1. Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at (read A and then B, where applicable)?

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<tbody>
<tr>
<td>A</td>
<td>A bank or credit union (or another financial institution, where applicable – for example, cooperatives in Latin America)</td>
</tr>
<tr>
<td>B</td>
<td>The Post Office (for example, [insert local example])</td>
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</tbody>
</table>

1. Yes  
2. No  
3. (DK)  
4. (Refused)

2. Do you use your account(s) for personal transactions, business purposes, or both?

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</table>
|   | Personal transactions  
|   | Business purposes  
|   | Both  
|   | (DK)  
|   | (Refused) |

3a. A microfinance institution is an organization that provides small loans [(where applicable, read:) such as INSERT LOCAL EXAMPLES]. Are you aware of any microfinance institutions?*

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|   | Yes  
|   | No  
|   | (DK)  
|   | (Refused) |

3b. In the past 12 months, have you borrowed any money from a microfinance institution?*

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</table>
|   | Yes  
|   | No  
|   | (DK)  
|   | (Refused) |

4. In a typical month, about how many times is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself or others. (Read 1-4)

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|   | 0  
|   | 1 - 2 times  
|   | 3 - 5 times  
|   | 4 times or more  
|   | (DK)  
|   | (Refused) |

5. In a typical month, about how many times is money taken out of your personal account(s)? This includes cash withdrawals, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or others. (Read 1-4)

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</table>
|   | 0  
|   | 1 - 2 times  
|   | 3 - 5 times  
|   | 4 times or more  
|   | (DK)  
|   | (Refused) |

6. When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?

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</table>
|   | At an ATM  
|   | Over the counter in a branch of your bank or financial institution  
|   | Over the counter at a retail store, or  
|   | From some other person who is associated with your bank or financial institution  
|   | (Do not withdraw cash)  
|   | (DK)  
|   | (Refused) |

7. When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?

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</table>
|   | At an ATM  
|   | Over the counter in a branch of your bank or financial institution  
|   | Over the counter at a retail store, or  
|   | Using some other person who is associated with your bank or financial institution  
|   | (Do not deposit cash)  
|   | (DK)  
|   | (Refused) |

8. In the past 12 months, have you used any of the following to make payments on bills or to buy things using money from your account(s)? (Read A-B)

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| A | Checks  
| B | Electronic payments that you make or that are made automatically, including wire transfers or payments made online  

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</table>
|   | Yes  
|   | No  
|   | (DK)  
|   | (Refused) |

9. In the past 12 months, have you used your account(s) to (read A-D)?
   - A: Receive money or payments for work or from selling goods
   - B: Receive money or payments from the government
   - C: Receive money from family members living elsewhere
   - D: Send money to family members living elsewhere
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

10. Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution. (Read & rotate A-G)
   - A: They are too far away
   - B: They are too expensive
   - C: You don’t have the necessary documentation (ID, wage slip)
   - D: You don’t trust them
   - E: You don’t have enough money to use them
   - F: Because of religious reasons
   - G: Because someone else in the family already has an account
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

11. In the past 12 months, have you saved or set aside any money?
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

12. In the past 12 months, have you saved for (read A-B)?
   - A: Expenses in the future such as education, a wedding, or a big purchase
   - B: Emergencies or a time when you expect to have less income
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

13. In the past 12 months, have you saved or set aside money by (read A-B)?
   - A: Using an account at a bank, credit union (or another financial institution, where applicable – for example, cooperatives in Latin America), or microfinance institution
   - B: Using an informal savings club or a person outside the family (if necessary, provide local examples (chit fund, tontine, merry-go-round, ROSCA, burial society, etc.)
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

14. In the past 12 months, have you borrowed any money from (read A-E)?
   - A: A bank, credit union (or another financial institution, where applicable – for example, cooperatives in Latin America), or microfinance institution
   - B: A store by using installment credit or buying on credit
   - C: Family or friends
   - D: Employer
   - E: Another private lender (Translation note: Should include “informal money lenders”)
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

15. Do you currently have a loan you took out for any of the following reasons? (Read A-E)
   - A: To purchase your home or apartment
   - B: To purchase materials or services to build, extend, or renovate your home or apartment*
   - C: To pay school fees*
   - D: For emergency/health purposes*
   - E: For funerals or weddings*
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

15a1. In the past 12 months, have you used a mobile phone to (read A-C)?*
   - A: Pay bills
   - B: Send money
   - C: Receive money
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

16. Do you, personally, have health or medical insurance ([where applicable, read:] in addition to national health insurance)?*
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

17. Did you, personally, purchase this insurance?*
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

18. In the past 12 months, have you personally paid for crop, rainfall, or livestock insurance?**
   - 1: Yes
   - 2: No
   - 3: (DK)
   - 4: (Refused)

* Question omitted in high income economies.