

# 2021 Global Findex Questionnaire

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**(READ:)** This next section is about banks, **[insert local terminology for Formal Financial Institutions]** and other formal financial institutions. We are trying to understand how people across the world use financial institutions and how available they are to people. Please remember that all information you provide is completely confidential.

## FIN1

An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?

### CIRCLE ONE RESPONSE:

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

**(If code 1 in FIN1, Continue;  
Otherwise, Skip to FIN2)**

## FIN1\_1

Thinking about the FIRST account you opened, did you open it for any of the following reasons? **(Read Items)**

	Yes	No	(DK)	(Refused)
<b>FIN1_1A</b> To receive a wage payment	1	2	3	4
<b>FIN1_1B</b> To receive money from the government	1	2	3	4

## FIN2

A/An **[insert local terminology for ATM/debit card]** is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an **[insert local terminology for ATM/debit card]**? Yes or no? **(INTERVIEWER: The respondent must CURRENTLY have a/an [insert local terminology for ATM/debit card])**

### CIRCLE ONE RESPONSE:

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

**(If code 1 in FIN1 OR code 1 in FIN2 [respondent has an account at a financial institution OR has a/an [insert local terminology for ATM/debit card], Continue with Read below;  
Otherwise, Skip to FIN1\_1 [UNBANKED SECTION])**

**(READ:)** Now I would like to ask you a few questions about different ways to make payments from your account.

**(If code 1 in FIN2, Continue;  
Otherwise, Skip to FIN5)**

**FIN4**

In the PAST 12 MONTHS, have you used your OWN **[insert local terminology for ATM/debit card]** DIRECTLY to make a purchase?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN4, Continue;  
Otherwise, Skip to FIN5)**

**FIN4A**

In the PAST 12 MONTHS, have you used your OWN **[insert local terminology for ATM/debit card]** DIRECTLY to pay for a purchase IN a store?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN5**

Thinking about your account at a bank or financial institution, in the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make payments, buy things, or to send or receive money using this account? **(INTERVIEWER: This should not include transactions made through phone calls.)**

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN6**

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet? **(INTERVIEWER: If respondent mentions "text messages", code as Yes)**

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN7**

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

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN7, Continue;**  
**Otherwise, Skip to Read before FIN9)**

**FIN8**

In the PAST 12 MONTHS, have you, personally, used your credit card?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN8, Continue;**  
**Otherwise, Skip to FIN8B)**

**FIN8A**

In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN8B**

In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(READ:)** Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

**FIN9**

IN THE PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN9, Continue;**  
**Otherwise, Skip to FIN10)**

**FIN9A**

IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN10**

IN THE PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your **[insert local terminology for ATM/debit card]** or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN10, Continue;  
Otherwise, Skip to FIN10B)**

**FIN10A**

IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month?

- |            |           |             |                  |
|------------|-----------|-------------|------------------|
| <b>Yes</b> | <b>No</b> | <b>(DK)</b> | <b>(Refused)</b> |
| 1          | 2         | 3           | 4                |

**FIN10B**

Do you typically keep any money in your personal account(s)?

**CIRCLE ONE RESPONSE:**

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

**(All in FIN10B, Skip to FIN12 [MOBILE MONEY SECTION])**

**UNBANKED SECTION**

**FIN11\_1**

If you were to open an account at a bank or another type of formal financial institution, do you think you could use it by yourself, without the help of another person?

- |            |           |             |                  |
|------------|-----------|-------------|------------------|
| <b>Yes</b> | <b>No</b> | <b>(DK)</b> | <b>(Refused)</b> |
| 1          | 2         | 3           | 4                |

**FIN11** Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_? **(Randomly rotate)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN11A</b> Because financial institutions are too far away	1	2	3	4
<b>FIN11B</b> Because financial services are too expensive	1	2	3	4
<b>FIN11C</b> Because you don't have the necessary documentation	1	2	3	4
<b>FIN11D</b> Because you don't trust financial institutions	1	2	3	4
<b>FIN11E</b> Because of religious reasons	1	2	3	4
<b>FIN11F</b> Because you don't have enough money to use financial institutions	1	2	3	4
<b>FIN11G</b> Because someone else in the family already has an account	1	2	3	4
<b>FIN11H</b> Because you have no need for financial services at a formal institution	1	2	3	4

**MOBILE MONEY SECTION**

**FIN12**

In the PAST 12 MONTHS, have you used a mobile phone to make payments, buy things, or to send or receive money? **(INTERVIEWER: This should not include transactions made through phone calls.)**

**CIRCLE ONE RESPONSE:**

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

**FIN13**

In the past 12 months, have you personally used a mobile phone to make payments, buy things, or to send or receive money using a service such as **insert local example of mobile money product, like M-PESA**?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN13, Continue; Otherwise, Skip to FIN14 1 [MOBILE/INTERNET SECTION])**

