2014 Access to Finance Study

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Pakistan

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QUESTIONNAIRE after PILOT

Version April 22, 2015

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Color codes for changes:

Questions marked in red: Important questions for the access strand

Instructions marked in orange: important new nstructions for the interviewers

Comments on the right side: New comments pointing at changes in coding

Contact details and survey administration

Section AA. Respondent Information

Interviewer: Complete from assignment sheet			Coded by office
1	Province	1=Punjab 2=Sindh 3=KPK 4=Balochistan 5= Islamabad Capital Territory	
2	District		
3	Tehsil		
4	City/Village		
5	EA/SPN		
6	Urban/Rural	1=Urban 2=Rural	
7	GPS Coordinates	N ° E ° . **GPS Codes**	
8	Interview number		
9	Contact number:__________	Respondent name (see from Kish grid): ____________	

Section AB Interview Information: Interviewer: Complete section

1	Date	___ ___ / ___ ___ / 2015 (DD/MM/YY)
2	Day of the week	1=Monday 4=Thursday 6=Saturday 2=Tuesday 5=Friday 7= Sunday 3=Wednesday
3	Start Time (24 hours)	__ __: __ __ (HH:MM)
4	End Time (24 hours)	__ __: __ __ (HH:MM)
5	Duration	__ __ __ minutes
6	Interviewer code	________________________
7	Interviewer Name	________________________
8	Interviewer Gender	1=Male 2=Female
9	Age of respondent	…………………………………………

1. Introduction and respondent selection

Introduction of the survey:

Assalam-o-Alaikum, السلام علیکم, my name is........ and I do interviewing on behalf of the Gallup Pakistan.

The State Bank of Pakistan is a public institution in charge of supervising the banking sector. As such, it ensures that the banks operating in Pakistan are solid and well managed. State Bank of Pakistan is also in charge of making sure that the services offered by the banks to the population are good quality and useful services. This is why State Bank of Pakistan asked Gallup Pakistan to ask Pakistanis about their use and their satisfaction with all kind of financial services.

The results of this survey will be communicated to the State Bank of Pakistan and to the banks operating in Pakistan to help them to increase the quality of their services. This is why your opinion is important. We are also going to ask you some questions on how you deal with finance and money. This will help to better understand your needs.

Your name will not be communicated to the Gallup Pakistan or to any bank. Any information you give us is strictly confidential (*insist*) and we will not share your individual answers with anyone outside of our organization.

This interview should not last longer than one hour, probably even less.

I would now like to speak with someone who can tell me some basic information about everyone in this household. This might be the head of the household, or someone who knows most about everyone who lives here. Could I please speak with that person now?

This questionnaire may take about 45 minutes to complete, and I hope a member of your household will agree to share your views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the members of your household?

Yes	CONTINUE
No	CLOSE & THANK – Record as Refused in Contact Sheet

DEFINITION OF A HOUSEHOLD: INTERVIEWER, IF ANY TWO OF THE THREE CHARACTERISITCS ARE TRUE, CONSIDERED THIS A HOUSEHOLD. HOUSEHOLD IS A GROUP OF PEOPLE ALL OF WHOM
A) SHARE THE SAME FOOD POT
B) SHARE THE SAME ROOF
C) HAVE A COMMON DECISION-MAKER.

First, I need to decide who to interview from this household. Can you give me the names and ages of all members aged 18 and above who are living here at the moment? Please tell me one by one and start from the oldest.
Thanks!

USING THE KISH GRID

(Note: list only male members on Male SPN and Female members on Female SPN)

1. List all the adults aged over 18 years living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last digit of the interview number and find the same number in the top line of the Kish Grid below
3. Look down that column and read off the number opposite the total number of adults in the household. That number is the key to the member of the household who should be interviewed
4. Refer back to the list of male / female family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

Last digit on questionnaire number

Names of members in the household	Gender	Age	1	2	3	4	5	6	7	8	9	0
1			1	1	1	1	1	1	1	1	1	1
2			2	1	2	1	2	1	2	1	2	1
3			1	2	3	1	2	3	1	2	3	1
4			1	2	3	4	1	2	3	4	1	2
5			4	5	1	2	3	4	5	1	2	3
6			4	5	6	1	2	3	4	5	6	1
7			3	4	5	6	7	1	2	3	4	5
8			3	4	5	6	7	8	1	2	3	4
9			2	3	4	5	6	7	8	9	1	2
0			1	2	3	4	5	6	7	8	9	10

INTERVIEWER: [AFTER THE RESPONDENT HAS BEEN SELECTED, ASK IF THEY ARE IN THE HOUSEHOLD, IF THE PERSON SELECTED IS WITHIN THE HOUSEHOLD, ASK TO SPEAK TO THEM] OTHERWISE REFER TO THE RE-CALL OR REPLACEMENT PROCEDURE.

USING THE KISH GRID FOR SECOND HOUSEHOLD

(Note: list only male members on Male SPN and Female members on Female SPN)

1. List all the adults aged over 18 years living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last digit of the interview number and find the same number in the top line of the Kish Grid below
3. Look down that column and read off the number opposite the total number of adults in the household. That number is the key to the member of the household who should be interviewed
4. Refer back to the list of male / female family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

Last digit on questionnaire number

Names of members in the household	Gender	Age	1	2	3	4	5	6	7	8	9	0
1			1	1	1	1	1	1	1	1	1	1
2			2	1	2	1	2	1	2	1	2	1
3			1	2	3	1	2	3	1	2	3	1
4			1	2	3	4	1	2	3	4	1	2
5			4	5	1	2	3	4	5	1	2	3
6			4	5	6	1	2	3	4	5	6	1
7			3	4	5	6	7	1	2	3	4	5
8			3	4	5	6	7	8	1	2	3	4
9			2	3	4	5	6	7	8	9	1	2
0			1	2	3	4	5	6	7	8	9	10

2. Financial Literacy

Introduction:
To start with, we are going to ask you some questions about how you get information about financial matters and how you take decisions on these matters.

201 **What are your sources of information on financial matters? In other words: How do you get information on how to save money, get loans, make payments, transfer money to other persons etc.?**

Do not read, multiple answers possible.

Media	
Television	1
Newspaper	2
Radio	3
Magazines	4
Private cable channels	5
Internet	6
Family	
Father	7
Mother	8
Elder brother	9
Elder sister	10
Other family member	11
Others	
From work place	12
Shopkeepers	13
Jirga	14
Mosque/Church/Temple	15
Written pamphlet or advertisement	16
Others (please note): ________________	
None of the above	96

202 **There are many words used in Pakistan that apply to financial services. I am going to read out some words, please tell me whether:**

- **you have heard of the word and understand its meaning;**
- **you have heard the word but do not understand what it means; or**
- **you have never heard of the word.**

Read out. Single answer per row

	Heard and understand meaning	Heard and do not understand meaning	Never heard
a. Bank	1	2	3
b. Interest	1	2	3
c. Fixed Term Deposit	1	2	3
d. Islamic banking	1	2	3
e. Loan	1	2	3
f. Savings	1	2	3
g. Debit Card	1	2	3
h. Takaful	1	2	3
i. ATM	1	2	3
j. Bank service charges / Fees	1	2	3
k. Insurance	1	2	3
l. Mudaraba	1	2	3
m. Credit Card	1	2	3
n. Cheque books/cheque	1	2	3

o. Exchange Rate	1	2	3
p. Mortgage	1	2	3
q. Musharakah	1	2	3
r. Mobile Money	1	2	3

203 **I am going now to read 6 sentences on financial services. Please, tell me if you believe that they are true, false or if you don't know.**

Read out each statement, single answer per row.

		Respondent says		
		it is true	it is false	I don't know/ I am not sure
a.	Only persons earning a regular salary can have a bank account	1	2	9
b.	If I put my savings at a bank, the bank can use this money and will share the profit with me	1	2	9
c.	Banks can grant loans only to persons engaged in business	1	2	9
d.	It is possible to use a mobile phone to send money to another person	1	2	9
e.	Mudaraba is a form of loan offered by banks which are respecting the principles of Islam	1	2	9
f.	If you pay for a health insurance every year, you get reimbursed by the insurance company when you did not get sick during the year	1	2	9

204 **Which of the following documents, if any, do you have?**

Read out, multiple answers possible.

National Identity Card (CNIC, NICOP, expired or not)	1
Driving License (not expired)	2
Passport (Expired or not)	3
Utility bills (Electricity/Gas/Water/Phone) in your own name	4
Utility bills (Electricity/Gas/Water/Phone) not in the name of another member of the household	5
Lease deed / sub-lease deed	6
Land Ownership Documents incl. Sales Agreement (registered sale deed / registered and mutated sale deed)	7
House Ownership Documents (incl. sales agreement)	8
Tax Return	9
Insurance policy	10
Employment agreement or pay slips	11
Vehicle registration document (such as car, motorbike, etc.)	12
NADRA Marriage certificate	13
None of the above (Do not Read)	96
Other (please specify):______________________________	

205 **When you have to make important financial decisions, do you:**

Read out, only one answer possible.

Make the decisions alone	1
Make the decision in consultation with spouse	2
Make the decision in consultation with other family or household members	3
Make the decision in consultation with the head of the household	4
Make the decision in consultation with someone else	5
I do not make these decisions	6

206 Can you tell me what kind of operations one can do with a bank account?

Do not prompt multiple answers possible.

Send money	1
Receive money	2
Pay bills	3
Store / save money	4
Pay at stores (e.g. with card)	5
Get cash at ATM	6
I don't know	98

207 Can you tell me what kind of operations one can do with a mobile wallet?

Do not prompt multiple answers possible.

Send money	1
Receive money	2
Pay bills	3
Store / save money	4
Pay at stores	5
Buy airtime	6
Get cash at stores/points of service	7
Put money on my bank account	8
I don't know	98

Go to 301

3. Accounts

Introduction: I am now going to ask you questions about any bank accounts you may have. What I mean with the word "account" is money deposited at a bank, the Post Office, the National Savings Centre or in a mobile wallet, whereby this money belongs to you and you can get it back when you want or after a period of time agreed with the bank.

3.1. Account owners

301 Do you have any of the following accounts in your own names?

Read all account
Multiple answers possible

Current account/checking account	1	Go to 302
Savings account / PLS Savings Account	2	
Basic Banking Account	3	
Foreign Currency account	4	
National Savings Centre Account	5	
Post Office Savings Account	6	
Islamic Current Account	7	
Islamic Foreign Currency Account	8	
Islamic Saving Account / PLS Savings Account	9	
Islamic Term Deposit Account	10	
Fixed term deposit account	11	
Account used to get assistance money from the Government (BISP core, CDCP/Watan card, BUM UNICEF…).	12	
Other account (please, specify): …………………………………………………		
Don't know (DO NOT READ!)	98	Go to 321
No, I do not have an account in my own names	99	

302 How many accounts do you have in your names?

Only one answer possible

Only one	1	Go to 304
More than 1	2	Go to 303
Number of accounts:	…………………	

303 Which one is the account you are using most of the time to receive money or to make payments?

Only one answer possible

Account code (see question 301)	

304 At which institutions are your accounts?

Ask the name of the institution; look at the code on the card A and enter the codes in the schedule;
Should the respondent have a only a mobile wallet, enter it in the "other institutions" line and write the name of the provider in the right column;
In case of more than one account, enter the code for the main account, then for the second account, the third account.

	Institution code (see card A)	Name of institution if not found on card A
a. Institution code - **main account**		
b. Institution code – second account		
c. Institution code – third account		

305 Do you have a debit or a credit card?

Single answer possible
Do not duplicate: if respondent has a debit card to receive payment from the Government, do not include this card under the other debit cards

306 If yes, how many Credit cards/Debit cards do you have?

Single answer possible
Do not duplicate: if respondent has a debit card to receive payment from the Government, do not include this card under the other debit cards

	305		**306 – how many cards**
	Yes	No	
a. Credit Card	1	2	__________
b. Debit/ATM Card	1	2	__________
c. A special debit/ATM card used to receive payments from the Government	1	2	__________

307 You told me that your <u>main account</u> is with [*name the institution*]**. Why did you choose this institution to open this account?**

*This question refers to the **main account** of the respondent only;*
Quote only if respondent cannot tell at least one answer
Multiple answers possible

Convenient location of point(s) of service	1
Good reputation of this institution/service	2
It was easy to open this account	3
Recommended by family or friend	4
Account fees are low	5
This account offers good rewards	6
Easy to use (to withdraw money from the account or to put money on the account,	7

transfer money or to make payments)	
Friendly service	8
Imposed by employer or business partner or other party (e.g. Government in case of G2P)	9
Other reasons (please specify): ______________________________________	

308 **Can you tell me for which reasons you opened this account?**

*This question refers to the **main account** of the respondent only;*
Quote only if respondent cannot tell at least one answer
Multiple answers possible

To access a personal loan	1
To access a loan for my business	2
To save money	3
To deposit money from employer/receive salary	4
To deposit money from my business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay for bills, other payment obligations/ To facilitate payment of utility bills	8
To send money safely and cheaply (other than bills and insurance)	9
To receive money from people other than employer	10
To access better services (other than credit cards-related services)	11
To earn profit /earn an income	12
To get a card (debit or credit card)/To access an ATM	13
To align with business partners / social group	14
For a child	15
For a relative	16
Other purposes (please, specify): _______________________________	

309 **When did you open this account**

*This question refers to the **main account** of the respondent only;*
Only one answer possible

6 months ago or less	1
7 to 12 months ago	2
More than 12 months ago	3
Does not remember	4

310 **When did you last use your main account? What I mean by "using your account" is doing something that will change the amount of money on this account, like writing a cheque, depositing money, withdrawing money at an ATM or a bank agent, making a transfer, making a payment, etc. (I do not mean checking your balance).**

*This question refers to the **main account** of the respondent only;*
Explain that to use a main account can mean for instance writing a cheque, depositing money, withdrawing money at an ATM or a bank agent, making a transfer, making a payment, etc. (not checking balance);
Do not quote;
Only one answer possible.

Today	1	*Go to 312*
During the past 3 days	2	
During the past 5 days	3	
During the past 1 week	4	
During the past 2 weeks	5	
During the past month/30 days	6	
During the past 2 months/60 days	7	
During the past 3 months/90 days	8	
More than 3 months ago	9	*Go to 311*
Does not remember	96	*Go to 312*

311 Why haven't you been using your main account for so long?

*This question refers to the **main account** of the respondent only;*
First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Too expensive	
I found the bank account too expensive / the fees charged by the bank are too high	1
Too far away	
I found that going to a branch is too time consuming / too costly	2
No financial advantages	
The bank doesn't reward my money well enough / I found other methods of saving/investing money that are bringing better rewards	3
The bank is not willing to give me a loan	4
Problem of trust	
I lost trust in the bank	5
I found that some bank staff / agents are dishonest	6
What banks / mobile wallet operators are doing goes against my beliefs	
I found that banks/mobile money are not acting according to my religious beliefs / that having a bank account / a mobile wallet goes against my religious beliefs	7
I decided to use / I opened an Islamic account at another bank / at an Islamic bank	8
Service does not meet respondent's needs	
I found that I cannot do what I wanted to do with this account	9
I do not make the operations anymore for which I opened an account	10
I do not get any payments / salary on this account any longer	11
I am not satisfied with the services of this bank	12
Bank operations are too complicated / too bureaucratic / too cumbersome	13
I found that the operations are not reliable enough (often do not work properly)	14
I found that the operations are not safe enough	15
I think that this services does not provide enough privacy/not discreet enough	16
It is difficult to communicate with the persons working at the bank	17
I found the bank staff / not ready to assist me	18
Other reasons (please specify):____	

Go to question 332

312 Have you performed the last operation on your account yourself, or with the help of someone?

*This question refers to the **main account** of the respondent only;*
Do not quote, single answer;
Remind the respondent that we are talking about the last operation performed.

I performed it myself (without help)	1	*Go to 314*
I used help in performing	2	*Go to 313*

313 Who provided assistance to you in this case?

Do not quote, single answer

Bank official/staff	1
Someone I took along to bank/ATM	2
Others (please specify): ________________	

314 Which are the most frequent operations you do with your main account? We are talking about all sorts of operations on the account: withdrawing cash (at branch, agent or ATM), depositing cash or cheque, making payments, making transfers,…

This question refers to the ***main account*** *of the respondent only;*
Explain to respondent that we are talking about all sorts of operations on the account: withdrawing cash (at branch, agent or ATM), depositing cash or cheque, making payments, making transfers…)
Do not quote
One or maximum two answers possible

Depositing cash or cheque	1
Withdrawing cash	2
Making payments of loans, bills	3
Transferring money	4
Other (please, specify):____________	
Does not know / can't tell	99

315 How do you generally (i.e. in most cases) deposit cash on your account?

Prompt, only one answer possible

316 How do you generally (i.e. in most cases) withdraw cash from account?

Prompt, only one answer possible

	315 Deposits	**316** Withdrawals
At the counter in cash	1	
At the counter with a cheque	2	2
At the ATM with a card		3
I do not withdraw money / deposit money in cash from/on this account	4	4
Other means (please specify):____________________		

317 From your point of view, which are the advantages of using the methods you mention for depositing money ?

Do not quote, record only the first answers given by the respondent, up to three answers

318 From your point of view, which are the advantages of using the methods you mention for withdrawing money?

Do not quote, record only the first answers given by the respondent, up to three answers

ADVANTAGES	**317 Depositing**	**318 Withdrawing**
Simple to use	1	1
Convenient opening hours	2	2
Short way to go	3	3
Quick/no queuing	4	4
Someone else can do the operation on my behalf	5	5
Service is reliable/ It is safe and secured	6	6
I get a voucher / a proof that he operation was done	7	7
It is a discreet way of depositing/withdrawing money	8	8
It is an opportunity to meet people (other than the bank/MW's employees)/to meet bank employees and to discuss my affairs	9	9
It is convenient for small amounts	10	10
It allows to withdraw/deposit larger amounts of money	11	11
This service is free of cost/ This service doesn't cost much	12	12
Do not know other ways of withdrawing/depositing money	13	13
Other advantage (please specify):__________________________		

319	**From your point of view, which are the disadvantages or the difficulties of using the methods you mention for depositing money?**
	Do not quote, record only the first answers given by the respondent, up to three answers
320	**From your point of view, which are the disadvantages or the difficulties of using the methods you mention for withdrawing money?**
	Do not quote, record only the first answers given by the respondent, up to three answers

DISADVANTAGES	**319 Depositing**	**320 Withdrawing**
Difficult to use	1	1
Inconvenient opening hours	2	2
Long way to go	3	3
Slow/long queuing	4	4
No one can do the operation on my behalf	5	5
Service is unreliable/ It is not very safe and secured	6	6
I do not get a voucher / a proof that he operation was done	7	7
It is not a discreet way of depositing/withdrawing money	8	8
I cannot meet people (other than the bank's employees)	9	9
It is not convenient (paperwork, bringing documents)	10	10
The service does not always work (ATM, equipment at agents)	11	11
It does not allows to withdraw/deposit larger amounts of money	12	12
This service is expensive (fees)	13	13
The staff is unfriendly	14	14
Not convenient for small amounts	15	15
Not convenient for large amounts	16	16
Other disadvantage (please specify):_______________________		

Go to question 332

3.2. Non-Bank account owners

Instructions:
- This section is for people who don't have an account at a financial institution (code 98 or 99 to question 301).
- Otherwise skip to Q 332.

