Today, we would like to ask you about banking and financial services.

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 salaries or wages and remittances.
   - A. A bank, credit union or another financial institution (e.g. a cooperative)
   - B. A microfinance institution (MFI) (NOTE: An MFI is an institution that provides small loans)
   - C. The post office
   - D. A mobile phone company [INSERT LOCAL EXAMPLES]

   **If all responses to Q1 are NO, skip to Q10**

2. Do you use your account(s) for personal transactions, business purposes, or both?
   - 1=Personal transactions
   - 2=Business purposes
   - 3=Both

3. Are you aware of any microfinance institution?
   - 1=Yes
   - 2=No

4. A debit card [where applicable, read: sometimes called INSERT LOCAL EXAMPLES – a bank card, bank book or salary card] is a card that allows you to make payments, get money, or buy things and the money is taken out of your bank account right away. Do you have a debit card?
   - 1=Yes
   - 2=No

5. In a typical month, about how many times is money...
   - A. 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.
   - B. 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.
6. When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?
1=At an ATM
2=Over the counter in a branch of your bank or financial institution
3=Over the counter at a retail store, or
4=From some other person who is associated with your bank or financial institution
5=Do not withdraw cash

7. When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?
1=At an ATM
2=Over the counter in a branch of your bank or financial institution
3=Over the counter at a retail store, or
4=Using a person who works for your bank or financial institution
5=Do not deposit cash

8. In the past 12 months, have you used the following to make payments on bills or to buy things using money from your account(s)?
1=Yes
2=No
A. Checks
B. Electronic payments that you make or that are made automatically, including wire transfers or payments made online
C. Mobile phone payment systems

9. In the past 12 months, have you used your account(s) to...?
1=Yes
2=No
A. Receive money or payments from your 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

Skip to Q11

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 and rotate A-G)
1=Yes
2=No
A. They are too far away
B. They are too expensive
C. You don’t have the necessary documentation to apply for an account
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
H. Other (specify): ____________________
11. In the past 12 months, have you saved any money...?  
**READ D-G ONLY FOR RESPONDENTS WHO ANSWERED Q10**  
1=Yes  
2=No  
<p>| | |</p>
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<tbody>
<tr>
<td>A.</td>
<td>At a bank, credit union or another financial institution (e.g. a cooperative)</td>
</tr>
<tr>
<td>B.</td>
<td>At a post office</td>
</tr>
<tr>
<td>C.</td>
<td>At a microfinance institution</td>
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<tr>
<td>D.</td>
<td>At a mobile phone company</td>
</tr>
<tr>
<td>E.</td>
<td>With a family member/friend/colleague</td>
</tr>
<tr>
<td>F.</td>
<td>Using an informal savings club (provide local examples: for example, ROSCA, tontine, merry-go-round, burial society, etc.)</td>
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<tr>
<td>G.</td>
<td>At home</td>
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</table>

If all responses to Q11 are NO, skip to Q13

12. In the past 12 months, have you saved or set money aside for...?  
1=Yes  
2=No  
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<tr>
<td>A.</td>
<td>Expenses in the future such as education, a wedding, a big purchase, or farm inputs, old age</td>
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<tr>
<td>B.</td>
<td>Emergencies or a time when you expect to have less income</td>
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13. In the past 12 months, have you borrowed any money from...?  
1=Yes  
2=No  
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<tbody>
<tr>
<td>A.</td>
<td>A bank, credit union or another financial institution (e.g. a cooperative)</td>
</tr>
<tr>
<td>B.</td>
<td>A post office</td>
</tr>
<tr>
<td>C.</td>
<td>A microfinance institution</td>
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<tr>
<td>D.</td>
<td>A mobile phone company</td>
</tr>
<tr>
<td>E.</td>
<td>A family member/friend/colleague</td>
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<tr>
<td>F.</td>
<td>Another private person (informal money lender)</td>
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<tr>
<td>G.</td>
<td>An informal savings club (provide local examples: for example, ROSCA, tontine, merry-go-round, burial society, etc.)</td>
</tr>
<tr>
<td>H.</td>
<td>Your employer</td>
</tr>
<tr>
<td>I.</td>
<td>A store by using installment credit or buying on credit</td>
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</tbody>
</table>

If all responses to Q13 are NO, skip to Q15

14. In the past 12 months, have you borrowed money/taken a loan for the following reasons?  
[Read all options]  
1=Yes  
2=No  
<p>| | |</p>
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<tbody>
<tr>
<td>A.</td>
<td>To run a business</td>
</tr>
<tr>
<td>B.</td>
<td>To pay school fees</td>
</tr>
<tr>
<td>C.</td>
<td>For a wedding</td>
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<td>D.</td>
<td>For a funeral</td>
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<tr>
<td>E.</td>
<td>For food</td>
</tr>
<tr>
<td>F.</td>
<td>For emergency purposes</td>
</tr>
<tr>
<td>G.</td>
<td>For health purposes</td>
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<tr>
<td>H.</td>
<td>To pay off debt</td>
</tr>
<tr>
<td>I.</td>
<td>To purchase your home or a piece of land</td>
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<td>J.</td>
<td>To purchase materials or services to build, extend, or renovate your home</td>
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<td>K.</td>
<td>To purchase agricultural inputs or animal feed</td>
</tr>
<tr>
<td>L.</td>
<td>To purchase phone credit</td>
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<tr>
<td>M.</td>
<td>For other reasons (specify):__________________</td>
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</tbody>
</table>

15. If you had to borrow US$20 [USE LOCAL CURRENCY EQUIVALENT] because you have an emergency, do you think you could obtain such a loan?  
   1=Yes  
   2=No  
   99=Don’t Know  
   →Q17

16. Who do you think will most likely give you such a loan?  
   [Read all options]  
   1=A bank, credit union or another financial institution (e.g. a cooperative)  
   2=A post office  
   3=A Microfinance institution  
   4=A mobile phone company  
   5=A family member/friend/colleague  
   6=A private person (informal money lender)  
   7=An informal savings club (provide local examples: for example, ROSCA, tontine, merry-go-round, burial society, etc.)  
   8=Your employer  
   9=Other (specify):__________________

17. If you had to borrow US$100 [USE LOCAL CURRENCY EQUIVALENT] because you have an emergency, do you think you could obtain such a loan?  
   1=Yes  
   2=No  
   99=Don’t Know  
   →Q19

18. Who do you think will most likely give you such a loan?  
   [Read all options]  
   1=A bank, credit union or another financial institution (e.g. a cooperative)  
   2=A post office  
   3=A Microfinance institution  
   4=A mobile phone company  
   5=A family member/friend/colleague  
   6=A private person (informal money lender)  
   7=An informal savings club (provide local examples: for example, ROSCA, tontine, merry-go-round, burial society, etc.)  
   8=Your employer  
   9=Other (specify):__________________

19. In the past 12 months, have you personally received money remittances from relatives or friends...?  
   1=Yes  
   2=No  

A. Within this country  
B. Outside of this country