**FIN13A**

IN A TYPICAL MONTH, have you personally used a mobile money account to make payments, buy things, or to send or receive money using a service such as **[insert local example of mobile money product, like M-PESA]** two or more times a month?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN13B**

Do you typically keep any money in your mobile money account?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN13C**

In the PAST 12 MONTHS, have you borrowed any money using your mobile money account?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN13D**

Can you use your mobile money account by yourself without the help of another person or mobile money agent?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**MOBILE/INTERNET SECTION**

**(ASK ALL)**

**FIN14\_1**

In the PAST 12 MONTHS, have you, personally, used a mobile phone to pay for a purchase IN a store? **(INTERVIEWER: This should not include transactions made through phone calls.)**

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(If code 1 in FIN4A, FIN8A OR FIN14\_1, Continue; Otherwise, Skip to FIN14)**

**FIN14\_2**

Before the **[insert local term for coronavirus]** situation started in **(your country)**, did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?

<b>Only used cash</b>	<b>Used other methods, such as a card or mobile phone</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN14** In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...? (Read Items)  
(INTERVIEWER: This should not include transactions made through phone calls.)

	Yes	No	(DK)	(Refused)
<b>FIN14A1</b> Send money to a relative or friend	1	2	3	4
<b>FIN14A</b> Make bill payments	1	2	3	4
<b>FIN14B</b> Buy something online	1	2	3	4

(If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)

**FIN14C**

Do you usually pay online or in cash when the order is delivered?

Pay online	In cash	(Both)	(DK)	(Refused)
1	2	3	4	5

**FIN14C\_2**

Before the **[insert local term for coronavirus]** situation started in **(your country)** did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

Only paid in cash	Paid online	(DK)	(Refused)
1	2	3	4

**SAVINGS SECTION**

**(ASK ALL)**

**FIN16**

In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR your OLD AGE?

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

**FIN17** In the PAST 12 MONTHS, have you, personally, saved or set aside any money by \_\_\_\_\_? **(Read Items) (Programmer: Display FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.)**

	Yes	No	(DK)	(Refused)
<b>FIN17A</b> Using an account at a bank or another type of formal financial institution <b><u>(INTERVIEWER: This can include using another person's account)</u></b>	1	2	3	4
<b>FIN17A1</b> Using a mobile money account	1	2	3	4
<b>FIN17B</b> Using an informal savings group/club such as <b>[insert local terminology for savings group/club]</b> or a person outside the family	1	2	3	4

**(If code 1 to ANY in FIN16, FIN17A, FIN17A1, OR FIN17B [respondent has saved money for old age OR saved using an account at a financial institution, a mobile money account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)**

**FIN18**

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

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

**BORROWING SECTION**

**(ASK ALL)**

**(READ:)** This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, **[insert local terminology for Formal Financial Lenders]**, or other formal financial institutions.

**FIN20**

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

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



**FIN22** In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? **(Read Items)**  
**(Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.)**

	Yes	No	(DK)	(Refused)
<b>FIN22A</b> From a bank or another type of formal financial institution?	1	2	3	4
<b>FIN22B</b> From family, relatives, or friends in the past 12 months?	1	2	3	4
<b>FIN22C</b> From an informal savings group/club such as <b>[insert local terminology for savings group/club]</b> ?	1	2	3	4

**(If code 1 to ANY in FIN20, FIN22A, FIN22B, OR FIN22C [respondent has borrowed money for health or medical purposes OR borrowed money from a financial institution, family, relatives, friends or from an informal savings group/club], Skip to FIN24 [FINANCIAL RESILIENCE SECTION]; Otherwise, Continue)**

**FIN23** Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?

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

**FINANCIAL RESILIENCE SECTION**

**(ASK ALL)**

**FIN24** Now, imagine that you have an emergency and you need to pay **[insert 1/20 of GNI per capita in local currency units]**. What would be the MAIN source of money that you would use to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 30 days? **(Read Items)**  
**(Interviewer: If respondent says "credit card," please code as "borrowing from a bank, employer, or private lender.")**

**CIRCLE ONE RESPONSE:**

Savings	1
Family, relatives, or friends	2
Money from working	3
Borrowing from a bank, employer, or private lender	4
Selling assets	5
Some other source	6
(I could not come up with the money)	7
(DK)	8
(Refused)	9

**(If code 1-6 in FIN24, Continue; Otherwise, Skip to FIN26 [PAYMENTS SECTION])**

**FIN24A**

How difficult would it be for you to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

**CIRCLE ONE RESPONSE:**

- |                      |   |
|----------------------|---|
| Very difficult       | 1 |
| Somewhat difficult   | 2 |
| Not difficult at all | 3 |
| (DK)                 | 4 |
| (Refused)            | 5 |

**FIN24B**

How difficult would it be for you to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?