321	**You told me that you do not own an account. Can you tell me if you tried to open an account during the past 12 months?**
	Only one answer possible

Yes	1	*Go to 322*
No	2	*Go to 324*

322	**For what reasons have you been considering opening an account?**
	Do not prompt, multiple answers possible

To access a personal loan	1
To save money	2
To deposit money from employer	3
To deposit money from own business	4
To access a loan for your business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay your obligations/standing instructions on time	8
To withdraw money when you need to	9
To facilitate payment of utility bills	10
To transfer money safely and cheaply	11

To earn profit /earn an income	12
Other (please, specify):________________________	
Does not know; cannot clearly explain	98

323 Which were the reasons why you couldn't open an account so far?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

I renounced because:	
I found that having a bank account / a mobile wallet is ***too expensive for me***	1
I found that the service is ***too far away*** from your home or your place of work	2
I found that having a bank account / a mobile wallet brings ***no financial advantages*** for me	3
I found that I do not know enough about banks, bank account / mobile wallets (it is an ***information problem***)	4
I found that I do not understand enough about banks, bank account / mobile wallets (it is a ***problem of technical understanding***; the respondent thinks that bank operations / mobile wallets are too complicated for her/him))	5
I found that I cannot ***trust*** banks / mobile wallet operators	6
I found that I do ***not feel at ease*** with banks / mobile wallet operators	7
I realized that it would be not good that I have my own account / it is not usual for a person like me to have a bank account / a mobile wallet (the respondent means that it is ***not accepted by society***)	8
I found that what banks / mobile wallet operators are doing goes ***against my beliefs***	9
I found that I have ***no need*** for a bank account / a mobile wallet / a banks account / a mobile wallet is ***not practical for me / does not meet my needs***	10
The bank / the mobile money operator didn't want to open an account for me / to register me as a mobile wallet user, because:	
The bank / the mobile money operator ***didn't tell me*** why he refused to open a bank account / to register me as a mobile wallet operator	11
The bank / the mobile money operator ***wasn't interested*** to open a bank account / to register me as a mobile wallet operator / The bank / mobile wallet operator ***discouraged me*** to open account / to register a mobile wallet	12
I couldn't afford to bring the money needed to open an account (***minimum opening deposit***)	13
My ***income is too small***	14
My ***income is too irregular***	15
I have ***no salary income /*** I am ***not an employee***	16
I don't have a ***reference*** for the bank / I know nobody at the bank	17
I don't have the necessary ***documents*** to open a bank account / to register a mobile wallet	18
I have to pay back ***loans at other banks***	19
Other reasons (please, specify):______________________________	
I don't want to tell	98

324 **There are many reasons why people don't have a BANK ACCOUNT. I am going to read to you a list of reasons that some people have mentioned and I would like you to tell me which reason(s) are true for you.**

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Having a bank account is too expensive for me	
Fee charged by the back to open an account is too high	1
Recurrent fixed fees charged by the bank are too high	2
Fees charged by the bank for operations are too high	3
I use someone else's account because it is cheaper	4
You think that the service is too far away from your home or your place of work	
Services are too distant from my home / it costs too much to reach the points of services	5
There is no bank near my place	6
Having a bank account brings no financial advantages for me	
Financial institutions do not reward the money you entrust them with well enough / my present methods of saving/investing money brings better rewards	7
The bank will not give me a loan so why should I open a bank account?	8
I do not know enough about banks, bank account (it is an information problem)	
I do not know enough about banks	9
I do not know enough about bank accounts	10
I do not know what I can do with a bank account	11
I do not know where to go to open an account	12
I do not understand enough about banks, bank account (it is a problem of technical understanding; the respondent thinks that bank operations are too complicated for her/him))	
The process of opening an account is too complicated for me	13
I don't know how to open an account	14
I do not know how to handle a banks account	15
I do not understand enough about what one can do with a bank accounts	16
I am not educated enough to use a bank account	17
I do not trust banks	
I do not trust financial institutions very much	18
I do not know what the bank is going to do with my money	19
I fear that I will not get my money back	20
There is too much corruption (e.g. bribes)	21
I do not feel at ease with banks	
I don't have the self-confidence to walk into a bank / I fear to push the door of a bank	22
I fear banks and financial service institutions	23
I do not think that it is good that I have my own account / it is not usual for a person like me to have a bank account (the respondent means that it is not accepted by society)	
It is not good / not usual (not socially acceptable) that I have my own account	24
It is not good / not usual (not socially acceptable) for me to walk into a bank / I do not want to walk myself into a bank	25
What banks are doing goes against my beliefs	
Payment and receiving of interest stops me from opening an account	26
Banks are not acting according to my religious beliefs / having a banks account goes against my religious beliefs	27
I don't think that I qualify to have a bank account /I think that a bank would not accept me as a client	
Financial institutions are not made for people like me / financial institutions are for rich people	28

I cannot afford to bring the money needed to open an account (minimum opening deposit)	29
I cannot afford to leave the minimum balance to be left on the account	30
I do not have enough money to put on an account	31
I don't have a reference for the bank / I know nobody at the bank	32
The bank / mobile wallet operator discouraged me to open account	33
I don't have the necessary documents to open a bank account	34
I have no need for a bank account A banks account is not practical for me / does not meet my needs	
An account would bring me no advantages / would not help me	35
It is difficult/cumbersome to withdraw the money you put on an account	36
I prefer dealing in cash because it is easier	37
I prefer keeping/putting my money elsewhere because it is easier	38
I feel unsafe when leaving the bank with money or bringing money to the bank	39
I think that going to a bank does not provide enough privacy/not discreet enough	40
The hours of operations are inconvenient for me	41
Long queuing at bank's branches / long processing time for operations	42
Staff of banks speaks in complicated terms / it is difficult for me to communicate with them	43
Staff don't give importance to me / is unfriendly	44
Other reasons (please, specify) : ____________________	

325 Do you think it would be useful for you to have your own bank account?

Only one answer possible

Yes,	1	*Go to 326*
No	2	*Go to 327*

326 For what reasons would you like to have your own bank account?

Do not prompt, multiple answers possible

To access a personal loan	1
To access a loan for my business	2
To save money	3
To deposit money from employer/receive salary	4
To deposit money from my business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay for bills, other payment obligations/ To facilitate payment of utility bills	8
To send money safely and cheaply (other than bills and insurance)	9
To receive money from people other than employer	10
To access better services (other than credit cards-related services)	11
To earn profit /earn an income	12
To get a card (debit or credit card)	13
To align with business partners / social group	14
For a child	15
For a relative	16
Other purposes (please, specify):______________________	

327 Have you ever had a bank account in the past which you closed?

Prompt, only one answer

Yes	1	*Go to 328*
No	2	*Go to 329*

328 For which reasons did you close your account?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible

I decided to close the account, because:	
Too expensive	
I found the bank account too expensive / the fees charged by the bank are too high	1
Too far away	
I found that going to a branch is too time consuming / too costly	2
No financial advantages	
The bank doesn't reward my money well enough / I found other methods of saving/investing money that are bringing better rewards	3
The bank is not willing to give me a loan	4
Problem of trust	
I lost trust in the bank :	5
I found that some bank staff are dishonest	6
What banks are doing goes against my beliefs	
I found that banks are not acting according to my religious beliefs / that having a bank account goes against my religious beliefs	7
I decided to use / I opened an Islamic account at an Islamic bank	8
Service does not meet respondent's needs	
I found that I cannot do what I wanted to do with this account	9
I do not make the operations anymore for which I opened an account	10
I do not get any payments / salary on this account any longer	11
My income became too small so having an account was not useful any longer	12
I did not have enough money to put on an account	13
I found that dealing in cash is better	14
I found that keeping/putting my money elsewhere is better	15
I am not satisfied with the services of this bank	16
Inconvenient hours of operations	17
Long queuing / long processing time for operations	18
I found that it is difficult/cumbersome to withdraw the money you put on an account	19
Bank operations are too complicated / too bureaucratic / too cumbersome	20
I found that the operations are not reliable enough (often do not work properly)	21
I found that the operations are not safe enough	22
I think that this services does not provide enough privacy/not discreet enough	23
It is difficult to communicate with the persons working at the bank	24
Staff at bank branch didn't understand my needs	25
I found the bank staff not helpful / not ready to assist me	26
Account was closed by the bank, because:	
My account was not used enough	27
I could not any longer afford to leave the minimum balance to be left on the account	28
My income is too small	29
My income is too irregular	30
I have no more salary income / I am no more an employee	31
The bank didn't tell me the reasons	32
Other reasons (please specify):___________________	

329 Do you use someone else's account?

Single answer only

Yes	1	*Go to 330*
No	2	*Go to 332*

330 Whose account is it?

Prompt, multiple answers possible.

Spouse's	1
Someone else's in the household	2
Someone else's in the family / another relative	3
Another person's who is not a relative	4
Does not want to answer (DO NOT QUOTE)	99

331 Which are the most frequent operations you do with this person's account? I am talking about all sorts of operations on the account: withdrawing cash (at branch, agent or ATM), depositing cash or cheque, making payments, making transfers…

Explain to respondent that we are talking about all sorts of operations on the account: withdrawing cash (at branch, agent or ATM), depositing cash or cheque, making payments, making transfers…
Do not quote
One or maximum three answers possible

Depositing cash or cheque	1
Withdrawing cash	2
Making payments of loans, bills	3
Transferring money	4
Other (please, specify):_____________	
Does not know / can't tell	99

3.3. Mobile Money Account/Wallet Owners

332 Which Mobile Money Account/Mobile Wallet is registered in your own name? I am asking about mobile wallet like Telenor EasyPaisa, UBL Omni, U-fone U payment, MCB mobile, etc.).

Prompt; multiple answers possible.

	a Mobile wallet 1	b Mobile wallet 2	c Mobile wallet 3	
Telenor (EasyPaisa Money)	1	1	1	Go to 333
UBL (Omni)	2	2	2	
Ufone (U Payment)	3	3	3	
MCB Mobile	4	4	4	
ZongTimepay	5	5	5	
HBL Express	6	6	6	
Warid Mobile Paisa	7	7	7	
Mobilink (Mobicash)	8	8	8	
I am not a registered mobile wallet owner	99			Go to 350

333 How many mobile wallets have you registered?

Only one answer possible.

One	1
Two	2
Three	3
More than three	4

334 When did you register for your first mobile wallet?

Quote, only one answer possible

6 months ago or less	1
7 to 12 months ago	2
More than 12 months ago	3
Does not remember	4

335 Where did you get information that guided your decision to register for a first mobile wallet?

Do not quote, multiple answers possible

I got the information from friends/Family	1
I opened my own account after using someone else's mobile wallet	2
I got the information from my employer	3
I got the information from a business partner	4
I got the information from a shopkeeper/point of service	5
I was approached by a salesperson of the service provider	6
I saw an ad of the service provider	7
I got the information from newspapers	8
I got the information from the TV	9
I got the information from the radio	10
I read a pamphlet	11
It was recommended by my bank	12
Other information sources (please specify): ______________	

336 For which reasons did you registered for a mobile wallet (the first time)?

*In case the respondent has two or more than two mobile wallets, ask this question for the **first** mobile wallet the respondent registered for;*
Quote only if respondent cannot tell at least one answer;
Multiple answers possible.

To get small loans	1
To save / store money	2
To access an insurance	3
To pay for insurance	4
To deposit money from employer/receive salary	5
To deposit money from own business	6
To keep money in a safe place, i.e. to guard against theft	7
To pay for bills, other payment obligations/ To facilitate payment of utility bills	8
To transfer money safely and cheaply	9
To earn profit /earn an income	10
To get a debit card that is offered with the mobile wallet	11
To align with business partners / social group	12
Needed to receive payments from employer	13
Needed to receive money from government or state agencies	14
Needed to receive money from business partners	15
Needed to receive money from family/friends	16
Needed to send money to business partners	17
Needed to send money to family/friends	18
Other purposes (please, specify):______________________________	
Don't know	98

337	**Can you tell me why you chose this particular mobile wallet service provider? (I am talking about the first mobile wallet you registered)**
	This question refers to the first mobile wallet *Do not quote, multiple answers possible*

Convenient location of point(s) of service	1
Good reputation of this service	2
It is easy to register	3
Friendly service	4
Recommended by family or friend	5
Recommended by my bank	6
Imposed/recommended by others who are sending me money (government, institutions, persons)	7
Fees are low	8
Easy to use (to withdraw money from the mobile wallet or to put money on it, to transfer money or to make payments)	9
The persons who are sending me money use the same service	10
The persons to whom I send money use the same service	11
Other reasons (please specify):_______________________________	

338	**When did you last use your mobile wallet?**
	Do not quote, only one answer possible

Today	1	*Go to 340*
During the past 3 days	2	
During the past 5 days	3	
During the past 1 week	4	
During the past 2 weeks	5	
During the past month/30 days	6	
During the past 2 months/60 days	7	
During the past 3 months/90 days	8	
More than 3 months ago	9	*Go to 339*
Does not remember	96	*Go to 340*

339	**Why haven't you been using your mobile wallet for so long?**
	First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons"; *Multiple answers possible.*

After coding the response to this question, go to question 350.

Too expensive	
I found the mobile wallet too expensive / the fees charged by the operator are too high	1
Too far away	
I found that going to an agent is too time consuming / too costly	2
No financial advantages	
There is no sufficient reward for the money left on the mobile wallet	3
Problem of trust	
I lost trust in the system	4
I found that some agents are dishonest	5
What mobile wallet operators are doing goes against my beliefs	
I found that mobile money operators are not acting according to my religious beliefs / that having a mobile wallet goes against my religious beliefs	6
I decided to use / I opened a mobile wallet / an Islamic bank account at another bank / at an Islamic bank	7
Service does not meet respondent's needs	
I found that I cannot do what I wanted to do with this mobile wallet	8

I do not make the operations anymore for which I registered this mobile wallet	9
I do not get any payments / salary on this mobile wallet any longer	10
I am not satisfied with the services of this mobile money provider	11
Operations are too complicated / too bureaucratic / too cumbersome	12
I found that the operations are not reliable enough (often do not work properly)	13
I found that the operations are not safe enough	14
I think that this services does not provide enough privacy/not discreet enough	15
It is difficult to communicate with the agents	16
I found the agent not helpful / not ready to assist me	17
Other reasons (please specify): ____________________	

340 What was the operation you last performed with your mobile wallet?

Do not prompt, multiple answers possible.

Send money	1
Receive money	2
Pay bills	3
Store / save money	4
Pay at stores	5
Buy airtime	6
Put money in my bank account	7
Other (please specify): ___________________	

341 Have you performed the last operation on your mobile wallet yourself, or with the help of someone?

Do not quote, single answer;
Remind the respondent that we are talking about the last operation performed.

I did it all by myself	1
I did it with the help of someone (other than the agent)	2
I did it with the help of the agent	3
I do not remember	98

342 Which operations you do with your mobile wallet?

Explain to respondent that we are talking about all sorts of operations: withdrawing cash (at branch or agent), depositing cash, making payments, making transfers, buying airtime,…)
Quote all possible operations

343 Which are the most frequent operations you do with your mobile wallet?

Three answers possible

	342 - operations	**343** – most frequent operations
Send money to persons	1	1
Receive money from persons or institutions	2	2
Pay bills	3	3
Store / save money	4	4
Pay at stores	5	5
Buy airtime	6	6
Get cash at stores/points of service	7	7
Put money in my bank account	8	8

If respondent does not frequently send money to person with his mobile wallet (code 1 NOT mentioned in question 343), go to question 344
Otherwise, go to instruction before question 345

344 You told me that you are not often using your mobile wallet to transfer money to other persons. Can you tell me why?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

345 You told me that you are not often using your mobile wallet to pay bills. Can you tell me why?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Too expensive	**Q344**	**Q345**
The fees charged by the mobile wallet operator for sending money is too high	1	1
I think that the price advantage of using a mobile wallet to send money is not important enough compared to OTC operations / to bank operations	2	2
Too far away		
Going to an agent to make the operation is too far away from my place	3	3
Information problem		
I didn't know that this is possible	4	4
Technical understanding problem / financial literacy		
I think that this service is too complicated for me to handle / I do not understand the instructions on the mobile phone	5	5
The methods of sending/receiving money I use now are easy and I am satisfied with them	6	6
Problem of trust		
I think that this service is not reliable enough / I fear that the money will not arrive	7	7
I think that this service is not safe enough / I fear that the money can be stolen	8	8
I don't trust this service/provider	9	9
Service does not meet respondent's needs		
I am used to the methods of sending money I use now and I am satisfied with them	10	10
I think that this services does not provide enough privacy/not discreet enough	11	11
I think that the money takes too much time to arrive when you use a mobile wallet	12	12
It is not possible to send small amounts of money	13	13
It is not possible to send large amounts of money	14	14
It is difficult to communicate with the persons working at these agents	15	15
I am not sending money to other persons or very often	16	
The persons to whom I send money are not comfortable with this way of sending money	17	
There are not many possibilities to pay bills with a mobile wallet		18
I have not much bills to pay		19
Other (please, specify):____________________		
Cannot tell	98	98

If respondent does not frequently pay bills with his mobile wallet (code 3 NOT mentioned in question 343), go to question 345
Otherwise, go to question 346

346 How often do you leave money on your mobile wallet for more than a few days?

Only one answers possible

Often	1	*Go to 347*
Sometimes	2	
Not often	3	*Go to 348*
Never	4	

347 For what purpose are you leaving money on your mobile wallet?

Do not quote, multiple answers possible

To keep money safe	1	*Go to 401*
To transport money safely	2	
To earn interest	3	
To earn a reward	4	
To use it for later expenses	5	
To have money for payment obligations	6	
To be able to buy airtime when needed	7	
I just leave money on the mobile wallet, with no particular purpose	8	
Other reasons (please, specify): ___________________		

348 Do you know that it is possible to leave money on a mobile wallet?

Only one possible answer

Yes	1	Go to 349
No	2	Go to 401
I am not sure	3	

349 **Why are you not storing money on you mobile wallet?**

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

No financial advantage	
The mobile money operator doesn't reward my money well enough / I found other methods of saving/investing money that are bringing better rewards	1
Too far away	
Agents who to pay the money to are too far away from my place	2
Information problem	
I fear I'll be charged for that	3
I do not know where I can make payments with my mobile wallet	4
Technical understanding / financial literacy	
I do not know how to handle this with my mobile phone	5
I do not know how to make payments with my mobile wallet	6
Problem of trust	
I think that this service is not safe enough / I fear that the money can be stolen or lost	7
A mobile wallet is not as safe as a bank	8
I don't trust this service/provider / the system	9
Service does not meet respondent's needs	
I can't afford to leave money on a mobile wallet/I do not have spare money	10
I would be tempted to use this money unwisely	11
I use another account to save money	12
There are not enough shops where I can pay for goods or services with the money stored in my mobile wallet	13
Most payments I make must be made in cash	14
I simply did not think about it	15
Other reasons (please, specify):_______________	
No specific reason	96

Go to question 401.

3.4. Non-Mobile Money Account Owners

Instructions:
- This section is for people who don't have Mobile Wallet/Registered Mobile Money Account, i.e. those who answered code 99 in 332.
- Otherwise skip to section 4.

350 **You told me that you do not have mobile wallet. Can you tell me if you tried to register for a mobile wallet during the past 12 months?**

Only one answer possible

Yes	1	*Go to 351*
No	2	*Go to 353*

351 **For what reasons have you been considering registering for a mobile wallet?**

Do not prompt, multiple answers possible

To access a personal loan	1
To save money	2
To deposit money from employer	3

To deposit money from own business	4
To access a loan for your business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay your obligations/standing instructions on time	8
To withdraw money when you need to	9
To facilitate payment of utility bills	10
To transfer money safely and cheaply	11
To earn profit /earn an income	12
Other (please, specify): _______________________	
Does not know; cannot clearly explain	98

352 Which were the reasons why you couldn't register as a mobile wallet owner so far?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible

I renounced because:	
I found that having a mobile wallet is ***too expensive for me***	1
I found that the service is ***too far away*** from your home or your place of work	2
I found that having a mobile wallet brings ***no financial advantages*** for me	3
I found that I do not know enough about mobile wallets (it is an ***information problem***)	4
I found that I do not understand enough about mobile wallets (it is a ***problem of technical understanding***; the respondent thinks that bank operations / mobile wallets are too complicated for her/him))	5
I found that I cannot ***trust*** mobile wallet operators	6
I found that I do ***not feel at ease*** with mobile wallet operators	7
I realized that it would be not good that I have my own mobile wallet / it is not usual for a person like me to have a mobile wallet (the respondent means that it is ***not accepted by society***)	8
I found that what mobile wallet operators are doing goes ***against my beliefs***	9
I found that I have ***no need*** for a mobile wallet / a mobile wallet is ***not practical for me / does not meet my needs***	10
The mobile money operator didn't want to open an account for me / to register me as a mobile wallet user, because:	
The bank / the mobile money operator ***didn't tell me*** why he refused to open a bank account / to register me as a mobile wallet operator	11
The bank / the mobile money operator ***wasn't interested*** to open a bank account / to register me as a mobile wallet operator / The bank / mobile wallet operator ***discouraged me*** to open account / to register a mobile wallet	12
I couldn't afford to bring the money needed to open an account (***minimum opening deposit***)	13
My ***income is too small***	14
My ***income is too irregular***	15
I have ***no salary income /*** I am ***not an employee***	16
I don't have a ***reference*** for the bank / I know nobody at the bank	17
I don't have the necessary ***documents*** to open a bank account / to register a mobile wallet	18
I have to pay back ***loans at other banks***	19
Other reasons (please, specify):____________________________	
I don't want to tell	98

Go to question 358

353 There are many reasons why people don't have a MOBILE WALLET. I am going to read to you a list of reasons that some people have mentioned and I would like you to tell me which reason(s) are true for you.

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
In case the respondent does not know what a mobile wallet is, explain briefly;
Multiple answers possible.

