

# FINDEX QUESTIONNAIRE

**1** An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at any of the following places: a bank, [insert all financial institutions], or another type of formal financial institution?

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

**2** (A/An [insert local terminology for ATM/debit card]) is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have (a/an [insert local terminology for ATM/debit card])?

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

**3** Is this [insert local terminology for ATM/debit card] connected to an account with your name on it?\*

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

**4** Have you, personally, used your [insert local terminology for ATM/debit card] to DIRECTLY make a purchase in the past 12 months?\*

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

**5** A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?

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

**6** Have you used your credit card in the past 12 months?\*

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

**7** Aside from (a/an [insert local terminology for ATM/debit card]) or a credit card, do you have any other plastic card that you can use to make payments or purchases AT A VARIETY OF PLACES?

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

**8** Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. (Read and rotate A-I) Is it ... ?\*

- A** Because financial institutions are too far away
- B** Because financial services are too expensive
- C** Because you don't have the necessary documentation (identity card, wage slip, etc.)
- D** Because you don't trust financial institutions
- E** Because of religious reasons
- F** Because you don't have enough money to use financial institutions
- G** Because someone else in the family already has an account
- H** Because you cannot get an account
- I** Because you have no need for financial services at a formal institution

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

**9** In the past 12 months, has money been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.\*

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

**10** In a typical MONTH, about how many times is money DEPOSITED into your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT deposited into your account(s)?\*

- 1 One or two times per month
- 2 Three or more times per month
- 3 Money is not deposited in a typical month
- 4 (DK)
- 5 (Refused)

**11** In the past 12 months, has money been TAKEN OUT of your personal account(s)? This includes cash withdrawals in person or using your [insert local terminology for ATM/debit card], electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.\*

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

**12** In a typical MONTH, about how many times is money TAKEN OUT of your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT taken out of your account(s)?\*

- 1 One or two times per month
- 2 Three or more times per month
- 3 Money is not taken out in a typical month
- 4 (DK)
- 5 (Refused)

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**13** When you need to GET CASH FROM your account(s), how do you USUALLY get it? Do... ?\*

- 1 You get it at an ATM
- 2 You get it over the counter in a branch of your financial institution
- 3 You get it from a bank agent who works at a store or comes to your home
- 4 You get it some other way
- 5 (Do not need to get cash)
- 6 (DK)
- 7 (Refused)

**14** In the PAST 12 MONTHS, have you ever made a transaction with money FROM YOUR ACCOUNT at a bank or another type of formal financial institution using a MOBILE PHONE? This can include using a MOBILE PHONE to make payments, buy things, or to send or receive money.\*

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

**15** In the past 12 months, have you personally used a mobile phone to pay bills or to send or receive money using a service such as [insert local example of mobile money from GSMA database, like M-PESA]?\*

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

**16** In the PAST 12 MONTHS, have you, personally, made payments on bills or bought things online using the Internet?

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

**17** In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about ... ? (Read A-C)

- A** To start, operate, or grow a business or farm
- B** For old age
- C** For education or school fees

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

**18** In the PAST 12 MONTHS, have you, personally, saved or set aside any money by... ? (Read A-B)

- A** Using an account at a bank or another type of formal financial institution
- B** Using an informal savings club (like [insert local example]), or a person outside the family

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

**19** In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any reason?\*

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

**20** Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a home, an apartment, or land?

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

**21** In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? (Read A-D)

**A** Have you borrowed from a bank, [insert all financial institutions], or another type of formal financial institution? This does NOT include credit cards.

**B** Have you borrowed from a store by using installment credit or buying on credit?

**C** Have you borrowed from family, relatives, or friends?

**D** Have you borrowed from another private lender (for example, a/an [insert country-specific examples of private lenders, i.e., loan shark, payday lender, or pawn shop])?

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

**22** In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for any of the following reasons? (Read A-C)

**A** Have you borrowed for education or school fees?

**B** Have you borrowed for health or medical purposes?

**C** Have you borrowed to start, operate, or grow a business or farm?

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

**23** Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?\*

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

**24** Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency]. How possible is it that you could come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? Is it very possible, somewhat possible, not very possible, or not at all possible?

- 1 Very possible
- 2 Somewhat possible
- 3 Not very possible
- 4 Not at all possible
- 5 (DK)
- 6 (Refused)

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**25** What would be the MAIN source of money that you would use to come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? \*

- 1 Savings
- 2 Family, relatives, or friends
- 3 Money from working or a loan from an employer
- 4 A credit card or borrowing from a formal financial institution
- 5 An informal private lender or pawn house
- 6 Some other source
- 7 (DK)
- 8 (Refused)

**26** Have you, personally, GIVEN or SENT any of your MONEY to a relative or friend living in a different area INSIDE (country where survey takes place) in the PAST 12 MONTHS? This can be money you brought yourself or sent in some other way.