**CIRCLE ONE RESPONSE:**

- |                                      |   |
|--------------------------------------|---|
| Very difficult                       | 1 |
| Somewhat difficult                   | 2 |
| Not difficult at all                 | 3 |
| (I could not come up with the money) | 4 |
| (DK)                                 | 5 |
| (Refused)                            | 6 |

**PAYMENTS SECTION**

**(ASK ALL)**

**FIN26**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE **(your country)**? This can be money you brought yourself or sent in some other way. **(INTERVIEWER: This can be money given or sent for any reason)**

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN26, Continue;  
Otherwise, Skip to FIN28)**

**FIN27\_1**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside **(your country)** using a bank account or a mobile money account?

**CIRCLE ONE RESPONSE:**

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

**(If code 2-4 in FIN27\_1, Continue;  
Otherwise, Skip to FIN28)**

**FIN27C**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside **(your country)** in any of the following ways? **(Read Items)**

	Yes	No	(DK)	(Refused)
<b>FIN27C1</b> You handed cash to this person or sent cash through someone you know	1	2	3	4
<b>FIN27C2</b> You sent money through a money transfer service	1	2	3	4

**FIN28**

In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area INSIDE **(your country)** including any money you received in person? Yes or no? **(INTERVIEWER: This can be money received for any reason except payments for goods and services)**

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN28, Continue; Otherwise, Skip to FIN30)**

**FIN29\_1**

In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area inside **(your country)** using a bank account or a mobile money account?

**CIRCLE ONE RESPONSE:**

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

**(If code 2-4 in FIN29\_1, Continue; Otherwise, Skip to FIN30)**

**FIN29C**

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside **(your country)** in any of the following ways? **(Read Items)**

	Yes	No	(DK)	(Refused)
<b>FIN29C1</b> You were handed cash by this person or by someone you know	1	2	3	4
<b>FIN29C2</b> You received money through a money transfer service	1	2	3	4

**(ASK ALL)**

**FIN30**

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN30, Continue; Otherwise, Skip to FIN32)**

**FIN31** In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? **(Read Items)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN31A</b> You used an account at a bank or another type of formal financial institution to directly make a payment	1	2	3	4
<b>FIN31B</b> You used a mobile phone to make a payment	1	2	3	4

**(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue; Otherwise, Skip to FIN31C)**

**FIN31B1**

Before the **[insert local term for coronavirus]** situation started in **(your country)**, did you ONLY use cash to make payments for electricity, water, OR trash collection, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

<b>Only used cash</b>	<b>Used other methods, such as an account or mobile phone</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(All in FIN31B1, Skip to FIN32)**

**FIN31C**

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(ASK ALL)**

**FIN32**

Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. **(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)**

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN32, Continue;  
Otherwise, Skip to FIN37)**

**FIN33**

In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?

**CIRCLE ONE RESPONSE:**

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

**FIN34** In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? **(Read Items)**

**(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)**

	Yes	No	(DK)	(Refused)
<b>FIN34A</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN34B</b> You received payments through a mobile phone	1	2	3	4

**(If code 1 in FIN34A OR code 1 in FIN34B [respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone], Skip to Note before FIN35;  
Otherwise, Continue)**

**FIN34D**

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in cash? **(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)**

**CIRCLE ONE RESPONSE:**

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

**(If code 2-4 in FIN34D, Continue;  
Otherwise, Skip to FIN37)**

**FIN34E**

In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN34A, FIN34B, OR FIN34E, Continue;  
Otherwise, Skip to FIN37)**

**FIN35**

In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(ASK ALL)**

**FIN37**

In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.

**CIRCLE ONE RESPONSE:**

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

**FIN38**

IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN37 OR code 1 in FIN38 [respondent received financial support from the government or a pension from the government, military or public sector], Continue;  
Otherwise, Skip to FIN42)**

**FIN39** In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? (Read Items)

	Yes	No	(DK)	(Refused)
<b>FIN39A</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN39B</b> You received payments through a mobile phone	1	2	3	4

**(If code 1 in FIN39A OR code 1 in FIN39B [respondent received any money from the government directly into an account at a financial institution OR through a mobile phone], Skip to FIN42; Otherwise, Continue)**

**FIN39D**

In the PAST 12 MONTHS, have you received any money from the government in cash?

**CIRCLE ONE RESPONSE:**

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

**(If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42)**

**FIN39E**

In the PAST 12 MONTHS, have you received any money from the government to a card?

**CIRCLE ONE RESPONSE:**

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

**(ASK ALL)**

**FIN42**

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

**CIRCLE ONE RESPONSE:**

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

**(If code 1 in FIN42, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])**

**FIN42A**

Does your household grow these crops or raise the livestock?