Too expensive	
Fee charged by the mobile wallet operator to registerare too high	1
Recurrent fixed fees charged by the mobile wallet operator are too high	2
Fees charged by the mobile wallet operator for operationsare too high	3
I use someone else's account because it is cheaper	4
Too far away	
Services are too distant from my home / it costs too much to reach the points of services	5
There is no mobile service agent near my place	6
No financial advantages	
Financial institutions do not reward the money you entrust them with well enough / my present methods of saving/investing money brings better rewards	7
The Mobile wallet will not give me a loan so why should I register an account?	8
I do not know enough about mobile wallets (it is an information problem)	
I do not know enough about mobile wallets	9
I do not know enough about mobile wallets	10
I do not know what I can do with a mobile wallet	11
I do not know where to go to register a mobile wallet	12
I do not understand enough about mobile wallets (it is a problem of technical understanding; the respondent thinks that mobile wallets are too complicated for her/him)	
The process of registering for a mobile wallet is too complicated for me	13
I don't know how to register for a mobile wallet	14
I do not know how to handle a mobile wallet	15
I do not understand enough about what one can do with a mobile wallets	16
I am not educated enough to use a mobile wallet	17
I do not trust mobile wallet operators	
I do not trust financial institutions very much	18
I do not know what the mobile wallet operator is going to do with my money	19
I fear that I will not get my money back	20
There is too much corruption (e.g. bribes)	21
I do not fell at ease with mobile wallet operators	
I don't have the self-confidence to walk to the agent/ I fear to push the door of a mobile service agent	22
I fear banks and financial service institutions	23
I do not think that it is good that I have my own account / it is not usual for a person like me to have a mobile wallet (the respondent means that it is not accepted by society)	
It is not good / not usual (not socially acceptable) that I have my own mobile wallet	24
It is not good / not usual (not socially acceptable) for me to walk into a mobile service agent's shop / I do not want to walk myself into a mobile service agent's shop	25
What mobile wallet operators are doing goes against my beliefs	
Payment and receiving of interest stops me from opening an account	26
Mobile money companies are not acting according to my religious beliefs / having a mobile wallet goes against my religious beliefs	27

I don't think that I qualify to have a mobile wallet / I think that a bank would not accept me as a client	
Financial institutions are not made for people like me / financial institutions are for rich people	28
I cannot afford to bring the money needed to open an account (minimum opening deposit)	29
I cannot afford to leave the minimum balance to be left on the mobile wallet	30
I do not have enough money to put on a mobile wallet	31
I don't have a reference for the MM operator / I know nobody at the MM Operator	32
The mobile wallet operator discouraged me to open account / to register a mobile wallet	33
I don't have the necessary documents to register a mobile wallet	34
I have no need for a mobile wallet A mobile wallet is not practical for me / does not meet my needs	
A mobile wallet would bring me no advantages / would not help me	35
It is difficult/cumbersome to withdraw the money you put on an account	36
I prefer dealing in cash because it is easier	37
I prefer keeping/putting my money elsewhere because it is easier	38
I feel unsafe when leaving the bank with money or bringing money to the bank	39
I think that going to a bank / using a mobile wallet does not provide enough privacy/not discreet enough	40
The hours of operations are inconvenient for me	41
Long queuing at bank's branches / long processing time for operations	42
Mobile wallet operators speaks in complicated terms / it is difficult for me to communicate with them	43
Staff don't give importance to me / is unfriendly	44
Other reasons (please, specify): ______________________	

354 Do you think it would be useful for you to have your own mobile wallet?

Only one answer possible

Yes	1	*Go to 355*
No	2	*Go to 356*

355 For what reasons would you like to have your own mobile wallet?

Do not prompt, multiple answers possible

To access a personal loan	1
To access a loan for my business	2
To save money	3
To deposit money from employer/receive salary	4
To deposit money from my business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay for bills, other payment obligations/ To facilitate payment of utility bills	8
To send money safely and cheaply (other than bills and insurance)	9
To receive money from people other than employer	10
To access better services	11
To earn profit /earn an income	12
To get a card (debit or credit card)	13
To align with business partners / social group	14
For a child	15
For a relative	16
Other purposes (please, specify): _______________________	

356 Have you ever had a mobile wallet in the past which you closed?

Prompt, only one answer

Yes	1	*Go to 357*
No	2	*Go to 358*

357 For which reason did you unregister as a mobile wallet user?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible

I decided to unregister the mobile wallet, because:	
Too expensive	
I found the mobile wallet too expensive / the fees charged by the mobile money operator are too high	1
Too far away	
I found that going to the agents is too time consuming / too costly	2
No financial advantages	
The mobile money operator doesn't reward my money well enough / I found other methods of saving/investing money that are bringing better rewards	3
The mobile money operators not willing to give me a loan	4
Problem of trust	
I lost trust in the mobile money operator	5
I found that some agents are dishonest	6
What mobile wallet operators are doing goes against my beliefs	
I found that mobile money operators are not acting according to my religious beliefs / that having a mobile wallet goes against my religious beliefs	7
I decided to use mobile wallet at an Islamic mobile operator	8
Service does not meet respondent's needs	
I found that I cannot do what I wanted to do with this mobile wallet	9
I do not make the operations anymore for which I registered a mobile wallet	10
I do not get any payments / salary on this mobile wallet any longer	11
My income became too small so having a mobile wallet was not useful any longer	12
I did not have enough money to put on a mobile wallet	13
I found that dealing in cash is better	14
I found that keeping/putting my money elsewhere is better	15
I am not satisfied with the services of this mobile money operator	16
Inconvenient hours of operations	17
Long queuing / long processing time for operations	18
I found that it is difficult/cumbersome to withdraw the money you put on an account	19
Mobile money operations are too complicated / too bureaucratic / too cumbersome	20
I found that the operations are not reliable enough (often do not work properly)	21
I found that the operations are not safe enough	22
I think that this services does not provide enough privacy/not discreet enough	23
It is difficult to communicate with the persons working at the agents shop	24
Staff at agent's shop didn't understand my needs	25
I found the agent not helpful / not ready to assist me	26
Mobile wallet was closed by the mobile money provider, because:	
My mobile wallet was not used enough	27
I could not any longer afford to leave the minimum balance to be left on the account	28
My income is too small	29
My income is too irregular	30
I have no more salary income / I am no more an employee	31
The mobile wallet operator didn't tell me the reasons	32
Other reasons (please specify): ______________________	

358 Do you use someone else's mobile wallet?

Single answer only

Yes	1	*Go to 359*
No	2	*Go to 401*

359 Whose mobile wallet is it?

Quote, multiple answers possible.

Spouse's	1
Someone else's in the household	2
Someone else's in the family / another relative	3
Another person's who is not a relative	4
Does not want to answer (DO NOT QUOTE)	99

360 Which are the most frequent operations you do with this person's mobile wallet?

Explain to respondent that we are talking about all sorts of operations on the mobile wallet:
Do not quote
One or maximum two answers possible

Depositing cash	1
Withdrawing cash	2
Making payments of loans, bills	3
Transferring money	4
Other (please, specify): _____________	
Does not know / can't tell	98

Go to question 401

4. Budget Management and Risk Coping Strategies

Introduction: We are now going to speak about how you manage situations when you have to pay for larger expenses.

4.1. Profiling

401 Sometimes people encounter occasions where large expenses are needed. I would readout a list of such expenses that people encounter. Please let me know if you or your household encounter such expenses during the last 12 months?

Read out options, multiple answers possible

402 Was this expense expected or unexpected?

Ask for each type of expenses mentioned by respondent; multiple answers possible (same type of expenses can be expected and unexpected)

		401	**402**	
			Expected	Unexpected
1	Purchase of household items	1	1	2
2	Pay for dowry	2	1	2
3	Travel	3	1	2
4	Family celebration (wedding functions)	4	1	2
5	Religious or social purpose	5	1	2
6	Funeral	6	1	2
7	Replacement of damaged/dwelling from fire or earthquake or floods	7	1	2

8	Hospital expenses / medical bills / expenses to buy drugs	8	1	2
9	Replacement of goods/dwelling due to theft	9	1	2
10	Loss of source of income	10	1	2
	Other (Please specify)		1	2
	No such situation experienced during past 12 months	96		

403 **Did you experience during the past 12 months a situation in which you had not enough money to…**

Read out options, multiple answers possible.

buy enough food	1	
pay utility bills	2	
pay for mobile phone airtime	3	
pay for the rent	4	
pay for debts	5	
pay for fuel to cook	6	
Meet other payment obligations	7	
Other (please specify): ______________		
No such situation experienced during the last 12 months	96	

If both, go to 410

If respondent answered code 96 to 401 <u>and</u> to 403, go to 410.

4.2. Expected Large Expenses

Ask only those who answered code 1 to any option in Q 402. Otherwise go to Q 407

404 **You told me that, during the past 12 months, you encountered a situation where you had to spend a lot more money than you usually do, for EVENTS THAT YOU HAD BEEN EXPECTING. I am going to read different solutions. Please tell me which one you have been using in the past.**

Prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons" ; Multiple answers possible

If respondent mentioned two or more strategies, go to 405.
Otherwise, go directly to 406

405 **You mentioned several solutions to put money aside for future EXPECTED large expenses. Now, please tell me which one is the solution you rely on most of the time.**

Only one answer possible.

	404 All solutions to cope with expected expenses *(multiple answers possible)*	**405** Most used solution to cope with expected expenses *(single answer)*
I used/would use money or goods put aside		
I used/would use money put on a bank account/Post Office Account / mobile wallet	1	1
I used/would use money put on a National Savings Account	2	2
I used/would use money put in Government savings certificates (Defence savings, Special Savings Certificates, Regular Income Savings, *Behbood* Savings…) / I have prize bonds	3	3
I used/would use money put on a Pensioners' Benefit Account	4	4

I used/would use money put in a provident Fund	5	5
I used/would use an insurance	6	6
I used/would use money put aside at home / at the home of relatives / friends	7	7
I sold/would sell silver/gold/jewels	8	8
I sold/would sell animals	9	9
I sold/would sell stocks of agriculture products (e.g. wheat, rice, cotton, lentils)	10	10
I sold/would sell stocks of agriculture inputs (e.g. fertilizer, seeds)	11	11
I used/would use money that I had entrusted with friends/relatives to use in their business and to give it back to me in case of need	12	12
I used/would use money that I had deposit at business partners, local shopkeepers, jeweller, craftsmen…	13	13
I sold land/property	14	14
I got/would get money from a committee in which I am a member	15	15
I used/would use money from selling animals belonging to the landlord, which I bread with the possibility of selling it in case of need - *kammis*	16	16
I got/would get help from friends, neighbours, *vartanbhanji*, *wanghar*, *sep*		
I received/would receive money from friends/neighbours whom I had helped with money in the past - vartanbhanji*, wanghar*	17	17
I received/would receive help from friends/neighbours because I helped them with my work in the past - S*ep*	18	18
I borrowed/would borrow money or goods		
I borrowed/would borrow money		
from a bank (includes microfinance institutions)	19	19
from a shopkeeper	20	20
from the committee where I am a member	21	21
from an association (including NGOs)	22	22
from a money lender / Aartis	23	23
from family/friends	24	24
from traders/landlords/sellers of agricultural inputs	25	25
from business partners / chit / parchi	26	26
I borrowed/would borrow goods		
From the seller/retailer	27	27
from an association where I am a member	28	28
from family/friends	29	29
from the landlord	30	30
from business partners	31	31
From others (please specify): ___________________	32	32
I reduced/would reduce expenses		
I saved/would save on other expenses/reduced/would reduce my expenses	33	33
I sold/would sell some foodstuff (rice, lentils) that I had put regularly aside from the kitchen	34	34
I augmented/would augment my revenues		
I tried to augment my revenues / take another job	35	35
None of these solutions	96	96
Others (please specify):___________________________		

406 **I would now like you to tell me why you chose this solution in most cases.**

This question is about the solution that the respondent declared as the most frequently used (question 404) First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt.

This solution is cheap	1
This solution allows to maintain the value of money	2
This solution is best to augment your my money	3
This solution is safe	4
This solution is the one I trust most	5
With this solution, the risk of losing your my money is small	6
I do not know well other solutions I could use	7
I know this solution well	8
I have often used this solution in similar situations	9
This solution is the most commonly used in my community in this situation	10
This solution is good because it permits me to maintain close ties with people in my community	11
This solution is good because it doesn't go against my culture and/or my religious beliefs	12
I can rely on this solution whenever I need to	13
This solution allows me to solve my problem quickly	14
It is a solution that I can handle without difficulties	15
Other (SPECIFY):______________________	

If respondent experienced unexpected larger expenses (code 2 (any) to 402) or money shortages (any code to 403); go to 407

4.3. Unexpected Large Expenses and Money Shortages

Ask only those who answered code 2 to any option in Q 402 or who chose any code in 403.

407 **During the past 12 months, you told me that you encountered a situation where you had a shortage of money or where you faced UNEXPECTED large expenses. I am going to read different solutions. Please tell me which one you have been using in the past.** *We are talking about UNEXPECTED large expenses or MONEY SHORTAGES, not about expenses you have been expecting since many months*

Prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible

If respondent mentioned two or more strategies, go to 408.
Otherwise, go directly to 409

408 **You mentioned several solutions to cope with MONEY SHORTAGES or UNEXPECTED large expenses. Now, please tell me which one is the solution you rely on most of the time.**

Only one answer possible (only one solution).

	407 All solutions to cope with unexpected expenses *(multiple answers possible)*	**408** Most used solution to cope with unexpected expenses *(single answer)*
I used/would use money or goods put aside		
I used/would use money put on a bank account/Post Office Account / mobile wallet	1	1
I used/would use money put on a National Savings Account	2	2
I used/would use money put in Government savings certificates (Defence savings, Special Savings Certificates, Regular Income Savings, *Behbood* Savings…) / I have prize bonds	3	3

I used/would use money put on a Pensioners' Benefit Account	4	4
I used/would use money put in a provident Fund	5	5
I used/would use an insurance	6	6
I used/would use money put aside at home / at the home of relatives / friends	7	7
I sold/would sell silver/gold/jewels	8	8
I sold/would sell animals	9	9
I sold/would sell stocks of agriculture products (e.g. wheat, rice, cotton, lentils)	10	10
I sold/would sell stocks of agriculture inputs (e.g. fertilizer, seeds)	11	11
I used/would use money that I had entrusted with friends/relatives to use in their business and to give it back to me in case of need	12	12
I used/would use money that I had deposit at business partners, local shopkeepers, jeweller, craftsmen…	13	13
I sold land/property	14	14
I got/would get money from a committee in which I am a member	15	15
I used/would use money from selling animals belonging to the landlord, which I bread with the possibility of selling it in case of need - *kammis*	16	16
I got/would get help from friends, neighbours, *vartanbhanji*, *wanghar*, *sep*		
I received/would receive money from friends/neighbours whom I had helped with money in the past - vartanbhanji*, wanghar*	17	17
I received/would receive help from friends/neighbours because I helped them with my work in the past - S*ep*	18	18
I borrowed/would borrow money or goods		
I borrowed/would borrow money		
from a bank (includes microfinance institutions)	19	19
from a shopkeeper	20	20
from the committee where I am a member	21	21
from an association (including NGOs)	22	22
from a money lender / Aartis	23	23
from family/friends	24	24
from traders/landlords/sellers of agricultural inputs	25	25
from business partners / chit / parchi	26	26
I borrowed/would borrow goods		
From the seller/retailer	27	27
from an association where I am a member	28	28
from family/friends	29	29
from the landlord	30	30
from business partners	31	31
From others (please specify): ____________________	32	32
I reduced/would reduce expenses		
I saved/would save on other expenses/reduced/would reduce my expenses	33	33
I sold/would sell some foodstuff (rice, lentils) that I had put regularly aside from the kitchen	34	34
I augmented/would augment my revenues		
I tried to augment my revenues / take another job	35	35
None of these solutions	96	96
Others (please specify): ____________________		

409 **I would now like you to tell me why you chose this solution in most cases.**

This question is about the solution that the respondent declared as the most frequently used (question 408)
Quote, multiple answers possible

This solution is cheap	1
This solution allows to maintain the value of money	2
This solution is best to augment your my money	3
This solution is safe	4
This solution is the one I trust most	5
With this solution, the risk of losing your my money is small	6
I do not know well other solutions I could use	7
I know this solution well	8
I have often used this solution in similar situations	9
This solution is the most commonly used in my community in this situation	10
This solution is good because it permits me to maintain close ties with people in my community	11
This solution is good because it doesn't go against my culture and/or my religious beliefs	12
I can rely on this solution whenever I need to	13
This solution allows me to solve my problem quickly	14
It is a solution that I can handle without difficulties	15
Other (SPECIFY): ___________________	

Go to 410

4.4. Important Risks

410 **Finally, there are also more dramatic events that can have a very bad effect on one's household, for example the destruction of a house, serious injuries of family members, etc. Which such events, if any, do you think are most likely to happen to people around you?**

Do not prompt, multiple answers possible.

Theft, at household/ property	1
Destruction of household / property due to floods	2
Destruction of household / property due to earthquake, fire or any other natural calamity	3
Theft or destruction of agricultural crop / livestock	4
Destruction of agricultural crop / livestock due to floods	5
Failure of business / bankruptcy	6
Member of household loses job	7
Unforeseen medical expense	8
Inability to pay debt	9
Disability of household member	10
Serious illness of a household member that requires expensive medical treatment	11
Death of a household / family member	12
Separation / divorce	13
Birth of child/caesarean	14
Livestock demise	15
Other (SPECIFY):_____________________	
None	96
Do not know	99

411 Sometimes, some events can happen that could dramatically affect a household like yours. May God protect you and your family from such events! Nonetheless, I would like to ask you what you would do if such situation would happen and what precautions in terms of money you are taking. I am going to read different solutions. Please tell me which one you would use.

Quote the shaded lines in the following schedule; then prompt all options for the broad strategies mentioned by the respondent;
Multiple answers possible

If respondent mentioned several strategies, go to question 412.
Otherwise, go directly to question 413.

412 You mentioned several solutions to cope with events that can happen and could affect a household like yours. Can you tell me which is the solution you would mostly rely on to have enough money or goods to cope with such a situation?

Only one answer possible.

	411 All solutions used by the respondent *(multiple answers possible)*	**412** Mostly relied on option *(single answer)*
Put money or goods aside		
I put on a bank account/Post Office Account / mobile wallet	1	1
I put money on a National Savings Account	2	2
I put money in Government savings certificates (Defence savings, Special Savings Certificates, Regular Income Savings, *Behbood* Savings…) / I have prize bonds	3	3
I put money on a Pensioners' Benefit Account	4	4
I put money in a provident Fund	5	5
I have an insurance	6	6
I put money aside at home / at the home of relatives / friends	7	7
I put money in silver/gold/jewels I can sell in case of emergency	8	8
I buy animals that I can sell in case of emergency	9	9
I buy stocks of agriculture products (e.g. wheat, rice, cotton, lentils) that I can sell in case of emergency	10	10
I buy stocks of agriculture inputs (e.g. fertilizer, seeds) that I can sell in case of emergency	11	11
I entrust money to friends/relatives to use in their business and which they will give back to me in case of need	12	12
I deposit money with business partners, local shopkeepers, jeweller, craftsmen…	13	13
I buy land/property that I can sell in case of emergency	14	14
I contribute to a committee from which I can get money in case of emergency	15	15
I breed animals belonging to the landlord, with the possibility of selling them in case of need - *kammis*	16	16
Get help from friends, neighbours, vartanbhanji, wanghar, sep		
I help friends/neighbours with money and expect to get help from them in case of emergency - vartanbhanji, *wanghar*	17	17
I expect to get help from friends/neighbours because I helped them with my work in the past - *Sep*	18	18
Borrow money or goods		
I would borrow money		

from a bank (includes microfinance institutions)	19	19
from a shopkeeper	20	20
from the committee where I am a member	21	21
from an association (including NGOs)	22	22
from a money lender / *Aartis*	23	23
from family/friends	24	24
from traders/landlords/sellers of agricultural inputs	25	25
from business partners / *chit / parchi*	26	26
I would borrow goods		
From the seller/retailer	27	27
from an association where I am a member	28	28
from family/friends	29	29
from the landlord	30	30
from business partners	31	31
From others (please specify):____________________________	32	32
Reduce expenses		
I would save on other expenses/reduce my expenses	33	33
I would sell some foodstuff (rice, lentils) that I had put regularly aside from the kitchen	34	34
Augment my revenues		
I would try to augment my revenues / take another job	35	35
Ask for help from the Government		
Ask for donations	36	36
Apply for a Government grant	37	37
Apply for Government's Zakat Fund/Baitul mal Fund	38	38
Use my insurance		
Use my insurance money, Name of insurance: __________________________	39	39
Others (please specify): ___________________________		
None	96	96

413 I would now like you to tell me why you would mostly rely on this solution.

This question is about the solution that the respondent declared as the most frequently used (question 412)
Quote, multiple answers possible

This solution is cheap	1
This solution allows to maintain the value of money	2
This solution is best to augment your my money	3
This solution is safe	4
This solution is the one I trust most	5
With this solution, the risk of losing your my money is small	6
I do not know well other solutions I could use	7
I know this solution well	8
I have often used this solution in similar situations	9
This solution is the most commonly used in my community in this situation	10
This solution is good because it permits me to maintain close ties with people in my community	11
This solution is good because it doesn't go against my culture and/or my religious beliefs	12
I can rely on this solution whenever I need to	13
This solution allows me to solve my problem quickly	14
It is a solution that I can handle without difficulties	15
Other (SPECIFY):________________________	

Go to section 5

5. Insurance

Introduction: We have been talking about unexpected expenses and disasters. I would like now to talk to you about insurances.
By "insurance", I mean an arrangement you have with a company by which, if a certain event happens, the company will pay to you a certain sum of money or pay for certain expenses.

5.1. Profiling

501 Which insurance products do you have?

Prompt each option, multiple answers possible.

If code 96 to question 501; go to question 509
Otherwise, go to question 502

502 For each of these insurances you have, can you please tell me whether you took it for the first time within the last 12 months?

Prompt each insurance the respondent has.

503 For each of these insurances you have, can you please tell me whether you pay for it yourself?

Prompt each option, multiple answers possible.

	501 I have this insurance	**502** Got it for the 1st time within the last 12 months	**503** I pay for it myself
Vehicle insurance	1	1	1
House content insurance	2	2	2
Property insurance (includes residential and all kinds of properties)	3	3	3
Electronic equipment insurance (e.g. computers, TV set, etc.)	4	4	4
Cell phone insurance	5	5	5
Agriculture Insurance (crop, weather, livestock)	6	6	6
Medical insurance	7	7	7
Life insurance	8	8	8
Postal life insurance	9	9	9
Personal accident insurance/disability insurance	10	10	10
Dreaded disease/critical illness insurance	11	11	11
Islamic insurance – *Takaful*	12	12	12
Education policy / Education plan for children	13	13	13
Loan Insurance	14	14	14
Social security e.g. Government's pension scheme/Old age benefit SESSI/EOBI	15	15	15
Group accidental insurance (provided by an employing company and covering natural and accidental death, disability, terminal illness benefits, and critical illness)	16	16	16
Group provident fund insurance (purchased by an employer for a group of employees)	17	17	17
Informal welfare group	18	18	18
Other insurance (please, specify):	…………………………………………………………		
I do not have an insurance policy	96		

5.2. Insurance Holder

504 Can you please tell me from which companies you have these insurances?

Show Insurance Company Card and write down code of the Insurance company
Multiple answers possible.