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

**27** In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different area inside (country where survey takes place) in any of the following ways? (Read A-D)\*

- A** You handed cash to this person or sent cash through someone you know.
- B** You sent money through a bank or another type of formal financial institution (for example, at a branch, at an ATM, or through direct deposit into an account).
- C** You sent money through a mobile phone.
- D** You sent money through a money transfer service.

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

**28** Have you, personally, RECEIVED any MONEY from a relative or friend living in a different area INSIDE (country where survey takes place) in the PAST 12 MONTHS, including any money you received in person?

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

**29** In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different area inside (country where survey takes place) in any of the following ways? (Read A-D)\*

- A** You were handed cash by this person or by someone you know.
- B** You received money through a bank or another type of formal financial institution (for example, at a branch, at an ATM, or through direct deposit into an account).
- C** You received money through a mobile phone.
- D** You received money through a money transfer service.

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

**30** In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, or trash collection?

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

**31** In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? (Read A-C)\*

- A** You made a payment using cash.
- B** You made a payment directly from an account (for example, using (a/an [insert local terminology for ATM/debit card]), a bank transfer, or a check).
- C** You made a payment through a mobile phone.

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

**32** In the PAST 12 MONTHS, have you, personally, made regular payments for school fees?

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

**33** In the PAST 12 MONTHS, have you, personally, made payments for school fees in any of the following ways? (Read A-C)\*

- A** You made a payment using cash.
- B** You made a payment directly from an account (for example, using a debit card, a bank transfer, or a check).
- C** You made a payment through a mobile phone.

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

**34** Have you received any money from an employer or boss, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do not consider any money you received directly from clients or customers.

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

**35** In the PAST 12 MONTHS, have you been employed by the government, military, or public sector?\*

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

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**36** In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? (Read A-D)\*

**A** You received payments DIRECTLY in cash.

**B** You made a payment directly from an account (for example, using (a/an [insert local terminology for ATM/debit card]), a bank transfer, or a check).

**C** You received payments to a card.

**D** You received payments through a mobile phone.

1 Yes

2 No

3 (DK)

4 (Refused)

**37** After your payment from an employer is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?\*

1 All of the money right away

2 Over time as needed

3 (DK)

4 (Refused)

**38** Which of the following statements best describes the account that you use to receive payments from an employer?\*

1 You had THIS ACCOUNT before you began receiving payments from an employer.

2 You had AN account before, but THIS account was opened so you could receive payments from an employer.

3 This was your first account, and it was opened so you could receive payments from an employer.

4 (DK)

5 (Refused)

**39** Have you, personally, RECEIVED any financial support from the government in the PAST 12 MONTHS? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.

1 Yes

2 No

3 (DK)

4 (Refused)

**40** In the PAST 12 MONTHS, have you received money from the government in any of the following ways? (Read A-D)\*

**A** You received payments DIRECTLY in cash.

**B** You received payments DIRECTLY into an account at a bank or another type of formal financial institution.

**C** You received payments to a card.

**D** You received payments through a mobile phone.

1 Yes

2 No

3 (DK)

4 (Refused)

**41** After your payment from the government is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?\*

1 All of the money right away

2 Over time as needed

3 (DK)

4 (Refused)

**42** Which of the following statements best describes the account that you use to receive payments from the government?\*

1 You had THIS ACCOUNT before you began receiving payments from the government.

2 You had AN account before, but THIS account was opened so you could receive payments from the government.

3 This was your first account, and it was opened so you could receive payments from the government.

4 (DK)

5 (Refused)

**43** In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of your or your family's agricultural products, crops, produce, or livestock?

1 Yes

2 No

3 (DK)

4 (Refused)

**44** In the PAST 12 MONTHS, have you received money for the sale of your or your family's agricultural products, crops, produce, or livestock in any of the following ways? (Read A-C)\*

**A** You received payments DIRECTLY in cash.

**B** You received payments DIRECTLY into an account at a bank or another type of formal financial institution.

**C** You received payments through a mobile phone.

1 Yes

2 No

3 (DK)

4 (Refused)

\* Question may be skipped if previous answer reveals that it is not relevant. The questionnaire that includes the skip pattern is available on request.