<b>Yes</b>	<b>No</b>	<b>(Both)</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4	5

**FIN43** In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? **(Read Items)**

		<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN43A</b>	You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN43B</b>	You received payments through a mobile phone	1	2	3	4

**(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)**

**FIN43D**

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

**CIRCLE ONE RESPONSE:**

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

**(If code 2-4 in FIN43D, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])**

**FIN43E**

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**(ASK ALL)**

**FINANCIAL WORRY SECTION**

**(READ:)** I will now ask you some questions about your financial situation.



**FIN44** How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? (**Read Items**)

		Very worried	Somewhat worried	Not worried at all	(Does not apply)	(DK)	(Refused)
<b>FIN44A</b>	Not having enough money for your old age	1	2	3	4	5	6
<b>FIN44B</b>	Not being able to pay for medical costs in case of a serious illness or accident	1	2	3	4	5	6
<b>FIN44C</b>	Not having enough money to pay for monthly expenses or bills	1	2	3	4	5	6
<b>FIN44D</b>	Not being able to pay school fees or fees for education	1	2	3	4	5	6

**(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45\_1)**

**FIN45**

Among the financial issues you mentioned, which one are you MOST worried about? (**Read Items**) **(PROGRAMMER: Only display options from FIN44A-FIN44D where code 1 "Very worried" or code 2 "Somewhat worried" was selected. Always display code 5 "(DK)" and 6 "(Refused)" for ALL respondents.)**

**CIRCLE ONE RESPONSE:**

- Money for your old age 1
- Paying for medical costs in case of a serious illness or accident 2
- Money to pay for monthly expenses or bills 3
- Paying school or education fees 4
- (DK) 5
- (Refused) 6

**FIN45\_1**

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship as a result of the disruption caused by **[insert local term for coronavirus]**?

<b>Very worried</b>	<b>Somewhat worried</b>	<b>Not worried at all</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4	5

**(ASK ALL)**

**ID SECTION**

**INDIA:**

**INACTIVE SECTION**

**(If code 2, 3, or 4 in FIN9 AND code 2, 3, or 4 in FIN10 [money has not been deposited or taken out from their personal account], Continue; Otherwise, Skip to FIN12 [MOBILE MONEY SECTION])**

**FIN10\_1.**

Please tell me whether each of the following is A REASON why you, personally, DO NOT use your account at a bank or another type of formal financial institution. Is it...? **(Read Items)**  
**(Programmer: Randomize Items)**

		Yes	No	(DK)	(Refused)
<b>FIN10_1A.</b>	Because your bank or financial institution is too far away	1	2	3	4
<b>FIN10_1B.</b>	Because you have no need for an account	1	2	3	4
<b>FIN10_1C.</b>	Because you don't have enough money to use an account	1	2	3	4
<b>FIN10_1D.</b>	Because you don't feel comfortable using an account by yourself	1	2	3	4
<b>FIN10_1E.</b>	Because you don't trust banks or financial institutions	1	2	3	4

**FIN10\_1\_ORD.** [FIN10\_1\_ORD]  
 FIN10\_1 Random Item Order

**(All in FIN10\_1\_ORD, Skip to FIN12 [MOBILE MONEY SECTION])**

**SSA ITEMS:**

**FIN13\_1.**

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? (***Read Items***)

(***Programmer: Randomize Items***)

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN13_1A.</b> Because mobile money agents are too far away	1	2	3	4
<b>FIN13_1B.</b> Because available mobile money products are too expensive	1	2	3	4
<b>FIN13_1C.</b> Because you don't have the necessary documentation	1	2	3	4
<b>FIN13_1D.</b> Because you don't have enough money to use a mobile money account	1	2	3	4
<b>FIN13_1E.</b> Because you use an agent or someone else to make payments for you	1	2	3	4
<b>FIN13_1F.</b> Because you do not have your own mobile phone	1	2	3	4

**FIN13\_1\_ORD.** [FIN13\_1\_ORD]  
 FIN13\_1 Random Item Order

**Internetaccess**

Do you have access to the Internet in any way, whether on a mobile phone, a computer, or some other device?

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**Mobileowner**

Do you have a mobile phone that you use to make and receive PERSONAL calls?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN14\_2\_China**

Prior to 2020, did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?

<b>Only used cash</b>	<b>Used other methods, such as a card or mobile phone</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN14C\_2\_China**

Prior to 2020, did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

<b>Only paid in cash</b>	<b>Paid online</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN31B1\_China**

Prior to 2020, did you ONLY use cash to make payments for electricity OR water, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

<b>Only used cash</b>	<b>Used other methods, such as an account or mobile phone</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN45\_1\_China**

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship?

<b>Very worried</b>	<b>Somewhat worried</b>	<b>Not worried at all</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4	5