Insurance	Product code (see question 501)	Name of insurance company (see Insurance Company Card)
a. Insurance 1		
b. Insurance 2		
c. Insurance 3		
d. Insurance 4		
e. Insurance 5		

505 Can you tell me the reasons why you decided to take this/these insurances?

Do not prompt, multiple answers possible in each column.
In case of more than one insurance policy, ask for the three last insurances policies by order of contract date

	a. Last insurance contracted	b. Second last insurance contracted	c. Third last insurance contracted
I faced a loss because I was not insured and didn't want that to happen again	1	1	1
I wanted to guard myself/my family/my business/my assets against risks	2	2	2
I was always insured with such product(s)	3	3	3
I was sold by an agent the product(s) I have	4	4	4
I saw an advertisement/read an article that convinced me	5	5	5
I was convinced by my community/family to opt for it	6	6	6
It is a compulsory product(s) to have (e.g. car, health insurance of employer)	7	7	7
Other reasons (please specify):_______________			

506 Can you tell me how you pay the insurance premiums?

Multiple answers possible.

In cash at the insurance company	1
With a cheque I give / send to the insurance company	2
Payment order to my bank via the internet	3
Bank payment order at my bank's counter	4
Standing Order at my bank	5
Postal Order	6
Mobile Money (with a mobile wallet)	7
Mobile Money at a mobile money agent (OTC)	8
Other (please, specify): _______________	

507 In addition to the insurances you have, can you tell me what types of other insurance products your know about?

Do not prompt, multiple answers possible.

Vehicle insurance	1
House content insurance	2
Property insurance (includes residential and all kinds of properties)	3
Electronic equipment insurance (e.g. computers, TV set, etc.)	4

Cell phone insurance	5
Agriculture Insurance (crop, weather, livestock)	6
Medical insurance	7
Life insurance	8
Postal life insurance	9
Personal accident insurance/disability insurance	10
Dreaded disease/critical illness insurance	11
Islamic insurance – *Takaful*	12
Education policy	13
Loan Insurance	14
Social security e.g. SESSI/EOBI	15
Group accidental insurance	16
Group provident fund insurance (purchased by an employer for a group of employees)	17
Informal welfare group	18
Other insurance (please, specify):	…………………………………………………………………..
None of these	99

508 How much would you say that you understand about insurance?

One answer possible

A lot	1
Somewhat	2
Not at all	3

Go to question 601

5.3. Non-insurance Holders

509 Have you heard about some of these insurances? If yes, about which one?

Prompt; multiple answers possible

Vehicle insurance	1
House content insurance	2
Property insurance (includes residential and all kinds of properties)	3
Electronic equipment insurance (e.g. computers, TV set, etc.)	4
Cell phone insurance	5
Agriculture Insurance (crop, weather, livestock)	6
Medical insurance	7
Life insurance	8
Postal life insurance	9
Personal accident insurance/disability insurance	10
Dreaded disease/critical illness insurance	11
Islamic insurance – *Takaful*	12
Education policy	13
Loan Insurance	14
Social security e.g. SESSI/EOBI	15
Group accidental insurance	16
Group provident fund insurance (purchased by an employer for a group of employees)	17
Informal welfare group	18
Other insurance (please, specify): …………………………………………………………..	

None of these	99

510 **How much do you understand about insurance?**

One answer possible

A lot	1
Somewhat	2
Not at all	3

511 **You told us that you have no insurance policy (or that you are not sure). Have you ever thought about having one?**

Only one answer possible.

Yes	1	*Go to 512*
No	2	*Go to 601*

512 **Which type of insurance have you been thinking of?**

Prompt, multiple answers possible

513 **If you think about several insurance products, which one do you regard as the most useful for you?**

Only one answer possible

	512 Interested in insurance *(multiple answers possible)*	**513** Most important / greatest interest *(single answer)*
Vehicle insurance	1	1
House content insurance	2	2
Property insurance (includes residential and all kinds of properties)	3	3
Electronic equipment insurance (e.g. computers, TV set, etc.)	4	4
Cell phone insurance	5	5
Agriculture Insurance (crop, weather, livestock)	6	6
Medical insurance	7	7
Life insurance	8	8
Postal life insurance	9	9
Personal accident insurance/disability insurance	10	10
Dreaded disease/critical illness insurance	11	11
Islamic insurance – *Takaful*	12	12
Education policy	13	13
Loan Insurance	14	14
Social security e.g. SESSI/EOBI	15	15
Group accidental insurance	16	16
Group provident fund insurance (purchased by an employer for a group of employees)	17	17
Informal welfare group	18	18
Other insurance (please, specify): …………………………………		
None of these	99	99

514 **As you just mentioned about the Insurance product you have been thinking of, please tell why haven't you contracted this insurance policy so far?**

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Too expensive	
I can't afford it – I have not enough money to ***pay the insurance premium*** (non-life insurance)	1
Too far away	
Insurance companies are too distant from my home / it costs too much to reach them	2
There is no insurance agent near my place	3
No financial advantages	
Insurance companies do not reward the money you entrust them with well enough / my present methods of saving/investing money brings better rewards / profit / return of insurance products is too low / the money loses value	4
Information problem	
I do not know enough about insurance products	5
I do not know what I can do with an insurance	6
I do not know where to go to contract an insurance	7
Technical understanding problem / financial literacy	
I do not understand enough about insurance products / how insurances work	8
The process of contracting an insurance is too complicated	9
I am not educated enough to understand something about insurances	10
Problem of trust	
I don't trust insurance companies	11
I do not know what the insurance company is going to do with my money	12
Some insurance companies con people out of their money	13
Insurances companies make excuses not to pay out	14
Social reasons	
Receiving interest on your investment stops me from taking a life insurance	15
Insurance companies are not acting according to my religious beliefs / It is against my religious beliefs	16
Un-Islamic / these things are destined by providence	17
I can't tell because these decisions are made by my spouse	18
Problems of qualification / eligibility / Access conditions	
I can't afford it because I have not enough money to invest in an insurance (life insurance) / I am not rich enough to qualify for insurance products	19
The insurance agent I met said that I would not qualify for an insurance	20
I do not have the necessary documents to subscribe an insurance	21
Service does not meet respondent's needs	
Staff of insurance companies were not able to convince me that an insurance would be useful for me	22
The insurance agents do not understand my needs	23
An insurance would bring me no advantages / would not help me	24
The insurance products I have seen do not fit my needs	25
In case of problems, my community will provide the protection / I rely more on family and kin	26
I know of better possibilities to keep money for bad times / unpleasant events	27
Other reasons (please, specify): ______________________	

Go to question 601

6. Savings & Investments

6.1. Profiling

Introduction: We talked before about methods to put something aside for future expenses. I would now like to ask you some more questions about putting money aside.

601 As we said before, there are many different ways to put something aside for future expenses. Now, I would like you to tell me which of the following forms of savings you have <u>at the moment when we speak</u>.

Prompt the shaded headings in the table below; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other forms of savings";
Multiple answers possible

602 Of these methods that can be used to put money or goods aside for the future, in which one have you put money or goods <u>during the past 12 months</u>?

Prompt again the shaded headings in the table below; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other forms of savings";
Multiple answers possible

If code 98 to question 601 and code 99 to question 602; go to question 701
Otherwise, go to question 603

603 Of these different methods you mentioned, in which have you put most of your savings during the past 12 months?

Prompt savings methods mentioned by respondent to question 602
Single answer

	601	602	603
	Current savings (has now) *(multiple answers possible)*	Put money or goods in these savings vehicles during past 12 months *(multiple answers possible)*	Where has respondent put most of her/his savings during past 12 months *(single answer)*
I contribute to a Committee	17	17	17
Money put aside at home / at the home of relatives / friends	18	18	18
Gold/silver/jewels/goods/animals/foodstuff/land that I can resell in case I need the money:			
silver/gold/jewels I can sell in case of emergency	19	19	19
..foodstuff (such as "one spoon of sugar saved per day")	20	20	20
animals that I can sell in case of emergency (livestock)	21	21	21
stocks of agriculture products (e.g. wheat, rice, cotton, lentils) that I can sell in case of emergency	22	22	22
stocks of agriculture inputs (e.g. fertilizer, seeds) that I can sell in case of emergency	23	23	23
land/property that I can sell in case of emergency	24	24	24
animals belonging to the landlord (*kammis* system) which I will be able to sell in case of need	25	25	25
Money entrusted to family/friends/business partners:			
money entrusted to friends/relatives to use in their business and which they will give back to me in case of need	26	26	26
money entrusted to business partners, local shopkeepers,	27	27	27

jeweller, craftsmen…			
I help friends/neighbours with money and expect to get help from them in case of emergency - *vartanbhanji, wanghar*	28	28	28
Money on a bank account/ a Postal Savings Bank account			
Banks	1	1	1
Islamic bank	2	2	2
Microfinance bank	3	3	3
Pakistan Postal Savings Bank	4	4	4
Money on a Mobile wallet (EasyPaisa, Telenor, U-Fone, etc.)	5	5	5
Money on a National Savings Account	6	6	6
Money in Government savings certificates (Defence savings, Special Savings Certificates, Regular Income Savings, *Behbood* Savings, NIT, *Behbyd*, etc.)	7	7	7
Money in a Mudaraba certificate	8	8	8
Money in a Government's pension scheme/Old Age Benefit Insurance (EOBI)	9	9	9
Money on a Pensioners' Benefit Account / a pension fund in annuity	10	10	10
Money in a Provident Fund	11	11	11
Money in bonds/shares traded in the stock market	12	12	12
Money in a Life Insurance	13	13	13
Money in an endowment/Investment saving plan offered by an insurance company	14	14	14
Money in an Education Plan for children offered by an insurance company	15	15	15
Prize Bonds	16	16	16
Other forms of savings I have now (please, specify): ………………………………………………………………..	29		
Other forms of savings I made during past 12 months (please, specify): ………………………………………………………………..		29	29
I have no savings at the present moment	98		
I have not been able to put money or goods aside during the past 12 months		99	

604 For what purpose(s) have you put money or goods or animals aside?

Do not prompt, multiple answers possible.

For marriage cost	1
For retirement/old age	2
For Hajj and Umrah	3
For upcoming birth of a child in the family	4
For funeral	5
For education	6
For medical expenses	7
To provide for the family in case something happens to you	8
To pay off a loan faster	9
To make a deposit for buying property	10
To purchase land	11
To start a business (agriculture or other business)	12
To invest in existing business (it can be both agriculture or other business)	13
For school fees	14
For food	15
For future holidays	16
For buying household goods	17
For a car/vehicle	18
To be able to cope with future unexpected expenses	19

Others (please specify): ______________________	

605 **You told me about the method you used to put most of your savings during the past 12 months. Can you tell me why you use this method?**

This question is about the option the respondent used to put most of her/his savings ***(question 603)***
Multiple answers possible.
Quote if the respondent does not provide spontaneous answer.

This solution is cheap	1
This solution allows to maintain the value of money	2
This solution is best to augment your my money	3
This method ensures that the money can be easily retrieved	4
This solution is safe	5
This solution is the one I trust most	6
With this solution, the risk of losing your my money is small	7
I do not know well other solutions I could use	8
I know this solution well	9
I have often used this solution in similar situations	10
This solution is the most commonly used in my community in this situation	11
This solution is good because it permits me to maintain close ties with people in my community	12
This solution is good because it doesn't go against my culture and/or my religious beliefs	13
I can rely on this solution whenever I need to	14
This solution allows me to solve my problem quickly	15
It is a solution that I can handle without difficulties	16
Other (SPECIFY): ________________________	

606 **How much can you put aside during a month? I am talking about money and also about goods or animals you purchase to build up a reserve for future expenses. Please tell me for a bad month and for a good month.**

This question is not about the past 12 months. It is a general question about what the respondent can put aside under normal circumstances.
If respondent saved in good/animals, ask approximate value of these goods/animals (purchase or selling price)

	In money	In goods/animals/foodstuff
a. In a good month (Rs)		
b. In a bad month (Rs)		
Don't know	98	98

607 **How much did you actually put aside during the past 12 months? I am talking about money and also about goods or animals you purchased to build up a reserve for future expenses**

This question is about what the respondent actually put aside during the past 12 months!
Only one answer possible.
If respondent saved in goods, animals, etc., ask approximate value of these goods (selling or purchasing price)

	In money	In goods/animals/foodstuff
Amount (Rs)		
Don't know	98	98

If respondent answered codes 1 to 15 to questions 602, go to question 608
Otherwise, go to instruction before question 610

6.2. Savings at financial institutions

608 **You told me that you are putting money at a financial institution to have a reserve for future expenses. How often were you able to put money aside during the past 12 months at this financial institution?**

Only one answer possible.

Every day, systematically	1
Several times a week, systematically	2
Once a week at least	3
Once a month at least	4
Once in 3 months at least	5
Once in 6 months at least	6
Once a year at least	7
Occasionally and irregularly	8
Never since the past 12 months	9

609 **Generally, how much money do you put at this financial institution at each occurrence?**

Only one answer possible.
If respondent saved in good, ask approximate value of these goods

Amount (in Rs)	
Don't know	98

If respondent answered ONLY codes 16 to 29 to question 601, go to question 610
Otherwise go to instruction before question 611

610 **Financial institutions like banks and insurance companies are offering possibilities to save money, for example on a savings account. You are NOT depositing money with a financial institution to build up a reserve for future expenses. Can you tell me why?**

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Too expensive	
1. ***Recurrent fixed fees*** charged by the financial institution are too high	1
2. ***Fees*** charged by the financial institution ***for operations*** are too high	2
3. I use someone else's account because it is cheaper	3
Too far away	
4. Bank branches are too distant from my home / it costs too much to reach the branch	4
5. There is no financial institution near my place	5
No financial advantages	
6. Financial institutions do not reward the money you entrust them with well enough / my present methods of saving/investing money brings better rewards	6
Information problem	
7. I do not know enough about financial institution	7
8. I do not know enough about bank accounts	8
9. I do not know what I can do with a bank account	9
10. I do not know where to go to open an account	10
Technical understanding problem / financial literacy	
11. The process of opening an account is too complicated for me	11
12. I don't know how to open an account	12
13. I do not know how to handle a bank account	13
14. I do not understand enough about what one can do with a bank accounts	14
15. I am not educated enough to use a bank account / a mobile wallet	15
Problem of trust	

16. I do not trust financial institutions very much	16
17. I do not know what the bank / the mobile wallet operator is going to do with my money	17
18. I fear that I will not get my money back	18
19. There is too much corruption (e.g. bribes)	19
Respondent does not feel at ease with banks	
20. I don't have the self-confidence to walk into a bank / I fear to push the door of a bank	20
21. I fear banks and financial service institutions	21
Social reasons	
22. It is not good / not usual (not socially acceptable) that I ***have my own account***	22
23. It is not good / not usual (not socially acceptable) for me ***to walk into a bank*** / I do not want to walk myself into a bank	23
Question of beliefs	
24. Payment and receiving of interest stop me from opening an account	24
25. Banks are not acting according to my religious beliefs / It is against my religious beliefs	25
Questions of qualifications / eligibility	
26. Financial institutions are not made for people like me / financial institutions are for rich people	26
27. I cannot afford to bring the money needed to open an account (***minimum opening deposit***)	27
28. I cannot afford to leave the ***minimum balance*** to be left on the account	28
29. I do not have ***enough money*** to put on an account	29
30. I don't have a ***reference*** for the bank / I know nobody at the bank	30
31. The financial institution's staff discouraged me to open account	31
32. I don't have the necessary documents to open a bank account	32
Service does not meet respondent's needs	
33. An account would bring me no advantages / would not help me	33
34. It is difficult/cumbersome to withdraw the money you put on an account	34
35. I prefer dealing in cash because it is easier	35
36. I prefer keeping/putting my money elsewhere because it is easier	36
37. I feel unsafe when leaving the bank with money or bringing money to the bank	37
38. I think that going to a financial institution / using a mobile wallet does not provide enough privacy/not discreet enough	38
39. The hours of operations are inconvenient for me	39
40. Long queuing at bank's branches / long processing time for operations	40
41. Staff of financial institution / mobile wallet operators speaks in complicated terms / it is difficult for me to communicate with them	41
42. Staff don't give importance to me / is unfriendly	42
Other reasons (please, specify): ______________________________	

If respondent answered code 17 to question 601 or 602, go to question 611
Otherwise go to question 701

6.3. Savings with committees

Introduction: You told me that you are a member in a committee. By committees I mean any way in which you get together with a group of people (family, friends, neighbours or business associates) to contribute money to a savings pool.

611 Can you please tell me what type of committees and how many committee(s) do you belong to? By types of committees we mean for example ballot committees or least bidders committee.

Prompt, multiple answers possible.

612 How many people belong to this/these committee(s)?

Do not prompt, multiple answers possible. Up to 5 answers possible.

	611 - Number of committees	**612** – number of members				
		Committee#1	Committee#2	Committee#3	Committee#4	Committee#5
a. Ballot Committee						
b. Least bidders Committee						
c. Other committees (please, specify):__________						

613 For what reasons do you participate in a committee or in committees?

Do not prompt, multiple answers possible.

Save on a periodic basis	1
Buy household goods	2
Invest in business	3
Purchase fixed assets – land, houses	4
Provides an opportunity for socializing	5
Raise money needed for weddings	6
Unexpected events/social events	7
Buy groceries or food	8
Because the group helps me keep the discipline to save	9
Out of habit (always saw my elders and relatives doing that)	10
Others (please, specify):_____________________	

614 How frequently are you making contributions to this/these committees?

Do not prompt, only one answer possible in each line;

615 How much is your contribution (in Rs) to your committee(s)?

Do not prompt, only one answer possible in each line.

	614						**615**
	Daily	Weekly	Fortnightly	Monthly	Quarterly	Annually	Amount in Rs
1.Committee#1	1	2	3	4	5	6	
2.Committee#2	1	2	3	4	5	6	
3.Committee#3	1	2	3	4	5	6	
4.Committee#4	1	2	3	4	5	6	
5.Committee#5	1	2	3	4	5	6	
Does not know / does not want to tell amount	99						

616 **Is one of the committees in which you are a member putting the money collected in an institution (a bank or another institution)?**

Do not prompt, only one answer possible.

617 **Can you tell me at which financial institution?**

Write the name of the institution mentioned by the respondent

	616	**617** – Name of institution
Yes	1	
No	2	
I don't know	98	

Go to question 701

7. Borrowing

7.1. Profiling

Introduction: Many people borrow some money from time to time to make purchases or pay for expenses. Other people also get goods for which they will have to pay later. I would now like to talk about this with you. We are going to speak about what we call "borrowing". This mean getting money from an organization or from persons that will need to be repaid later or getting goods that will have to be paid for later.

701 **I am now going to read a list of possible forms of borrowing. First borrowing money to purchase things for yourself or for your household or for your business or for the activity with which you earn money; then borrowing by receiving goods that you did not have to pay for immediately.**

Please, tell me which of these you have currently. I mean any borrowing you made and that you still have to pay back or are in the process of paying back at this moment when we speak.

Note that this question is about the debts, or loans, or obligations to pay for goods received that the respondent has now, i.e. that he or she is in the process of paying back or has still to pay back in the future.
Prompt all forms of borrowing, first borrowing in money and then borrowing in the form or receiving goods that the respondent did not have to pay back immediately.
Multiple answers possible

702 **I am now going to ask you if you used any of these forms of borrowing <u>during the past 12 months</u> and which you have completely paid back as of today. For example, goods you purchased on credit from a shopkeeper 3 months ago and that you have paid for as we speak.**

Note that this question is about borrowing money or receiving goods on credit during the past 12 months which have been completely repaid at the moment of the interviews. If they are not completely repaid, they should be mentioned under question 701.
Prompt again for each type of borrowing in money or in goods
Multiple answers possible

703 **Can you tell me, which are the lenders from which you borrowed?**

Prompt for each type of borrowing mentioned by the respondent in questions 701 and 702
Look for the code of lenders on card 3

704 **Can you tell me how many times you borrowed from these lenders during the past 12 months?**

Quote all lenders mentioned by respondent. One answer for each lender.

705 **What was the purpose of borrowing from these lenders?**

Quote all borrowings mentioned by the respondent in questions 701 and 702.
Look at the code in the schedule "Purpose of Borrowing" below.
One answer for each borrowing made by the respondent.

