overall, how do you see your family's personal economic situation in Kenya – is your personal economic situation excellent, good, mediocre or bad?

- |                         |     |
|-------------------------|-----|
| 1. Excellent            | 10% |
| 2. Good                 | 53% |
| 3. Mediocre             | 25% |
| 4. Bad                  | 12% |
| 9. Don't know/No answer | <1% |

26. Overall, how do you have a positive or negative opinion of the banks in Kenya?

- |                         |     |
|-------------------------|-----|
| 1. Positive             | 87% |
| 2. Negative             | 10% |
| 9. Don't know/No answer | 3%  |

27. Do you currently have any of the following...? (**READ RESPONSES 1 THROUGH 5**) (Multiple responses allowed – may total more than 100%)

- |  |     |
|--|-----|
| 1. Bank account  | 92% |
| 2. Credit union account  | 6%  |
| 3. Credit card   | 10% |
| 4. Savings account at a SACCO (an organization that requires you to be a member like at agricultural co-op or workplace co-op) | 20% |
| 5. Savings account at a microfinance institution (an organization which mostly lends to members in a group like KWFT or Faulu) | 10% |
| 6. No, none of these   | 6%  |
| 9. Don't know/No answer  | 0%  |

## INVESTMENTS

Now I am going to tell you about some different financial products that can benefit Kenyans. For each one, please tell me if you are very interested, somewhat interested or not interested in that type of product for you and your family.

28. A mortgage or loan to buy or build a home – would you be very interested, somewhat interested or not interested in this?

- |                         |     |
|-------------------------|-----|
| 1. Very interested      | 61% |
| 2. Somewhat interested  | 22% |
| 3. Not interested       | 16% |
| 9. Don't know/No answer | 2%  |

29. A loan to finance the university education for someone in your family – would you be very interested, somewhat interested or not interested in this?

- |                         |     |
|-------------------------|-----|
| 1. Very interested      | 61% |
| 2. Somewhat interested  | 25% |
| 3. Not interested       | 14% |
| 9. Don't know/No answer | <1% |

30. The ability to open a savings account in a bank – would you be very interested, somewhat interested, or not interested in this?

- |                         |     |
|-------------------------|-----|
| 1. Very interested      | 68% |
| 2. Somewhat interested  | 22% |
| 3. Not interested       | 10% |
| 9. Don't know/No answer | <1% |

31. A loan to finance a business – would you be very interested, somewhat interested, or not interested in this?

- |                         |     |
|-------------------------|-----|
| 1. Very interested      | 68% |
| 2. Somewhat interested  | 22% |
| 3. Not interested       | 10% |
| 9. Don't know/No answer | <1% |

32. Health or life insurance for you or your family – would you be very interested, somewhat interested, or not interested in this?

- |                         |     |
|-------------------------|-----|
| 1. Very interested      | 71% |
| 2. Somewhat interested  | 20% |
| 3. Not interested       | 7%  |
| 9. Don't know/No answer | 2%  |

## **DEMOGRAPHICS**

33. What is your approximate total monthly household income – not including the money you receive from your relative in another country? (**NOTE TO INTERVIEWER: Clarify for respondents that we are looking for the total monthly income of all household members without including the remittance amount.**)

- |   |     |
|---|-----|
| 1. Less than 10,000 Ksh (Less than \$125) | 20% |
| 2. 10,000 to 20,000 Ksh (\$125 to \$250)  | 34% |
| 3. 20,000 to 50,000 Ksh (\$250 to \$500)  | 29% |
| 4. More than 50,000 Ksh (More than \$500) | 6%  |
| 99. Don't know/No answer                  | 11% |

34. What is the highest level of education that you have completed?

- |   |     |
|---|-----|
| 1. None, and I do not know how to read or write | 0%  |
| 2. None, but I know how to read and write       | <1% |
| 3. Some primary school                          | 4%  |
| 4. Completed primary school                     | 6%  |
| 5. Some secondary school                        | 7%  |
| 6. Completed secondary school                   | 28% |
| 7. Some university studies                      | 15% |
| 8. Technical school                             | 24% |
| 9. University graduate                          | 13% |
| 10. Graduate or professional degree             | 2%  |
| 99. Don't know/No answer                        | 1%  |

35. Do you own a mobile phone?

- |                         |     |
|-------------------------|-----|
| 1. Yes                  | 92% |
| 2. No                   | 8%  |
| 9. Don't know / Refused | 0%  |

**Thank you very much for participating in our survey.**

**CODE ADDITIONAL DEMOGRAPHICS**

A. Gender

- |           |     |
|-----------|-----|
| 1. Male   | 55% |
| 2. Female | 45% |

B. Region

- |                     |     |
|---------------------|-----|
| 1. Kirinyaga        | 15% |
| 2. Gucha (S. Kisii) | 10% |
| 3. Thika            | 15% |
| 4. Nairobi          | 18% |
| 5. Kitale           | 13% |
| 6. Machakos         | 21% |
| 7. Nandi            | 9%  |

C. Urban / Rural

- |          |     |
|----------|-----|
| 1. Urban | 35% |
| 2. Rural | 65% |