Options/ Codes 44, 45, 47 and 47 in the following table deleted

	701	702	703	704	705
	I currently have this loan or credit facility	I receive this loan during past 12 months but paid it back	Lender (see code on Card 3)	How many times received credit from this lender during past 12 months	Purpose of borrowing (see code in schedule below)
Borrowing in money					
From others:					
Loan received from employer	24	24			
Money borrowed from a money lender (*aartis*)	25	25			
Cash advance from a shopkeeper / a grocery / a store owner, *aarti, purchoon*	26	26			
Credit received from the landlord	27	27			
Peshgi	28	28			
Money from friends or relatives – which you will have to pay back and for which you will have to pay some kind of reward	29	29			
Money from friends or relatives – which you will have to pay back and for which you will **NOT** have to pay any kind of reward	30	30			
Borrowing from a committee in which you are a member	31	31			
Borrowing from an association in which you are a member	32	32			
Cash advance from retailers or wholesalers	33	33			
Cash advance from business partners or landlord	34	34			
Other credit for personal expenses or household received in money (please, specify): ………………………………………………	35	35			
Other credit for the business in the form of money (please, specify): ………………………………………………	36	36			
From banks, microfinance banks, leasing companies, other organizations:					
Credit ceiling granted by your bank to be used with your credit card	1	1			
Overdraft facility granted by your bank	2	2			
Advance against salary from a bank	3	3			
Facility granted by a bank for Hajj/Umrah expenses	4	4			
Short term personal loan from a bank or other organization	5	5			
Personal loan from a bank to finance household equipment	6	6			
Islamic loan (e.g. Mudaraba, Murabaha, Musharaka, etc.)	7	7			
Household appliance lease from a bank, a leasing companies or a retailer	8	8			
Microlease from a leasing company or a microfinance bank	9	9			
Loan or lease to finance vehicles (e.g. cars, tractors, buses, taxis, etc.)	10	10			
Loan to finance property/housing (e.g. home finance loan)	11	11			

Microloan from a microfinance bank or an NGO or another organization	12	12			
Group loan (a group member gets the loan on the guarantee of the other members of the group)	13	13			
Loan to start a business	14	14			
Business loan to finance working capital	15	15			
Business loan to finance equipment	16	16			
Business vehicle lease from banks, leasing companies or retailers	17	17			
Business equipment / plant / machinery lease from banks, leasing companies or suppliers	18	18			
Microloan for business received from a microfinance bank or an NGO or another organization	19	19			
Microlease for business received from a leasing company or a microfinance bank	20	20			
Agriculture loan from a bank	21	21			
Education loan	22	22			
Advance received from employer against salary	23	23			
Goods received on credit from shopkeeper or retailer	37	37			
Goods received from an association or another organization	38	38			
Goods received from relatives or friends	39	39			
Goods received from the landlord	40	40			
Goods or material received on credit from retailers or wholesalers (supplier credit)	41	41			
Chit or *parchi* system to obtain input supplies from fellow shop keepers	42	42			
Agricultural inputs (seeds, fertilizer, etc.) received on credit from suppliers	43	43			
Other sources (Please specify)	44	44			
No current loan or credit facility	98				
No credit at all received during the past 12 months					

Borrowing purposes	**Code**
Borrowing for personal use or for the household	
To buy food	1
To pay utility bills	2
To finance travel/vacation	3
To purchase consumer goods items (such as electronic items such as television, microwave)	4
To purchase durables(such as furniture, watches, jewellery, etc.)	5
To purchase a vehicle	6
To build-up of a “mattress” (e.g. gold, collectibles, jewellery, etc.)	7
To purchase or to build a residence such as a house or apartment	8
To pay for repairs to house or flat	9
To pay for a plot / purchase of land	10
To meet educational expenses	11
To pay unforeseen emergency costs (e.g. hospital/medical bills/ funeral)	12
To meet expenses of wedding and dowry	13
To meet child birth expenses (for example caesarean operation)	14
To meet Hajj/Umrah expenses	15

Other life cycle event	16
To pay off other loans	17
Other purposes for personal use or for the household (please, specify): ……	18
Borrowing for the business or the income generating activity	
To be able to lend money to others and earn a profit with this activity	19
To purchase goods for agriculture – livestock	20
To purchase goods for agriculture – agricultural inputs	21
To meet running expenses of a business (e.g. paying salaries, purchasing raw material)	22
To purchase or build a house / a flat / property that you rent out	23
To purchase farm land	24
To start a new business	25
To purchase a plot or vacant land for the business	26
To purchase /build/ renovate business premises	27
To purchase equipment or machinery	28
To pay off other business loans	29
Other business purposes (please specify):____	30
Respondent can't tell or doesn't want to answer	99

If (any) of the code 3 to 30 to question 705, go to question 706.
Otherwise, go to question 723

7.2. About the last loan received

Attention, the following questions apply to any form of borrowing, from informal sources (like shopkeepers, relatives, money lenders, etc.) and from financial institutions (like banks, leasing companies, etc.)

706 **Write in the schedule below the codes for the purposes of borrowing in question 705 (other than codes 1 or 2) and ask the respondent which of these borrowing is the most recent. Write in the schedule who was the lender for this most recent borrowing**

	Most recent borrowing *(only one)*	**Lender code *(Only for most recent borrowing; see code in question 703)***
1		
2		
3		
4		
5		

Ask the following questions about the most recent borrowing in the schedule above:

707 **You told me that you borrowed for the purpose of [*quote purpose*] from [*quote lender*]. Can you tell me why you chose to borrow from this lender?**

Prompt only if respondent cannot provide at least one answer; ask respondent if there are also other reasons

Convenient location of lender within or near my community	1
Easy to "push the door"	2
Good reputation of this institution / I trust this institution	3
Easy to obtain money	4
Fees / interest are low	5
No interests charged	6
No fee, interests or charges at all for this loan	7

Easy to get the money borrowed (e.g. can be given in cash, on mobile wallet, …)	8
No need to give guarantees	9
I can easily provide the guarantees requested	10
Recommended by family or friend	11
The people I know go to this institution/person when they need money	12
Friendly service	13
I saw a convincing street add/pamphlet/TV add or communication from the institution	14
I work with this institution since long	15
Other reasons (please specify):______________________________	

708 How did you receive the loan (or these goods)? (For example in cash, by cheque or any other method)

Do not prompt, only one answer possible.

In cash, from the lender	1
In cash, at the counter of another institution	2
On my account	3
By cheque	4
On my mobile wallet	5
On my debit/credit card	6
The lender paid the supplier for the goods I wanted to buy	7
Partly in cash, partly In kind	8
In kind / in the form of goods delivered to me/to my business	9
Other (please specify):_________________________	

709 How did you/do you repay this loan (or these goods you received on credit)? (For example in cash, by cheque or any other method)

Do not prompt, multiple answers possible.

In cash, to the lender	1
Transfer from my account at the bank to the lender’s (or the supplier’s) account	2
Transfer from my account at the bank to the lender’s (or supplier’s) mobile-wallet	3
By cheque deposited at the lender’s	4
Transfer from my mobile wallet to the lender’s (or the supplier’s) bank account	5
Transfer from my mobile wallet to the lender’s (or the supplier’s) mobile wallet	6
Partly in cash, partly in kind, to the lender	7
In kind, to the lender	8
Other (please, specify):_______________	

710 How much money are you paying back to this lender each time?

Do not prompt;
If amount is irregular, enter a minimum amount and a maximum amount; If the amount is regular, enter the same amount for minimum and maximum;
Only one answer possible on each line.

711 How often you are you paying this amount to the lender?

Only one answer possible in each row

	710	711			
	Amount in Rs	Weekly	Fortnightly	Monthly	Whenever convenient for me to pay
1. Minimum amount paid (in Rs)	________	1	2	3	4
2. Maximum amount paid (in Rs)	________	1	2	3	4
3. I don’t want to say	99	99			

712 How much did you borrow for this last loan (or what was the value of the goods you received on credit)?

We are still talking about the loan mentioned in question 706;
Do not prompt, only one answer possible.

Amount in Rs	
Don't know / don't want to tell	98

713 In how much time is (or was if the loan is paid back as we speak) the lender expecting you to repay this loan (or to pay for the goods you received on credit)?

Duration (in months)	
No fixed duration	96

714 Have you ever faced important difficulties to pay back this loan (or the goods received on credit) that exposed you to demand/pressure from the lender (either through legal avenues or through strong pressure from a person or from the community)?

Do not prompt, only one answer possible.

Yes, but once or twice only	1
Yes, several times	2
No	3
Don't remember/don't want to answer	99

715 How long did it take you to get the loan (or the goods on credit), from the time you asked for the loan to the time you received the money or the goods?

Do not prompt, only one answer possible.

Not more than 5 days	1
More than 5 days but not more than 10 days	2
More than 10 days but not more than 15 days	3
More than 15 days but not more than 20 days	4
More than 20 days but not more than 30 days/1 month	5
More than 30 days but not more than 45 days/ 1 ½ month	6
More than 45 days	7

716 How easy/difficult was it to obtain this loan (or the goods on credit)?

Do not prompt, only one answer possible.

Very easy; no difficulties at all	1
Somewhat easy	2
Somewhat difficult	3
Very difficult	4
Cannot tell	99

717 **Which document(s) did you need to get the loan (or the goods on credit)?**

Do not prompt, multiple answers possible.

718 **Which of these document(s) was/were difficult to provide?**

Prompt each document mentioned by the respondent in question 717

	717 – documents needed	**718** – Documents difficult to provide
Proof of ID (CNIC, NICOP, NADRA document…)	1	1
Marriage certificate	2	2
Home address evidence (utility bills, …)	3	3
Rent agreement	4	4
Sales agreement	5	5
Employment proof (employment agreement, employment card; letter of appointment, payslips…)	6	6
List of assets	7	7
Business accounting documents	8	8
Proof of tax payments	9	9
Business legal documents (registrar; Partnership registration certificate…)	10	10
Documents related to assets pledged as collateral (Registered Sale Deed; Registered and Mutated Sale Deed;…) Bank guarantee	11	11
Other guarantees	12	12
Other (please, specify)		
It was not difficult to provide documents / No documents were required	96	96

719 **What were you required to give to the lender as guarantee before receiving the loan (or the goods on credit)?**

Do not prompt, multiple answers possible.

Provide guarantor or co-signer	1
Provide things that cannot be moved such as house, land	2
Provide things that can be moved such as livestock, jewellery, inventory	3
Provide a guarantee from a bank/other institution	4
Promise to give a service such as labour /bonded labour	5
Sign insurance to cover loan amount	6
Promise to pay in form of livestock	7
Promise to pay in the form of goods/crop	8
Require to pay a bribe	9
Other (please, specify): _________________	
Nothing	96
I do not remember / cannot tell	99

720 **Did you pay something to the lender for this loan (or for the benefit of paying the goods later)?**

This question is not about bribes! It is about interest, fees, discounts, etc.
Do not prompt, only one answer possible.

Yes, interests	1	*Go to 721*
Yes, a fee	2	
Yes, a portion of my profit	3	
Yes, some goods	4	
Yes, I paid a higher price for the goods received on credit	5	
No, nothing at all	6	*Go to 722*
I cannot tell/ don't know	99	

721 Would you say that this is a very high price?

Do not prompt, only one answer possible.

Yes	1
No	2
I can't tell / don't know	99

722 Do you think you could borrow again from the same lender (or get goods on credit again from the same suppler)?

Do not prompt, only one answer possible.

Yes	1
Maybe / I think so but I am not sure	2
No	3
Don't know	99

7.3. Loan Applications

723 How many loans you have applied for at banks or other financial institutions during the past 12 months?

This question is only about applications at formal financial institutions! Formal financial institutions can be

- *Private banks*
- *Public sector banks*
- *Specialized banks*
- *Microfinance banks*
- *Islamic banks*
- *Foreign banks*
- *Development finance institutions*
- *Leasing companies*
- *Microfinance institutions or other providers of microfinance services*

Number of Loan applications		Go to question 724
None	0	Skip to question 728

724 And how many of these loan applications were rejected/unsuccessful?

Number of unsuccessful/rejected loan applications	………………………	*Go to 725*
No rejected applications	0	*Go to 728*

725 What was the purpose of the loan(s) for which you applied and which was unsuccessful (rejected application)?

Do not prompt
Multiple answers possible

Borrowing for personal use or for the household	
To buy food	1
To pay utility bills	2
To finance travel/vacation	3
To purchase consumer goods items (such as electronic items such as television, microwave)	4
To purchase durables such as (furniture, watches, jewellery, etc.)	5
To purchase a vehicle	6
To build-up of a "mattress" (e.g. gold, collectibles, jewellery, etc.)	7
To purchase or to build a residence such as a house or apartment	8

To pay for repairs to house or flat	9
To pay for a plot / purchase of land	10
To meet educational expenses	11
To pay unforeseen emergency costs (e.g. hospital/medical bills/ funeral)	12
To meet expenses of wedding and dowry	13
To meet child birth expenses (for example caesarean operation)	14
To meet Hajj/Umrah expenses	15
Other life cycle event	16
To pay off other loans	17
Other purposes for personal use or for the household (please, specify): ………	18
Borrowing for the business or the income generating activity	
To be able to lend money to others and earn a profit with this activity	19
To purchase goods for agriculture – livestock	20
To purchase goods for agriculture – agricultural inputs	21
To meet running expenses of a business (e.g. paying salaries, purchasing raw material)	22
To purchase or build a house / a flat / property that you rent out	23
To purchase farm land	24
To start a new business	25
To purchase a plot or vacant land for the business	26
To purchase /build/ renovate business premises	27
To purchase equipment or machinery	28
To pay off other business loans	29
Other business purposes (please specify):____	30
Respondent can't tell or doesn't want to answer	99

726 **Why was (were) one (some) of your loan application(s) not successful? What explanation did the lender mention to you?**

Do not prompt, multiple answers possible.

Bad credit history	1
Have too many other debts	2
No credit history	3
Insufficient and/or irregular and/or uncertain income	4
Insufficient asset	5
No account held with the bank	6
Lack of formal paperwork (including identity documents, no permanent address, no pay slips, etc.)	7
I had no job / income	8
I could not provide the required collateral securities	9
My business was too small	10
Other reasons (please, specify): __________________	11
I was never told why my application was rejected	12
Refuses to answer	98
Don't know	99

727 **Can you tell me what kind of financial institution this was?**

Do not prompt, only one answer possible.
Use card 4 of institutions and enter corresponding code for it

Name of financial institution	____
I don't know / cannot remember / refuse to tell	99

Go to question 728

7.4. Borrowing large amounts

728 **Suppose now that you would plan to purchase durable goods for your household or for your business and that you would consider getting a loan to do this purchase. You would have now to choose the lender that will give you the best conditions. I will now read some statements and ask you to tell me what would be the most important for you to choose the lender. Please, understand that I *am asking you this question for future borrowing, the question is not about the borrowing you did in the past*...**

This question is for future loan, not about the reasons for taking past loans;
Prompt all statements
Record up to 3 answers; if respondent chose more than 3 statements, ask respondent which are the 3 most important.

1. I will choose the lender who gives me exactly the amount I ask for	1
2. I will choose the lender who can provide the money to me in the shortest time	2
3. I will choose the lender who is not too far away from my place	3
4. I will choose the lender who gives me the longest time to pay back	4
5. I will choose the lender who charges the smallest amount to pay on top of the amount borrowed	5
6. I will choose the lender who charges nothing on top of the amount borrowed	6
7. I will choose the lender who gives me a lot of flexibility to repay the amount borrowed	7
8. I will choose the lender I know best	8
9. Other (Please specify)	

If respondent borrowed only from informal sources (only codes 111 to 122 in to question 703), go to question 729
Otherwise, go to instruction before question 736

7.5. Potential Future Use of Formal Sources (Asked from Non- Formal Users)

729 Have you heard of an institution nearby where you could borrow from? By “institution”, I mean an organisation such as a bank, a microfinance bank or a leasing company. I don’t mean money lender, *aartis*, etc.

Do not prompt;
Only one answer possible.

Yes	1	*Go to 730*
No	2	*Go to 801*

730 What is the name of this institution?

In case the respondent knows of more than one institution, ask her/him which is the most important according to her/him;
Use card 4 of institutions and enter corresponding code for it;
Check the list of types of institutions below and insert the code for the type of institution provided by the respondent

Name	________________________________
I don’t know	99

731 Would you consider borrowing from that institution one day?

Do not prompt, only one answer possible.

Yes	1	*Go to 732*
Maybe	2	
No	3	*Go to 735*
Can’t tell/don’t know	99	

732 For which purpose would you consider borrowing from that institution?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in “other reasons”;
Multiple answers possible.

Bridge a household budget gap (e.g. for clothing, food, rent, etc.)	
To pay off utility bills	1
To purchase goods for the household	2
To finance travel/vacation	3
To buy food	4
To purchase an expensive HH asset	
To purchase consumer goods items (such as electronic items such as television, microwave)	5
To purchase durables (such as furniture, watches, jewellery, etc.)	6
To purchase vehicle (includes public and private transport)	7
Build-up of a “mattress” (e.g. gold, collectibles, investment in FTD, etc.)	8
To meet business expenses	
Lending money to others and earning profit on that	9
To purchase goods for agriculture (livestock) business	10
To purchase goods for agriculture (farming) business	11
To meet running expenses of a business	12
Investments	
Investment in a house/flat/property that you rent out	13
Investment in farm land	14
To start a new business	15
Investment in a plot or vacant land	16

To purchase /build/ renovate a residence such as a house or apartment	17
To purchase productive assets	18
To meet large expenses	
To meet educational expenses	19
To pay unforeseen emergency costs (e.g. hospital/medical bills/ funeral)	20
To meet expenses of wedding and dowry	21
To meet child birth expenses (for example caesarean operation)	22
To meet Hajj/Umrah expenses	23
Other life cycle event	24
Loans	
To pay off other loans	25
Other	
Respondent can't tell or doesn't want to answer	99
Other purposes (please specify): ___________________	

733 How much do you think you would need to borrow?

Amount in Rs	
I don't know	99

734 Why haven't you approached this institution so far?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Deleted option/code 12

Too expensive	
Interest rates are too high / the costs are too high compared to the money I can get from other sources	1
Information problem	
I do not know if this institution offers loans	2
I do not know what kind of loans this institution offers	3
I do not know what conditions this institution has for its loans	4
I do not know what the requirements are to obtain loans from this institution	5
Technical understanding problem / financial literacy	
I do not understand enough about borrowing / loans from institutions	6
I am not educated enough to deal with financial institutions	7
Question of trust	
I do not trust institutions	8
Respondent does not feel at ease with borrowing	
I couldn't push the door/this institution is not for people like me	9
I am not sure they understand people like me / they would understand my needs	10
I fear losing my assets (house, other assets given as collateral guarantees)	11
Social reasons	
My spouse would not allow that I borrow money from there	12
Taking loans from institutions is not usual in my community	13
I fear the shame to go to an institution to ask for a loan	14
Questions of belief	
This institution charges interest and this is against my (religious) beliefs	15
This institutions is acting according to the principles of Islam	16
Qualifications / eligibility	
I need to pay back other debts first	17
I have a bad credit history with other lenders	18
I have no credit history	19
I have no account at a bank	20
I do have a permanent job / income so far	21

My business is too small to get a loan	22
My income is insufficient and/or too irregular and/or too uncertain as of now	23
I do not have sufficient assets to pledge as collateral	24
I do not have the documents asked by lenders (identity documents, pay slips, titles of propriety, …)	25
I could not provide the required collateral securities	26
Respondent does not need to borrow / loans offered are not solving the respondent's problems	
I had enough money and did not need to borrow / I was financially very safe	27
The loans the institution offers are not solving my problem because they are too small	28
The loans the institution offers are not solving my problem because they are too big	29
The loans the institution offers are not solving my problems because they must be repaid within a too short period of time	30
Other (please, specify): ________________________	
Can't tell / refuses to answer	99

Ask those who answered code 3 in Q 731. Otherwise go to Q 738

735 Why wouldn't you consider applying for a loan from that institution?

Table of options deleted

Open- ended question, pre-code list for coding at DC Stage

Response:

____

____

Go to question 801

7.6. Non-borrowers

Ask the questions in this section to those who answered 98 to question 701 and 99 to question 702. Otherwise go to question 801

736 Sometimes, people need to complement their own money to pay for larger expenses or to start some projects. This is why they borrow money. Do you think that this could happen to you during the next 2 or 3 years?

Do not prompt, only one answer possible.

Yes	1	*Go to 737*
Probably yes	2	
Probably no	3	*Go to 744*
Definitely not	4	
I don't know	98	

737 For which specific purposes would you consider to do so (to borrow)?

Do not prompt, multiple answers possible.

738 (Ask those who gave more than 1 responses in Q 737) Please tell me which of these will be your priority?

Do not prompt, only one answer possible.

	737	738
	Purpose	**Priority**
Borrowing for personal use or for the household		
To buy food	1	1
To pay utility bills	2	2
To finance travel/vacation	3	3
To purchase consumer goods items (such as electronic items such as television,	4	4

microwave)		
To purchase durables (such as furniture, watches, jewellery, etc.)	5	5
To purchase a vehicle	6	6
To build-up of a “mattress” (e.g. gold, collectibles, jewellery, etc.)	7	7
To purchase or to build a residence such as a house or apartment	8	8
To pay for repairs to house or flat	9	9
To pay for a plot / purchase of land	10	10
To meet educational expenses	11	11
To pay unforeseen emergency costs (e.g. hospital/medical bills/ funeral)	12	12
To meet expenses of wedding and dowry	13	13
To meet child birth expenses (for example caesarean operation)	14	14
To meet Hajj/Umrah expenses	15	15
Other life cycle event	16	16
To pay off other loans	17	17
Other purposes for personal use or for the household (please, specify): ……	18	18
Borrowing for the business or the income generating activity		
To be able to lend money to others and earn a profit with this activity	19	19
To purchase goods for agriculture – livestock	20	20
To purchase goods for agriculture – agricultural inputs	21	21
To meet running expenses of a business (e.g. paying salaries, purchasing raw material)	22	22
To purchase or build a house / a flat / property that you rent out	23	23
To purchase farm land	24	24
To start a new business	25	25
To purchase a plot or vacant land for the business	26	26
To purchase /build/ renovate business premises	27	27
To purchase equipment or machinery	28	28
To pay off other business loans	29	29
Other business purposes (please specify):____	30	30
Respondent can’t tell or doesn’t want to answer	99	

739 How much do you think you would need to borrow?

Do not prompt, only one answer possible.

Amount in Rs	____
I don’t know	99

740 For your <u>first</u> priority, where would you borrow from?

See priority indicated by respondent in question 738
Ask respondent about the name of the institution from card 4 in case the first priority is to borrow from a formal institution

a.Formal institution: enter the code:	Code: _________	*Go to 741*
b.Type of Informal lender: write the type of informal lender mentioned by the respondent (family, friends, shopkeeper,…):	______________________________	
I do not know	99	*Go to 801*

741 Do you think it would be easy to borrow from that source?

Do not prompt, only one answer possible.

Yes, easy	1	*Go to 742*
I am not sure but I think probably easy	2	
I am not sure but I think not easy	3	*Go to 743*
Not easy	4	
I don’t know	98	*Go to 801*

742	**Why do you think it will be easy?**
	First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons"; *Multiple answers possible.*

Technical understanding problem / financial literacy	
I understand enough about borrowing / loans from institutions	1
I am educated enough to deal with financial institutions	2
Question of trust	
I trust financial institutions	3
Qualifications / eligibility	
I have no other debts	4
I borrowed from this institution in the past	5
I have a good credit history with other lenders	6
I have an account at this financial institution	7
I deposited enough money at this institution	8
I have a permanent job / income so far	9
They know me well	10
My business is working well	11
I have good credentials	12
My income is sufficient and/ I have a regular income	13
I have sufficient assets to pledge as collateral	14
I have the documents asked by lenders (identity documents, pay slips, titles of propriety, …)	15
I can provide the required collateral securities / assets	16
Respondent does not need to borrow / loans offered are not solving the respondent's problems	
This institution offers the kind of loans I need	17
It is possible for people like me to get loans from this institution / this institution is open to people like me	18
Other (please, specify): ____________________	
Can't tell / refuses to answer	99

743	**Why do you think it will NOT be easy or possible?**
	First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons"; *Multiple answers possible.*

Too expensive	
Interest rates / costs may be too high for me	1
Technical understanding problem / financial literacy	
I do not understand enough about borrowing / loans from institutions	2
I am not educated enough to deal with financial institutions	3
Respondent does not feel at ease with borrowing	
I am not sure if I will dare to "push the door" of that institution	4
I fear losing my assets (house, other assets given as collateral guarantees)	5
I fear to get into trouble	6
Qualifications / eligibility	
I need to pay back other debts first	7
I have a bad credit history with other lenders	8
I have no credit history	9
They don't know me well / I am new to this bank	10
I have no account at this banks	11
I have not deposited enough money at this bank	12
I do have a permanent job / income so far	13

My business is too small to get a loan	14
My income is insufficient and/or too irregular and/or too uncertain as of now	15
I do not have sufficient assets to pledge as collateral	16
I do not have the documents asked by lenders (identity documents, pay slips, titles of propriety, …)	17
I could not provide the required collateral securities	18
Loans offered may not solve the respondent's problems	
The loans the institution offers may not solve my problem because they are too small	19
The loans the institution offers may not solve my problem because they are too big	20
The loans the institution offers may not solve my problems because they must be repaid within a too short period of time	21
Other (please, specify): ___________________	
Can't tell / refuses to answer	99

Go to question 801

Ask only those who answered code 3, 4, 98 in Q 736

744 Why do you think you would not have to borrow money one day?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Revise whole table

Too expensive	
1. Interest rates are too high / the costs are too high	1
Too far away	
There is no lending institution near my home / my place of work	2
No financial advantage	
I prefer to use my own money because it is cheaper / it is free	3
Information problem	
I do not know where I can borrow from	4
Technical understanding problem / financial literacy	
I do not know enough about borrowing / loans	5
My education is not sufficient to contact financial institutions	6
Question of trust	
I do not trust institutions / people who are lending money	7
Respondent does not feel at ease with borrowing	
I couldn't push the door/this institution is not for people like me	8
I am afraid/I don't dare to try to borrow money	9
I fear losing my assets (house, other assets given as collateral guarantees)	10
Social reasons	
My spouse would not allow that I borrow money	11
Borrowing is not a good thing to do / is a shame	12
A person like me is not allowed to borrow	13
Questions of belief	
Borrowing is against my (religious) beliefs	14
Lenders / financial institutions are not acting according to the principles of Islam	15
Borrowing is against my principles	16
Qualifications / eligibility	
I need to pay back other debts first	17
I have a bad credit history with other lenders	18
I have no credit history	19
I have no account at a bank	20
I do not have a permanent job / income so far	21
My business is too small to get a loan	22
My income is insufficient and/or too irregular and/or too uncertain as of now	23
I do not have sufficient assets to pledge as collateral	24

I do not have the documents asked by lenders (identity documents, pay slips, titles of propriety, …)	25
I could not provide the required collateral securities	26
Respondent does not need to borrow / loans offered are not solving the respondent's problems	
The loans I know are not solving my problem because they are too small	27
The loans I know are not solving my problem because they are too big	28
The loans I know about are not solving my problems because they must be repaid within a too short period of time	29
Other (please, specify): _________________	
Can't tell / refuses to answer	99

Go to question 801

8. Money Transfers/Remittances

Introduction: Many people are sending money to make payments or to give money to friends or relatives. Also, you may have received money yourself from organizations or from people. I would like now to ask you some questions about this.

8.1. Profiling

801 I will read to you different methods of sending or receiving money and you will tell me if you used them during the past 12 months.
What I mean by sending or receiving money is this: it can be any money or goods you sent or received like, for example, money, food, clothes or other goods you sent to, or received from, family or from friends, salary or wages received from your employer, payments you made or received for medical expenses, water bills, electricity bills, etc.

Prompt all methods in column A that can be used to make or receive payments or to send or receive money or goods;
Ask respondent if this was money or goods sent or received
As respondent if it was sent or received to/from Pakistan or abroad

(A) Method	Money or goods sent or payment made by respondent		Money or goods received or payment received by respondent	
	a. In Pakistan	b. Outside Pakistan	c. From Pakistan	d. From abroad
Sending or receiving goods				
Hand delivery by myself	1	1	1	1
Hand delivery by friend or family member	2	2	2	2
Delivery by third persons such as driver or courier traveling by bus/ auto rickshaw/motor cycle rickshaw	3	3	3	3
Post	4	4	4	4
Courier such as DHL	5	5	5	5
Hawala/Hundi	6	6	6	6
Other method (please, specify): …………………………………………………………………………………	7	7	7	7
No goods sent or received during past 12 months	8	8	8	8
Sending or receiving money				
Hand delivery by myself (cash, cheque)	9	9	9	9
Hand delivery by friend or family member (cash, cheque)	10	10	10	10
Delivery by third persons such as driver or courier traveling by bus/ auto rickshaw/motor cycle rickshaw	11	11	11	11
Hawala/Hundi	12	12	12	12
Transfer via currency exchange office	13	13	13	13
Money transfer company such as Western Union or Moneygramm	14	14	14	14
Travellers cheques	15	15	15	15
Telegraphic Money Order	16	16	16	16
Post office – international money transfer	17	17	17	17
Post office – money order / urgent money order	18	18	18	18
Post office – postal draft / postal order	19	19	19	19
Post Office – giro account	20	20	20	20
Post Office - instant money transfer service	21	21	21	21
Post Office - fax money,	22	22	22	22
Post Office - international transfers services	23	23	23	23
Bank transfer – national (e.g. demand draft, pay order)	24	24	24	24
Bank transfer international (e.g. SWIFT transfer)	25	25	25	25
Bank using someone's account	26	26	26	26
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile ***using agent's account*** (respondent does no	27	27	27	27

use her/his own mobile wallet) = "***Over the Counter Operation"*** (OTC)				
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile ***using a friend or a relative's account*** (respondent uses the mobile wallet account of a friend or relative)	28	28	28	28
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile ***using own member account*** (respondent is a registered mobile wallet owner and uses her/his mobile wallet account to make the payment/to send or receive money)	29	29	29	29
Other method (please, specify): …………………………………………………………………………………	30	30	30	30
No money sent or received during past 12 months	31	31	31	31

If code 31 answered in Q801, go to Section 9.

Tell respondent that you are now going to ask more detailed questions about sending and receiving money or goods

8.2. Sending Monies or Goods to Persons inside Pakistan

802 I would like to ask you again if you have been sending money or goods, or both, to people during the past 12 months, INSIDE Pakistan?

Do not prompt. Only one answer possible.

		Instructions
Yes, money only	1	*Go to 805*
Yes, goods only	2	*Go to 803*
Yes, money and goods	3	*Go to 803*
No	4	*Go to 811*

803 What goods have you been sending?

Do not prompt, multiple answers possible.

Livestock	1
Food items	2
Consumer goods	3
Clothes	4
Other (please, specify):____	

804 Why did you (also) send goods rather than (only) money?

Do not prompt, multiple answers possible.

It is a tradition in my community/family	1
It is easier	2
It is safer than sending money	3
This is what the recipient needs/wanted	4
Livestock maintain/increase its value	5
I have no money to send	6
Those items are not available where I send them/Quality is better here	7
It is a gift	8
Other reasons (please, specify): _______________	

Ask Q 805 from only those who respond code 1 or 3 in Q 802. Otherwise go to Q811.

805 How often did you send money in Pakistan during the past 12 months?

Do not prompt, only one answer possible

Every week or more frequently	1
Not every week but at least once in a month	2
Not every months but at least once every 3 months	3
Not every 3 months but at least twice a year	4
At least once a year	5
I cannot tell	6
Occasionally and irregularly	7
Never since the past 12 months	8

806 To whom did you send money in Pakistan during the past 12 months?

Do not prompt, only one answer possible in each column.

Child	1
Parent	2
Sibling	3
Spouse	4
Other relative	5
Other dependant	6
Friend (non-relative)	7
Other non-relative or dependant	8
Association	9
Other(please specify): _____________	

807 When you send money inside Pakistan, what is it usually used for?

Do not prompt, multiple answers for each column possible.

To allow the receiver to meet daily expenses (food, clothing, bills etc.)	1
Child care	2
Education (e.g. uniforms, meals, transport, books, fees)	3
Travel	4
Farming	5
Business (start up, expansion, working capital)	6
Building works (construction, renovation, expansion)	7
Purchase of land (agriculture, non-agriculture)	8
Health	9
Ceremony (wedding, birthdays, funerals, etc.)	10
Personal pocket expense runs outs	11
Other purposes (please, specify)	

808 Do you regularly send money to more than one location/area?

Only one answer possible

Yes	1
No	2

809 **Where do you usually send money inside Pakistan?**

Do not prompt;
In case respondent sends to multiple locations, ask about the latest remittance;
Try to obtain from respondent as many and accurate information as possible.

a. District				
b. Village/city				
c. Type of location	Urban	1	Rural	2
Don't know where from in Pakistan	99			

810 **How much money do you usually send for each transaction inside Pakistan?**

Do not prompt

Amount in Rs	_______________
It greatly varies	96
Don't know / does not want to tell	98

Go to question 811

8.3. Sending Monies or Goods to Persons outside Pakistan

811 **Please, allow me to ask you again if you have been sending money or goods, or both, to people during the past 12 months, OUTSIDE Pakistan?**

Only one answer possible.

		Instructions
Yes, money only	1	*Go to 814*
Yes, goods only	2	*Go to 812*
Yes, money and goods	3	*Go to 812*
No	4	*Go to 831*

812 **What goods have you been sending?**

Do not prompt, multiple answers possible.

Livestock	1
Food items	2
Consumer goods	3
Clothes	4
Other (please, specify): _________	

813 **Why did you (also) send goods rather than (only) money?**

Do not prompt, multiple answers possible.

It is a tradition in my community/family	1
It is easier	2
It is safer than sending money	3
This is what the recipient needs/wanted	4
Livestock maintain/increase its value	5
I have no money to send	6
Those items are not available where I send them/Quality is better here	7
It is a gift	8
Other reasons (please, specify): ______________	

814 How often did you send money outside Pakistan during the past 12 months?

Do not prompt, only one answer possible

Every week or more frequently	1
Not every week but at least once in a month	2
Not every months but at least once every 3 months	3
Not every 3 months but at least twice a year	4
At least once a year	5
I cannot tell	6
Occasionally and irregularly	7
Never since the past 12 months	8

815 To whom did you send money outside Pakistan during the past 12 months?

Do not prompt, only one answer possible in each column.

Child	1
Parent	2
Sibling	3
Spouse	4
Other relative	5
Other dependant	6
Friend (non-relative)	7
Other non-relative or dependant	8
Association	9
Other(please specify): ________	

816 When you send money outside Pakistan, what is it usually used for?

Do not prompt, multiple answers for each column possible.

To allow the receiver to meet daily expenses (food, clothing, bills etc.)	1
Child care	2
Education (e.g. uniforms, meals, transport, books, fees)	3
Travel	4
Farming	5
Business (start up, expansion, working capital)	6
Building works (construction, renovation, expansion)	7
Purchase of land (agriculture, non-agriculture)	8
Health	9
Ceremony (wedding, birthdays, funerals, etc.)	10
Personal pocket expense runs outs	11
Other purposes (please, specify): _______________	

817 Do you regularly send money to more than one location/area?

Only one answer possible

Yes	1
No	2

818 Where do you usually send money outside Pakistan?

Do not prompt;
In case respondent sends to multiple locations, ask about the latest remittance;
Try to obtain from respondent as many and accurate information as possible.

Country 1:	
Country 2:	
Country 3:	

819 How much money do you usually send for each transaction outside Pakistan?

Amount in Rs	______________
It greatly varies	96
Don't know / does not want to tell	98

Go to instruction before question 820

8.4. Services Used to Send Monies

If respondent sent money in or outside Pakistan (codes 1 or 3 to question 802 or codes 1 or 3 to question 811), go to question 820, otherwise go to Q 831.

Ask those who chose code 1 or 3 in Q 802, otherwise go to Q 821

Tell respondent: "you told me before which services you used to send money. I would like now to ask you agin about these services and your experience with them"

820 Can you tell us which of the following services you have used in the past 12 months to send money to someone living INSIDE Pakistan?

Prompt
Multiple answers possible

Ask those who chose code 1 or 3 in Q 811

821 Can you tell us which of these services you have used in the past 12 months to send money to someone living OUTSIDE Pakistan?

Prompt
Multiple answers possible

Ask those who chose code 1 or 3 in Q 802 or811

822 Which of these methods of sending money have you used for the first time during the past 12 months?

Ask for each service used by respondent

Ask those who chose code 1 or 3 in Q 802 or 811

823 With which of these services have you experienced a failure (money didn't reach) during the past 12 months?

Ask for each service used by respondent

Ask those who chose code 1 or 3 in Q 802 or 811

824 Have you been able to to perform these operations yourself or did you need assistance?

Ask for each service used by respondent

Ask those who chose code 1 or 3 in Q802 or 811

825 Can you tell me the advantages of using these methods of sending money?

Ask for each service used; multiple answers possible

Ask those who chose code 1 or 3 in Q802 or 811

826 Can you tell me the main disadvantages or the difficulties you encountered when using these methods of sending money?

Ask for each service used; multiple answers possible

	820	821	822	823	824	825	826
	Used to send money during past 12 months <u>inside</u> Pakistan	Used to send money during past 12 months <u>outside</u> Pakistan	Method / service used for the first time	Failures expérien ced	Assistan-ce needed	Advanta-ges (see code in schedule below)	Difficul-ties (see code in schedule below)
Hand delivery by myself (cash, cheque)	1	1	1	1	1		
Hand delivery by friend or family member (cash, cheque)	2	2	2	2	2		
Delivery by third persons such as driver or courier traveling by bus/ auto rickshaw/motor cycle rickshaw	3	3	3	3	3		
Hawala/Hundi	4	4	4	4	4		
Transfer via currency exchange office	5	5	5	5	5		
Money transfer company such as Western Union or Moneygramm	6	6	6	6	6		
Telegraphic Money Order	7	7	7	7	7		
Post office – money order / urgent money order	9	9	9	9	9		
Post office – postal draft / postal order	10	10	10	10	10		
Post Office – giro account	11	11	11	11	11		
Post Office - instant money transfer service	12	12	12	12	12		
Post Office - fax money,	13	13	13	13	13		
Post Office - international transfers services	14	14	14	14	14		
Bank transfer – national	15	15	15	15	15		
Bank transfer international	16	16	16	16	16		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using agent's account (respondent does no use her/his own mobile wallet) = Over the Counter Operation (OTC)	17	17	17	17	17		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using a friend or a relative's account (respondent uses the mobile wallet account of a friend or relative)	18	18	18	18	18		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using own member account (respondent uses her/his own mobile wallet)	19	19	19	19	19		
Other method (please, specify): ……………………………………							

Coding schedule advantages and difficulties			
Advantages	Code	Difficulties	Code
No risk	1	Risky	1
Not expensive	2	Expensive	2
Fast	3	Slow	3
Reliable	4	Unreliable	4
Not far from my place	5	Unfriendly staff/ not helpful staff	5
Friendly/ helpful staff	6	Far for my place	6
Trust	7	No trust	7
Discreet	8	Not discreet	8
Easy to handle	9	Difficult to handle	9
Other advantages		Cash shortages	10
		System break downs	11
		Opening hours	12
		Other difficulties	

For respondent who used only INFORMAL money transfer services (only codes 1 to 4 to questions 820 and 821), go to question 827
Otherwise go to question 831

827 **I noted that you are not using the services offered by companies to send money. I would therefore like to ask you if you heard about these services?**

Prompt, multiple answers possible.

		Heard about it	Never heard about it	Not sure
a.	Money transfer services offered by banks (national, international)	1	2	3
b.	Money transfer services at agent (UBL, EasyPaisa, Mobilink, MCB…)	1	2	3
c.	Money transfer using a Mobile Wallet installed on a mobile phone (UBL, EasyPaisa, Mobilink, MCB…)	1	2	3
d.	Money transfer services offered by the Post Office (money order / urgent money order; postal draft / postal order; giro account; instant money transfer service; fax money; international transfers services)	1	2	3
e.	Services of Money Transfer Companies like Western Union, MoneyGram	1	2	3

If respondent heard about at least one formal money transfer service, go to question 828
Otherwise, skip to question 829

828 Can you tell me why you are not using these services?

Ask for all formal services the respondent heard about (see question 827)
First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

	a. Money transfer services offered by banks (national, international)	b. Money transfer services at agent (UBL, EasyPaisa, Mobilink, MCB…)	c. Money transfer using a Mobile Wallet installed on a mobile phone (UBL, EasyPaisa, Mobilink, MCB…)	d. Money transfer services offered by the Post Office	e. Services of Money Transfer Companies like Western Union, MoneyGram
Too expensive					
I think that the services offered by these institutions are too expensive	1	1	1	1	1
These services are too far away from my place of residence / my place of work / it is too costly form to reach the bank branches / the agents where these services are available	2	2	2	2	2
I do not know where to find these services	3	3	3	3	3
I know that these companies are offering money transfer services but I do not know how to use them	4	4	4	4	4
I think that the services offered by these institutions are too complicated for me	5	5	5	5	5
I do not like to deal with these institutions	6	6	6	6	6
I distrust these institutions	7	7	7	7	7
I don't have the self-confidence to walk into a bank / I fear to push the door of a bank / a mobile service agent	8	8	8	8	8
I fear banks and financial service institutions	9	9	9	9	9
It is not good / not usual (not socially acceptable) that I have ***my own account*** / mobile wallet	10	10	10	10	10
It is not good / not usual (not socially acceptable) for me to walk into a bank / a mobile service agent's shop / I do not want to walk myself into a bank / a mobile service agent's shop	11	11	11	11	11
These institutions are not acting according to my religious beliefs / having a banks account / a mobile	12	12	12	12	12

wallet goes against my religious beliefs					
I do not have an account / a mobile wallet	13	13	13	13	13
I think that these institutions are not for me	14	14	14	14	14
I tried to use these services but I found that I did not qualify	15	15	15	15	15
I think that I do not qualify for these services	16	16	16	16	16
I am used to the methods of sending/receiving money I use now and I am satisfied with them	17	17	17	17	17
I think that the services offered by these institutions are not discreet enough	18	18	18	18	18
I think that the services offered by these institutions are too cumbersome	19	19	19	19	19
I think that the services offered by these institutions are not safe and reliable enough	20	20	20	20	20
I think that these institutions are taking too much time to send the money	21	21	21	21	21
You need to wait too long to be attended to at these institutions	22	22	22	22	22
The staff working at these institutions is not friendly	23	23	23	23	23
It is difficult to communicate with the persons working at these institutions	24	24	24	24	24
The services offered by these institutions do not meet my specific needs	25	25	25	25	25
You can't send small amounts	26	26	26	26	26
You can't send larger amounts	27	27	27	27	27
Other (please, specify): ____________________					
Cannot tell	98	98	98	98	98

829 **Using your method of sending money, how many Rupees are you approximately charged for every Rs 1,000 you send INSIDE Pakistan?**

Do not prompt, only one answer possible.

830 **And how many Rupees are you approximately charged for every Rs 1,000 you send OUTSIDE Pakistan?**

Do not prompt, only one answer possible.

	829 - Sending inside Pakistan		**830** - Sending outside Pakistan	
	Via family members / friends	Via storekeepers, travel agencies, money changers, transporters… *(Hawala / Hundi)*	Via family members / friends	Via storekeepers, travel agencies, money changers, transporters… *(Hawala / Hundi)*
Amount in Rs				
Don't know/ don't want to say	99	99	99	99

Go to question 831

8.5. Receiving Monies or Goods

831 **Please, allow me to ask you again if you have been receiving money or goods, or both, from people or institutions INSIDE Pakistan during the past 12 months?**

Only one answer possible.

832 **I would also like to ask you if you have been receiving money or goods, or both, from people or institutions OUTSIDE Pakistan during the past 12 months?**

Only one answer possible.

	831 - From INSIDE Pakistan	832 - From OUTSIDE Pakistan	*Instructions*
Yes, money only	1	1	*Go to 835*
Yes, goods only	2	2	*Go to 833*
Yes, money and goods	3	3	*Go to 833*
No	4	4	*Go to 901*

833 **What goods have you been receiving?**

Do not prompt, multiple answers possible.

Livestock	1
Food items	2
Consumer goods	3
Clothes	4
Other (please, specify): _________	

834 **Why did you (also) received goods rather than (only) money?**

Do not prompt, multiple answers possible.

It is a tradition in my community/family	1
It is easier	2
It is safer than sending money	3
This is what the recipient needs/wanted	4
Livestock maintain/increase its value	5
I have no money to send	6
Those items are not available where I send them/Quality is better here	7
It is a gift	8
Other reasons (please, specify): ___________	

835 **How often did you receive money from Pakistan during the past 12 months?**

We are now only talking about receiving MONEY, not goods anymore;
Do not prompt;
Ask the same question for money sent in Pakistan AND outside Pakistan;
Only one answer possible in each column.

836 **How often did you receive money from overseas during the past 12 months?**

We are now only talking about receiving MONEY, not goods anymore;
Do not prompt;
Ask the same question for money sent in Pakistan AND outside Pakistan;
Only one answer possible in each column.

	835 from inside Pakistan	**836** from outside Pakistan
Every week or more frequently	1	1
Not every week but at least once in a month	2	2
Not every months but at least once every 3 months	3	3
Not every 3 months but at least twice a year	4	4
At least once a year	5	5
I cannot tell	6	6
Occasionally and irregularly	7	7
Never since the past 12 months	8	8

837 From whom did you receive money from inside Pakistan?

Do not prompt, multiple answers possible

838 From whom did you receive money from outside Pakistan?

Do not prompt, multiple answers possible

	837 from inside Pakistan	**838** from outside Pakistan
Child	1	1
Parent	2	2
Sibling	3	3
Spouse	4	4
Other relative	5	5
Other dependant	6	6
Friend (non-relative)	7	7
Other non-relative or dependant	8	8
Employer	9	9
Business partner / client	10	10
Association	11	11
Government /State agency	12	12
Pension fund	13	13
Other (please specify): ____________		

839 When you receive money from within Pakistan, what is it usually used for?

Do not prompt, multiple answers possible

840 When you receive money from outside Pakistan, what is it usually used for?

Do not prompt, multiple answers possible

	839 from inside Pakistan	**840** from outside Pakistan
To allow the receiver to meet daily expenses (food, clothing, bills etc.)	1	1
Child care	2	2
Education (e.g. uniforms, meals, transport, books, fees)	3	3
Travel	4	4
Farming	5	5
Business (start up, expansion, working capital)	6	6
Building works (construction, renovation, expansion)	7	7
Purchase of land (agriculture, non-agriculture)	8	8
Health	9	9
Ceremony (wedding, birthdays, funerals etc.)	10	10
To allow recipient to meet unexpected expenses	11	11
To allow recipient to cope with disaster/losses	12	12
Others (please, specify): _________________		

841 Where from do you usually receive money when sent to you from within Pakistan?

Do not prompt, multiple answers possible;
Try to obtain from respondent as many and accurate information as possible.

842 Where from do you usually receive money when sent to you from outside Pakistan?

Do not prompt, multiple answers possible.

	841 In Pakistan				**842** Outside Pakistan
1. District					
2. Village/city					
3. Type of location	urban	1	rural	2	
4. Don't know where from in Pakistan	99				
5. Country					

843 How much money do you usually receive from inside Pakistan for each transaction?

Do not prompt, multiple answers possible.

844 How much money do you usually receive from outside Pakistan for each transaction?

Do not prompt, multiple answers possible.

	843 From Pakistan	**844** From abroad
Amount in Rs		
It varies greatly	96	96
Don't know / does not want to tell	98	98

Ask only those who chose code 1 or 3 in Q 831

Tell respondent: "you told me before which services you used to receive money. I would like now to ask you again about these services and your experience with them"

845 Now I am going to name different ways of receiving money from WTHIN Pakistan. Please, tell me which one was used in your case for the money you received during the past 12 months.

Do not prompt, multiple answers possible.

Ask only those who chose code 1 or 3 in Q 832

846 Now I am going to name different ways of receiving money from ABROAD. Please, tell me which one was used in your case for the money you received during the past 12 months.

Do not prompt, multiple answers possible.

Ask only those who chose code 1 or 3 in Q 831 or 832

847 And with which of these services have you experienced a failure (money didn't arrive) during the past 12 months?

Do not prompt, multiple answers possible.

Ask only those who chose code 1 or 3 in Q 831 or 832

848 Have you been able to to perform these operations yourself or did you need assistance?

Ask for each service used

Ask only those who chose code 1 or 3 in Q 831or 832

849	**Can you tell me the advantages of using these methods of receiving money?**
	Ask for each service used; *See codes in Schedule Advantages and Difficulties below;* *Multiple answers possible*

Ask only those who chose code 1 or 3 in Q 831 or 832

850	**Can you tell me the main disadvantages or the difficulties you encountered when using these methods of receiving money?**
	Ask for each service used; *See codes in Schedule Advantages and Difficulties below;* *Multiple answers possible.*

	845	846	847	848	849	850
	Used to receive money during past 12 months <u>inside</u> Pakistan	Used to receive money during past 12 months <u>outside</u> Pakistan	Failures expérie nced	Assistan-ce needed	Advanta-ges (see code in schedule below)	Difficul-ties (see code in schedule below)
Hand delivery by myself (cash, cheque)	1	1	1	1		
Hand delivery by friend or family member (cash, cheque)	2	2	2	2		
Delivery by third persons such as driver or courier traveling by bus/ auto rickshaw/motor cycle rickshaw	3	3	3	3		
Hawala/Hundi	4	4	4	4		
Transfer via currency exchange office	5	5	5	5		
Money transfer company such as Western Union or Moneygramm	6	6	6	6		
Telegraphic Money Order	7	7	7	7		
Post office – money order / urgent money order	9	9	9	9		
Post office – postal draft / postal order	10	10	10	10		
Post Office – giro account	11	11	11	11		
Post Office - instant money transfer service	12	12	12	12		
Post Office - fax money,	13	13	13	13		
Post Office - international transfers services	14	14	14	14		
Bank transfer – national	15	15	15	15		
Bank transfer international	16	16	16	16		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using agent's account (respondent does no use her/his own mobile wallet) = Over the Counter Operation (OTC)	17	17	17	17		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using a friend or a relative's account (respondent uses the mobile wallet account of a friend or relative)	18	18	18	18		

Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using own member account (respondent uses her/his own mobile wallet)	19	19	19	19		
Other method (please, specify): ……………………………………						

Coding schedule advantages and difficulties			
Advantages	Code	Difficulties	Code
No risk	1	Risky	1
Not expensive	2	Expensive	2
Fast	3	Slow	3
Reliable	4	Unreliable	4
Not far from my place	5	Unfriendly staff/ not helpful staff	5
Friendly/ helpful staff	6	Far for my place	6
Trust	7	No trust	7
Discreet	8	Not discreet	8
Easy to handle	9	Difficult to handle	9
Other advantages		Cash shortages	10
		System break downs	11
		Opening hours	12
		Other difficulties	

For respondent who are using only INFORMAL money transfer services (ONLY codes 1 to 4 to questions 845 and 846), go to question 851
Otherwise go to question 901

851 **I noted that you are not using the services offered by companies to send or to receive money. I would therefore like to ask you if you heard about these services.**

Prompt, multiple answers possible.

	Heard about it	Never heard about it	Not sure
a. Money transfer services offered by banks (national, international)	1	2	3
b. Money transfer services at agent (UBL, EasyPaisa, Mobilink, MCB…)	1	2	3
c. Money transfer using a Mobile Wallet installed on a mobile phone (UBL, EasyPaisa, Mobilink, MCB…)	1	2	3
d. Money transfer services offered by the Post Office (money order / urgent money order; postal draft / postal order; giro account; instant money transfer service; fax money; international transfers services)	1	2	3
e. Services of Money Transfer Companies like Western Union, MoneyGram	1	2	3

852 **How many Rupees are you approximately charged for every Rs 1,000 you receive from INSIDE Pakistan?**

Do not prompt, only one answer possible.

853 **How many Rupees are you approximately charged for every Rs 1,000 you receive from OUTSIDE Pakistan?**

Do not prompt, only one answer possible.

	Q 852 Received from INSIDE Pakistan		Q 853 Received from OUTSIDE Pakistan	
	Via family members / friends	Via storekeepers, travel agencies, money changers, transporters… *(Hawala / Hundi)*	Via family members / friends	Via storekeepers, travel agencies, money changers, transporters… *(Hawala / Hundi)*

Amount in Rs				
Don't know/don't want to say	99	99	99	99

Go to question 901

9. Payments

Instructions:

- Before starting this section, check in question 332 whether the respondent has a mobile wallet or not and consign information thereafter: Respondent has a mobile wallet? ☐ Yes - ☐ No
- Check also in question 332 from which company the respondent has a mobile wallet from:

  Respondent has a mobile wallet from: ____

Introduction: We are now going to talk about the different circumstances that lead you to make payments, one way or the other. The purpose once again is to understand your habits and likings.

Please, note that we are not talking about the money you may send to other persons like family members, relatives or friends on your own will. We are talking of payments you are making to institutions or organizations to pay for goods or services.

901 **I am going to read a list of merchants, suppliers, organisation, institution, government body or corporation to which you may have made payments. Please, tell me if you made a payment to one of them <u>during the past 12 months</u>.**

Prompt
Multiple answers possible

If respondent made no payments (code 98 to question 901), go to question 1001
Otherwise, go to question 902

902 **How often you made these payments to the following beneficiaries over the past 12 months?**

If respondent cannot name some payment receivers, quote some of the possibilities;
Multiple answers possible.

	901	**902**					
	Made at least one payment	Daily	Weekly	Fortnightly	Once a month	Several times a year	Only once
a.School or university	1	1	2	3	4	5	6
b.Financial Institution	2	1	2	3	4	5	6
c.Local or national Taxes	3	1	2	3	4	5	6
d.Hospital/large health service provider	4	1	2	3	4	5	6
e.Doctor/local small health service provider	5	1	2	3	4	5	6
f.Rent	6	1	2	3	4	5	6
g.Utility Company (water, electricity, …)	7	1	2	3	4	5	6
h.Stores, retailers to pay for goods	8	1	2	3	4	5	6
i.Business purpose: to pay supplier	9	1	2	3	4	5	6
j.Business purpose: to pay employees	10	1	2	3	4	5	6
k.Suppliers for an exceptional purpose (funeral, wedding)	11	1	2	3	4	5	6
l.Other (please specify):							

______________________________							
No payments made during past 12 months	98						

Please proceed to next section if code 98 chosen in Q 902

903	**Can you tell me how you made these payments?**
	Ask for each payment recipient. Multiple responses possible.

904	**Which of these methods of making payments have you used for the first time during the past 12 months?**
	Ask for method used. Multiple responses possible.

905	**With which of these ways of making payments have you experienced a failure (money didn't reach) in the past 12 months?**
	Ask for each service used. Multiple responses possible.

906	**Have you been able to perform these operations yourself or did you need assistance?**
	Ask for each service used. Multiple responses possible.

907	**Can you tell me the advantages of using these payment methods?**
	Ask for each service used; *See codes in Schedule Advantages and Difficulties below;* *Multiple answers possible*

908	**Can you tell me the main disadvantages or the difficulties you encountered when using these payment methods?**
	Ask for each service used; *See codes in Schedule Advantages and Difficulties below;* *Multiple answers possible*

	903	**904**	**905**	**906**	**907**	**908**
	Used to make payments during past 12 months	Used for the first time during past 12 months	Failures expérienced	Assistan-ce needed	Advanta-ges (see code in schedule below)	Difficul-ties (see code in schedule below)
Hand delivery by myself (cash, cheque)	1	1	1	1		
Hand delivery by friend or family member (cash, cheque)	2	2	2	2		
Delivery by third persons such as driver or courier traveling by bus/ auto rickshaw/motor cycle rickshaw	3	3	3	3		
Hawala/Hundi	4	4	4	4		
Transfer via currency exchange office	5	5	5	5		
Money transfer company such as Western Union or Moneygramm	6	6	6	6		
Telegraphic Money Order	7	7	7	7		
, Pakistan Post Utility bill payment service	8	8	8	8		
Post office – money order / urgent money order	9	9	9	9		
Post office – postal draft / postal order	10	10	10	10		
Post Office – giro account	11	11	11	11		

Post Office - instant money transfer service	12	12	12	12		
Post Office - fax money,	13	13	13	13		
Post Office - international transfers services	14	14	14	14		
Bank transfer – national	15	15	15	15		
Bank transfer international	16	16	16	16		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using agent's account (respondent does no use her/his own mobile wallet) = Over the Counter Operation (OTC)	17	17	17	17		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using a friend or a relative's account (respondent uses the mobile wallet account of a friend or relative)	18	18	18	18		
Telenor (Easy Paisa) / UBL (Omni) / Ufone (U payment) / MCB mobile using own member account (respondent uses her/his own mobile wallet)	19	19	19	19		
Other method (please, specify): ……………………………………						

Coding schedule advantages and difficulties			
Advantages	Code	Difficulties	Code
No risk	1	Risky	1
Not expensive	2	Expensive	2
Fast	3	Slow	3
Reliable	4	Unreliable	4
Not far from my place	5	Unfriendly staff/ not helpful staff	5
Friendly/ helpful staff	6	Far for my place	6
Trust	7	No trust	7
Discreet	8	Not discreet	8
Easy to handle	9	Difficult to handle	9
Other advantages		Cash shortages	10
		System break downs	11
		Opening hours	12
		Other difficulties	

If respondent does NOT use mobile payment services (no codes 17, 18 or 19 to question 903), go to question 909. Otherwise, go to question 1001.

909 Have you heard of the possibility to bring the money at a shop/agent or at the Post Office to make a payment (Telenor-EasyPaisa, UBL-Omni, Ufone-U payment, Pakistan Post Utility bill payment service)?

Do not prompt, only one answer possible.

Heard about it	1	Go to 910
Never heard about it	2	Go to 1001
Not sure	3	

910 I noticed that you are not making payments using mobile payment services. Can you tell me why you are not using the services like Telenor-EasyPaisa, UBL-Omni, Ufone-U payment, Pakistan Post Utility bill payment service?

First, let the respondent answer spontaneously; if respondent cannot mention at least one reason spontaneously, then prompt shaded headings; then prompt each options underneath the heading mentioned by respondent; if respondent answer(s) does not match any of the lines, write her/his answer(s) in "other reasons";
Multiple answers possible.

Too expensive	
I think that it is too expensive compared to cash payment or the payment methods I use	1
Too far away	
I would have to travel too far from my home / place of work to visit a mobile payment agent	2
Information problem	
I do not know enough about OTC operations / payments via mobile banking agents	3
I do not know where to find mobile banking agents	4
Technical understanding problem / financial literacy	
I think that this service is too complicated for me to handle	5
The methods of sending/receiving money I use now are easy and I am satisfied with them	6
I am not educated enough to use these services	7
Problem of trust	
I think that this service is not reliable enough / I fear that the money will not arrive	8
I think that this service is not safe enough / I fear that the money can be stolen	9
I don't trust this service/provider	10
Social reasons	
It is not good / not usual (not socially acceptable) that I would go to visit a mobile banking agent	11
Qualifications / eligibility	
I don't have the necessary documents to use these services	12
Service does not meet respondent's needs	
I am used to the methods of sending/receiving money I use now and I am satisfied with them	13
I think that this services does not provide enough privacy/not discreet enough	14
I think that the money takes too much time to arrive when you use a mobile wallet	15
You need to wait too long to be attended to at these institutions	16
I think that the money takes too much time to arrive when you use a mobile wallet	17
The staff working at these institutions is not friendly / It is difficult to communicate with the persons working at these institutions	18
It is not possible to send small amounts of money	19
It is not possible to send large amounts of money	20
Other (please, specify)	
Cannot tell	99

Go to question 1001.

10. Income and expenditures

Introduction: A very important part for this survey is the study of the income and expenditures of you and your household. When we say "income and expenditure", you may fear that we are getting a bit close to your private financial matters, but this is fundamental for us to be able to understand how money comes to your pocket and goes out of it. And remember: this survey is anonymous, and we gather data for the purpose of improving financial services in Pakistan, eventually for your benefit!

10.1. Income

1001 People may get income from different sources. Income can be paid to you by other people in money or they may give you goods or a service in exchange for your labour. You may also receive no money but get income by growing the food that you eat.
Please tell me all of the ways you yourself have received income over the last 12 months?

Multiple answers possible.

1002 Which source brought you the largest portion of your regular income during the past year / the past 12 months?

Only one answer possible.
If respondent cannot tell for the past 12 months, ask what is the most important source of income under normal circumstances

1003 Approximately how often do you get this income from this source? Is it daily, monthly, or is it irregular?

Multiple answers possible.

	1001 All sources of income (multiple answers possible)	**1002** Main source of income (single answer)	**1003** Frequency of main source of income				
			Daily	Weekly	Monthly	Seasonal	Irregular
In money							
Work for a salary/wage from a company	1	1	1	2	3	4	5
Work for a salary/wage from an individual e.g. domestic worker/farm worker	2	2	1	2	3	4	5
Work for a salary/wage – irregular (e.g. piece work/job)	3	3	1	2	3	4	5
Self-employed (formal sector)—own enterprise (non- farm)	4	4	1	2	3	4	5
Self-employed (formal sector)—own agriculture	5	5	1	2	3	4	5
Self-employed - Informal work such as street vendor, hawker/own shop	6	6	1	2	3	4	5
G2P: government pensions (e.g. AGPR pensions, Army Jawans, EOBI pensions, Navy Pension, Frontier Constabulary pensions, etc.)	7	7	1	2	3	4	5
G2P: government salaries (e.g. AGPR Salaries, Army Jawans& JCOs Salaries, Punjab Prov Salaries)	8	8	1	2	3	4	5

G2P: social cash transfers (e.g. BISP core, CDCP/Watan card, BUM UNICEF…)	9	9	1	2	3	4	5
Money sent by friends/family not living near you	10	10	1	2	3	4	5
Money from friends/family in cash	11	11	1	2	3	4	5
Sub-letting rooms, shack, house	12	12	1	2	3	4	5
Private pension	13	13	1	2	3	4	5
Rent or interest from private investment	14	14	1	2	3	4	5
In kind (goods or services)							
Received goods in return for services	15	15	1	2	3	4	5
Received goods in return for goods	16	16	1	2	3	4	5
Received goods for things you made	17	17	1	2	3	4	5
Consumed food that the family has grown	18	18	1	2	3	4	5
Received goods in return for things you grew or for livestock you raised	19	19	1	2	3	4	5
Received goods from family or friends	20	20	1	2	3	4	5
Other							
Others (Please, specify): …………………………………………….	21	21					
I do not receive income in the form of money, food or goods	22						
Student getting pocket money	23	23	1	2	3	4	5
Housewife getting pocket money	24	24	1	2	3	4	5

If respondent receive an income in money (codes 1 – 14 in question 1101), go to question 1004. Otherwise, go to question 1005.

1004 Talking about the income you receive <u>in money</u>, can you tell me how you receive it most of the time?

Prompt each line of income source mentioned by the respondent in question 1003
Ask by which channel the respondent receives these revenues (see column)
Multiple answers possible.

	In cash	In cash via a money transfer service (agent, Post office, Western Union, …)	Directly on my bank account	On someone else's account	By cheque deposited on my account or cashed at the teller by myself	By cheque deposited on another person's account or cashed at the teller by another person	On my mobile wallet	On a debit card
Work for a salary/wage from a company	1	2	3	4	5	6	7	8
Work for a salary/wage from an individual e.g. domestic worker/farm worker	1	2	3	4	5	6	7	8
Work for a salary/wage – Irregular (e.g. Piece work/job)	1	2	3	4	5	6	7	8
Self-employed (formal	1	2	3	4	5	6	7	8

sector)—own enterprise (non-farm)								
Self-employed (formal sector)—own agriculture	1	2	3	4	5	6	7	8
Self-employed - Informal work such as street vendor, hawker/own shop	1	2	3	4	5	6	7	8
G2P: government pensions (e.g. AGPR pensions, Army Jawans, EOBI pensions, Navy Pension, Frontier Constabulary pensions, etc.)	1	2	3	4	5	6	7	8
G2P: government salaries (e.g. AGPR Salaries, Army Jawans& JCOs Salaries, Punjab Prov Salaries)	1	2	3	4	5	6	7	8
G2P: social cash transfers (e.g. BISP core, CDCP/Watan card, BUM UNICEF…)	1	2	3	4	5	6	7	8
Money sent by friends/family not living near you	1	2	3	4	5	6	7	8
Money from friends/family in cash	1	2	3	4	5	6	7	8
Sub-letting rooms, shack, house	1	2	3	4	5	6	7	8
Private pension	1	2	3	4	5	6	7	8
Private investment	1	2	3	4	5	6	7	8

Instructions for Q 1005 to Q 1010: By good year, we mean a year that was good income- wise. By bad year, we mean a year that was bad income- wise.

1005 **Please tell me your TOTAL ESTIMATED PERSONAL MONTHLY INCOME you received in the course of the last year (past 12 months). Please include all sources of income i.e. salaries, pensions, income from investment, value of goods and services you received as income etc.**
Please, do not count here the money you receive from other members of the family for maintaining the household.

Only one answer possible.

1006 **How much income would you get during a good year. I mean during a year when you get a particularly high amount of money?**

Only one answer possible.

1007 **And how much income would you get during a bad year?**

Only one answer possible.

	1005	**1006**	**1007**
	Personal monthly income (averaged in last 12 months)	Good income year	Bad income year
Amount in Rs			
Don't know (Do not read)	98	98	98
Refuse to answer (Do not read)	99	99	99

1008 **Please give me the same for your household, i.e. the average total monthly income earned by all members of household (working or not) during last year, if you know it.**

Only one answer possible.

1009 **How much income would the total household income during a good year. I mean during a year when the household gets a particularly high amount of money?**

Only one answer possible.

1010 **And how much total income would the household get during a bad year?**

Only one answer possible.

	1008	**1009**	**1010**
	Household monthly income (averaged in last 12 months)	Good income year	Bad income year
Amount in Rs			
Don't know (Do not read)	98	98	98
Refuse to answer (Do not read)	99	99	99

1011 **Thinking about your personal income and all the money, goods and services you receive, which of the following statements best applies to you personally?**

Prompt, only one answer possible.

You always receive most of your income in money (including the money you received from selling goods and services)	1
You always receive most of your income in the form of goods given to you /services	2
The share of income I make in money, goods or food varies strongly from year to year	3
Don't know/does not want to answer (do not read)	98

Go to question 1012

10.2. Expenditures

Introduction:
We will now ask you some question about your expenditures. This is important for us to get a better idea of how to improve on financial services that are useful for you.

1012 **Can you please tell me, which were the three items for which you spent the largest part of your household money during the past 12 months, from in this list below?**

This question is about the money spent in the household. Explain to respondent that we are not asking about the money spent for the business, like buying equipment, raw material, paying wages, etc.)
Only three maximum answers possible.

1013 **Please, also tell me which of these expenses for the household you paid for entirely or partly during the past 12 months**

Enter answer in table below in the two last columns;
Answer(s) possible only for items mentioned in question 1012.

	1012 Three most important exp.	**1013** I covered fully	I participated
Education	1	1	2
Food	2	1	2
Rent	3	1	2
Transport	4	1	2
Clothing	5	1	2
Mobile phone	6	1	2
Other communications	7	1	2
Utility bill (water/gas/electricity)	8	1	2
Taxes/Government taxes	9	1	2
Health (due to common disease, small accidents, vaccination, etc.)	10	1	2
Ceremonies (funerals, weddings, etc.)	11	1	2
Donations (to family, to religious charities, etc.)	12	1	2
Leisure (e.g. movie theatre, outing, concert)	13	1	2
Unexpected, exceptional event (e.g. due to floods, accident, hospitalization, etc.)	14	1	2
Other (please specify):			

1014 **What is your approximate monthly household expenditure during a year where you can spend much money?**

Guide the respondent in case s/he is not able or not comfortable to give a figure: suggest brackets

1015 **What is your approximate monthly household expenditure during a year where you experience cash constraints?**

Guide the respondent in case s/he is not able or not comfortable to give a figure: suggest brackets

	1014 During good times	**1015** During bad times
Amount in Rs		
Don’t know (Do not read)	98	98
Refuse to answer (Do not read)	99	99

11. Communication and mobile phones

Introduction:
You may (or may not) know that financial services and mobile phones are closely related. Mobile phone could enable Pakistan to develop very modern services to its people and therefore, we would like to know more about your knowledge of the world of mobile phone.

1101 **People use various means to communicate and to conduct their personal money matters. Please tell me which of the following you have access to now.**

Multiple answers possible.

1102 **And, of these products and services that you have access to, which ones do you personally make use of regularly?**

Prompt, answer(s) possible only for items mentioned in question 1101.

	1101 Has access	**1102** Use regularly
Public phone	1	1
Land line telephone at home	2	2
Neighbour's or shop's telephone	3	3
Cell phone	4	4
Computer at home	5	5
Computer elsewhere	6	6
Internet at home	7	7
Internet elsewhere (internet café…)	8	8
E-mail at home	9	9
TV at home	10	10
TV outside home	11	11
Radio at home	12	12

If respondent uses a cell phone regularly (code 4 to question 1102), go to question 1103
Otherwhise, go to question 1107

1103 **Thinking about cell phones: which statement best describes you?**

Prompt, multiple answers possible.

You have your own cell phone and you use a post-paid facility	1	*Go to 1104*
You have your own cell phone and you use a prepaid card	2	
You have a company cell phone	3	
You do not have your own cell phone but you can use a friend's/family member's cell phone	4	
None of the above	96	*Go to 1006*

1104 For which of the cell phone service/network do you possess a SIM card registered in your name?

Multiple answers possible.

1105 For which of the cell phone service/network do you utilize BUT don't possess a SIM card registered in your name?

Answer(s) possible only for items mentioned in question 1104a.

	1104 SIM registered in respondent's name	**1105** Use but don't have SIM registered in own name (multiple responses possible)
Mobilink	1	1
Telenor	2	2
Warid	3	3
Ufone	4	4
Zong/CMPak (China Mobile Pakistan)	5	5
SCO (for Azad Jammu and Kashmir and Gilgit Baltistan only)	6	6
None	96	96

1106 Who is responsible for paying for your cell phone expenses?

Do not prompt, multiple answers possible.

Myself	1
My spouse	2
My parents	3
Company	4
Other family members	5
Others (Please specify):	

Ask those who did not answer code 4 in 1102. Otherwise go to question 1201

1107 Why don't you use a mobile phone regularly?

If respondent cannot name a situation, quote some of the possibilities;
Only one answer possible.

I don't know how to use the device	1
I cannot afford the device	2
There is no network where I live	3
I cannot charge the device, I don't have electricity at home	4
I don't need a mobile phone	5
Other (please specify):	

Go to question 1201.

12. Psychographics

Introduction:
Our interview is now almost complete and we just have few interesting questions which are quite different from financial issues and are on general belief on various things in life. Usually people enjoy this section are we hope you will also enjoy it.

1201 **We are now going to talk about your beliefs and attitudes to all sorts of things in life. Some will be related to financial matters, and others purely about how you feel and think about things around you. I am going to read out some statements to you. Please tell me if you rather agree or rather disagree with these statements.**

Prompt each option, each question calls for an answer.

		Agree	Disagree
1	When paying for goods or services, it is better to do it face-to-face so as to be certain that the money has been received	1	2
2	Paying your debts is always a priority for you, even if it means to cut on your expenses	1	2
3	Financial decisions should always be discussed with the elder members of the household	1	2
4	You make sure every month that you have enough money to pay your accounts	1	2
5	One should avoid credit because it is a source of tensions and worries	1	2
6	Savings are best protected when invested in property or land	1	2
7	You are someone who always looks for opportunities to invest money and work where you can get the best rewards	1	2
8	You are always able to keep your finance well organized so as to avoid bad surprises	1	2
9	Technology like mobile phones and ATMs are useful innovations	1	2
10	Banks take advantage of poor people	1	2
11	Often, you never seem to be able to pay off your debt, your debt just keeps getting worse	1	2
12	With will and effort, anything is possible today in Pakistan	1	2
13	When it comes to money, young people know more than older people	1	2
14	You believe that having a bank account would bring you advantages	1	2
15	You often don't feel in control of your finances/money matters	1	2
16	Cell phone/mobile banking will not make banking more affordable to use	1	2
17	You are often worried that you won't have enough money for old age	1	2
18	Banks can help people to make correct financial decisions	1	2
19	You believe that it is better to stick to what one has rather than to venture into the unknown	1	2
20	There are times when you need to borrow more to pay your existing credit or loans	1	2
21	It is difficult to build something today in Pakistan (company or project), because everything can go haywire anytime, anywhere	1	2
22	You are ready to decrease your expenses so as to be able to put money aside for bad days	1	2
23	Owing money to anyone is not good	1	2
24	You can easily live your life without having a bank account	1	2
25	One must be prepared to take risks to get ahead in life	1	2
26	Making payments with agents such as Mobilink or EasyPaisa is a useful innovation	1	2
27	Money is better invested in a business than in the house	1	2
28	You believe that you will be better off in three years' time than today	1	2
29	Insurance companies are the best place to keep long term savings	1	2
30	Credit is a practical way of paying for things one cannot afford at the moment	1	2
31	When it comes to financial decisions, you would rather deal with people you know than with a bank / financial institution / organization	1	2
32	It is better to put money where it is safe, even if the reward is a lower	1	2
33	You often don't feel in control of your finances/money matters	1	2

1202 Ask respondent to name the currency by pointing of the card to:

- Two different coins
- Two different bank notes

Tell the respondent: "The next questions may sound a bit strange to you. They are about your knowledge of numbers and financial terms. They are important for the Gallup Pakistan who wants to know how much the population understands about financial matters. This may be useful information for the Gallup Pakistan to advise on the preparation of programs to help the population to understand more about finance."
Use Card 5;
Only one answer for each question
Do not suggest answers

	Correct answer	Incorrect answer
a.First coin pointed at	1	2
b.Second coin pointed at	1	2
c.First note pointed at	1	2
d.Second note pointed at	1	2

1203 Ask respondent twice to add-up any one coin with any two bank notes chosen randomly on the Card Number 5

Tell the respondent: "The next questions may sound a bit strange to you. They are about your knowledge of numbers and financial terms. They are important for the Gallup Pakistan who wants to know how much the population understands about financial matters. This may be useful information for the Gallup Pakistan to advise on the preparation of programs to help the population to understand more about finance."
Use Card B;
Only one answer for each question
Do not suggest answers

	Correct answer	Incorrect answer
a.First add-up asked	1	2
b.Second add-up asked	1	2

Go to question 1301

Additional Question

I will now ask you about your experience with financial services. I am going to tell you financial services and products. For each of them, please, tell me if you use it or have it now.

#		Yes	No
	Accounts and Cards		
1	Post Office Saving Account	1	0
2	Someone's Post Office Savings Account	1	0
3	Basic Banking Account	1	0
4	Current or Cheque Account	1	0
5	PLS/Saving Account	1	0
6	Someone's Bank Account	1	0
7	Term Deposit account	1	0
8	Islamic current or savings account / Islamic term deposit	1	0
9	Account used to get assistance money from the Government (BISP core, CDCP/Watan card, BUM UNICEF…)	1	0
10	Mobile Wallet	1	0
11	Someone's Mobile Wallet	1	0
12	Debit Card / Credit Card	1	0
13	Card on which I receive assistance money from the Government (BISP core, CDCP/Watan card, BUM UNICEF…)	1	0
14	Someone's Debit or Credit Card	1	0
	Savings and Investments		
15	Saving at home	1	0
16	Saving with family, friends or neighbours	1	0
17	Saving with a Committee	1	0
18	Savings in gold, jewellery or other objects	1	0
19	Savings in animals (livestock)	1	0
20	Savings by purchasing land	1	0
21	Savings kept as a stock of agricultural products or agricultural inputs	1	0
22	Savings in money entrusted to business partners, local shopkeepers, jeweller, craftsmen, etc.	1	0
23	Savings at Bank / Bank Savings Account / islamic Savings Account	1	0
24	Savings in Prize Bonds	1	0
25	Savings in Government Saving Certificates (NIT, Defense saving certificate, Behbyd etc.)	1	0
26	Savings in Shares or other Financial Products traded in the Stock Exchange	1	0
27	Savings in a Pension in Annuity	1	0
28	Savings in a Provident Fund	1	0
29	Savings invested in a Life Insurance	1	0
30	Savings in a Postal Life Insurance	1	0

31	Savings in an Endowment Plan / other savings plan offered by an Insurance Company	1	0
32	Education Plan for children offered by an Insurance Company	1	0
	Borrowing		
33	Borrowing money from family, neighbors or friends	1	0
34	Borrowing goods from family or friends for your activity (agriculture or business)	1	0
35	Getting goods on credit from shopkeeper/wholesaler	1	0
36	Getting cash advance/cash loan from shopkeeper	1	0
37	Getting raw materials for your activity (like wood, metal sheets, fabric) or agricultural inputs (like seeds, fertilizer) on credit from wholesaler/retailer/suppliers	1	0
38	Buying agricultural inputs (seeds, fertilizers etc) on credit	1	0
39	Getting credit from your suppliers	1	0
40	Chit or parchi system to obtain input supplies from fellow shop keepers	1	0
41	Borrowing from a Committee	1	0
42	Borrowing from a Business/Market Association	1	0
43	Borrowing from money lender	1	0
44	Peshgi (debt bondage for debt taken in cash or in kind)	1	0
45	Loan or advance on salary from Employer	1	0
46	Loan from an NGO / group loan from an NGO	1	0
47	Loan from a Bank (not from a leasing company or from an NGO or a Government program!) to finance ***goods for my household or personal goods*** (including vehicles)	1	0
48	Loan from a Bank (not from a leasing company or from an NGO or a Government program!) to finance ***supply or equipment for my business or my agricultural activity*** (including vehicles)	1	0
49	Hajj/Umrah loan	1	0
50	Islamic loan	1	0
51	Goods financed by a Leasing Company (not a bank!) ***for my household or for myself*** (like vehicle lease, household appliances, house equipment)	1	0
52	Goods financed by a Leasing Company (not a bank) ***for my activity*** (vehicle lease, equipment lease)	1	0
53	Loan or leases received from a Microfinance Institution (for example: Kashf Foundation, National Rural Support Programme (NRSP), BRAC)	1	0
54	Goods obtained on credit from the Vendor via a hire-purchase or a lease agreement	1	0
	Insurances		
55	Life Insurance from an Insurance Company	1	0
56	Postal Life Insurance	1	0
57	Insurance to protect you in case something happens to you: illness, injury, disability	1	0
58	Dreaded Disease / Critical Illness Insurance	1	0
59	Medical Insurance	1	0
60	Insurance to insure ***objects***: vehicles, house, property, electronic equipment or other goods	1	0

61	Insurance for ***agriculture*** to protect you in case of crop failure, bad weather, death of livestock, etc.	1	0
62	Insurance for your ***business*** to protect you against business risks	1	0
63	Loan Insurance to protect you in case you cannot pay back a loan	1	0
64	Insurance against ***accidents at work*** provided by the company you are working with / Group Accidental Insurance)	1	0
65	Group Provident Fund Insurance (purchased by an employer for a group of employees)	1	0
66	Social Security e.g. Government's Pension Scheme / Old Age Benefit (SESSI/EOBI)	1	0
67	Islamic Insurance / Takaful	1	0
68	Insurance by an association or welfare group (an amount of money you will get from an association you belong to in case something happens to you)	1	0
	Sending money to persons		
69	Relatives or friends are bringing the money	1	0
70	Other persons are bringing the money (such as bus, rickshaw, truck drivers)	1	0
71	Hawala/Hundi	1	0
72	Postal Draft / Post Office Money Order / Post Office Instant Money Order / Post Office Fax Money / Post Office International Money Transfer / Postal Order	1	0
73	Bank Demand Draft / Bank Cheque / Bank Pay Order / Bank International Transfer / SWIFT	1	0
74	Bank using someone's account	1	0
75	Mobile Wallet (own mobile wallet)	1	0
76	Using someone's Mobile Wallet	1	0
77	Mobile Money (Telenor's "Easy Paisa", UBL' "Omni", Ufone's "U payment", MCB)	1	0
78	Money Transfer Companies (MoneyGram, Western Union)	1	0
	Making payments (to pay bills of utilities, suppliers, schools etc.)		
79	Bank Pay Order / Bank Cheque / Bank Demand Draft	1	0
80	Bank using someone's account	1	0
81	Mobile Wallet (own mobile wallet)	1	0
82	Using someone's Mobile Wallet	1	0
83	Postal Draft / Post Office Money Order / Post Office Instant Money Order / Post Office Fax Money / Postal Order	1	0
84	Mobile Money (Telenor's "Easy Paisa", UBL' "Omni", Ufone's "U payment", MCB)	1	0

13. Demographics & Household

Introduction:
We are now going to carry on with more questions about your household.
Some of these things might sound strange to you, but we need to find out about them to understand a bit more about people's household's lifestyle.

13.1. Demographics

1301 Gender of the respondent

Only one answer possible.

Male	1
Female	2

1302 What is your age?

Only one answer possible.

Age	
Don't know/ No response	99

1303 What is your marital status?

Do not prompt, only one answer possible.

Single/ never married	1
married	2
Divorced	3
Widowed	4
Don't know/Refused to answer	99

1304 What is your highest level of education?

Do not prompt, only one answer possible.

No formal education (cannot read)	1
No formal education (can read)	2
Primary education not complete	3
Primary education complete	4
Matriculation incomplete	5
Matriculation complete	6
Intermediate incomplete	7
Intermediate complete	8
Some diploma	9
Diploma complete	10
Some college/university	11
Complete university degree	12
Post-graduate university degree	13
Other	
Don't know/Refused to answer	98
Madrassa Education	14

1305 What is your main occupation?

Do not prompt, only one answer possible.

Farmer	1
Farm worker	2
Public or health service worker (non-professional)	3
Professional, i.e., doctor, teacher, nurse (specify)	4

Clerk	5
Carpenter/mason	6
Mechanic	7
Electrician	8
Cleaner/house help	9
Waiter/cook	10
Driver	11
Tailor	12
Secretary	13
Manager	14
Watchman	15
Messenger	16
Policeman	17
Conductor	18
Factory employee	19
Shop owner	20
Salesperson in a store	21
Street vendor/hawker	22
Business owner	23
Salonist	24
Money lender	25
Landlord/Landlady	26
Retired	27
Student	28
Housewife	29
Manual labor, unspecified profession	30
Other (please specify)	
Refused/prefer not to say	99

1306 In the past 12 months, how many times did you move from one home to another?

If the respondent did not relocate over the past 12 months, enter "0".

Number of relocations		Go to question 1307
No relocations	96	Co to question 1309

1307 What was the main reason you decided to move?

Do not prompt. Multiple answers possible.

Natural disaster (hurricane, earthquake or flood) destroyed my home	1	*Go to 1309*
I could not afford rent, moved to a cheaper place	2	
I started making more money and moved to a better place	3	
Relocated for work	4	*Go to 1308*
Relocated to take care of parents/children	5	*Go to 1309*
Got bankrupt and bank took my house	6	
Violence in my community	7	
Evicted, land reclaimed by government or owner (for settlement housing).	8	
Bought my own house and moved in it	9	
Other (Specify)		
No specific reason	96	

1308 You said you relocated for work. Was that a move for a permanent job or did you relocate for a seasonal/temporary job?

Only one answer possible.

Permanent job	1
Seasonal/temporary job	2
Don't know/Refused to answer	98

13.2. Household

1309 How many persons are living in the same household where you live?

Do not prompt, only one answer possible.

Total number of persons in household (men and women): ………………………………………………

1310 How many household members are 13 years old or younger?

Do not prompt, only one answer possible.

Number of members: ……………………………………………….

1311 How many children ages 5 to 13 attend school?

Do not prompt, only one answer possible.

Not all children go to school/only some children go to school	1
All children go to school	2

1312 What is the highest grade that the female head/spouse completed?

Female spouse is defined as a married woman who plays an important role in the decisions of the household, e.g. mother, wife;
Female head is an unmarried, widowed, or divorced woman who is solely in charge of her household;
Do not prompt;
One answer possible.

No formal education (cannot read)	1
No formal education (can read)	2
Primary education not complete	3
Primary education complete	4
Matriculation incomplete	5
Matriculation complete	6
Intermediate incomplete	7
Intermediate complete	8
Some diploma	9
Diploma complete	10
Some college/university	11
Complete university degree	12
Post-graduate university degree	13
Madrassa Education	14
Other	
Don’t know/Refused to answer	99

1313 How many household members work in elementary occupations?

Elementary occupations means not senior officials, managers, professionals, technicians or associated professionals, clerks, salespeople, service or shop workers, skilled workers in agriculture or fishery, craft or trade workers, or plant/machinery operators;
Prompt each option;
One answer possible.

Two or more	1
One	2
None	0

1314 What is the main source of drinking water for the household?

Do not prompt, only one answer possible.

Other	1
Hand pump, covered/closed well, motorized pump/tube well, or piped water	2

1315 What type of toilet is used by your household?

Do not prompt, only one answer possible.

None or other	1
Flush connected to pit/septic tank or open drain	2
Flush connected to public sewerage	3

1316 Does the household own a refrigerator or freezer?

Yes	1
No	2

1317 Does the household own a television?

Yes	1
No	2

1318 Does the household own a motorcycle, scooter, car or other vehicle?

Yes	1
No	2

1319 Do you own a mobile phone?

Yes	1
No	2

1320 Where is your family coming from? Where is your ancestral village city?

Do not prompt;
Try to obtain from respondent as many and accurate information as possible;
Only one answer possible.

1.	Same city (where interview is taking place)	Code 0			
2.	District (write name)				
3.	Village/ city (write name)				
4.	Type of location	Urban	1	Rural	2

1321 Since when do you live in this present place?

Do not prompt;
We are talking about the place where the respondent lives permanently at present;
If less than 6 months, enter 0. Otherwise enter a rounded up figure in years (e.g. 1.5 year, enter 2 years; 2 years and 1 month, enter 3 years, etc.;
Only one answer possible.

Number of years:………………………………………………

1322 Would you like to participate in another study we may organize?

Yes	1
No	2

1323 Would you be so kind as to provide us with your mobile number?

Mobile number 1: …………………………………………………………………………..

Mobile number 2 : …………………………………………………………………………

Don't have mobile number/ Don't want to give mobile number 98

1324 Would you be so kind as to provide us with our e-mail address?

E-mail address: ……………………………………………………………………………….

Don't have e-mail address/ Don't want to give e-mail address 98

End of the questionnaire

Instructions:

- Indicate to the respondent that the end of the questionnaire is reached;
- Ask the respondent if there are any comment(s) s/he would like to make and/or question(s) s/he would like to ask;
- Write down comment(s) and answer question(s) if any/ Tale note of question(s) asked;
- Thank the respondent warmly for her/his valuable time and patience throughout the questionnaire;
- Mention how much important her/his opinion is in order to develop better financial services for the people of Pakistan;
- Say good bye and leave.

Comments made and questions asked:
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