

**Internet Appendix to "Prices or Knowledge? What Drives Demand for
Financial Services in Emerging Markets?" ***

This internet appendix contains Tables IA.I through IA.VIII that are referenced in the journal article. In addition, the internet appendix contains the survey questionnaire used for our household surveys.

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Table IA.I
Summary Statistics

This table reports summary statistics on demographics and wealth for participants in two household surveys conducted by the authors, one in India, one in Indonesia. The Indonesian sample is nationally representative, while the Indian survey consists of a study of rural farmers in the state of Gujarat.

	Indonesia													
	India						Unweighted						Weighted	
	Median	Mean	Sd	N	Median	Mean	Sd	N	Median	Mean	Sd	N	Mean	Sd
Household Characteristics														
Household Size	6.0	5.9	2.5	1,500	3.0	3.0	1.4	3,360	2.9	2.9	1.3	3,360	2.9	1.3
Household Rural		100%		1,500		59%		3,360	58%	58%		3,360	58%	
Household head years of schooling	3.0	3.7	4.0	1,492		70%		3,360	81%	81%		3,360	81%	
Household has phone		14%		1,497		39%		3,360	39%	39%		3,360	39%	
Household has non-farm enterprise		6%		1,499										
Respondent Characteristics														
Bahasa speaker						79%		3,360	74%	74%		3,360	74%	
Female		54%		1,498		51%		3,360	50%	50%		3,360	50%	
Married		88%		1,499		83%		3,360	83%	83%		3,360	83%	
Muslim		9%		1,499		87%		3,360	93%	93%		3,360	93%	
Age	40.0	41.2	11.7	1,497	40.0	42.2	14.3	3,360	43.3	43.3	14.3	3,360	43.3	14.3
Attended school		58%		1,497		91%		3,360	89%	89%		3,360	89%	
Completed primary school		41%		1,493		79%		3,057	80%	80%		3,057	80%	
Completed high school		3%		1,493		33%		3,057	33%	33%		3,057	33%	
Beyond high school education		2%		1,493		9%		3,057	10%	10%		3,057	10%	
Employed		61%		1,498		75%		3,360	73%	73%		3,360	73%	
Discount factor	0.73	0.79	0.14	1,486	0.80	0.64	0.32	3,076	0.64	0.64	0.31	3,076	0.64	0.31
Risk averse		19%		1,493		35%		3,360	36%	36%		3,360	36%	
Fatalist	0.50	0.53	0.25	1,433	0.67	0.62	0.29	3,360	0.60	0.60	0.30	3,360	0.60	0.30
Interested in financial matters						78%		3,360	74%	74%		3,360	74%	
Saves enough (self-reported)						53%		3,360	54%	54%		3,360	54%	
Mean cognitive ability score (out of 8)	5.0	4.9	2.4	1,468		6.3	1.8	3,360	6.5	6.5	1.8	3,360	6.5	1.8
Household Wealth and Income														
Monthly per capita Expenditure (USD, 2007)	\$21	\$30	\$39	1,499	\$58	\$89	\$103	3,360	\$90	\$90	\$106	3,360	\$90	\$106
Main income from agriculture		64%		1,500		40%		2,504	36%	36%		2,504	36%	
Main income from wage labor		23%		1,500		43%		2,504	49%	49%		2,504	49%	
Main income from own enterprise		4%		1,500										
Total Annual Household Income (USD, 2007)	\$484	\$674	\$698	1,499	\$399	\$1,282	\$3,700	3,359	\$	1,315	\$3,798	3,359	\$	1,315
Household owns land		48%		1,499		84%		3,360	84%	84%		3,360	84%	
Household has electricity		72%		1,491		94%		3,360	98%	98%		3,360	98%	
Household has tap water		47%		1,499		19%		3,360	23%	23%		3,360	23%	
Household has livestock, cattle, birds etc.		62%		1,497		94%		3,360	42%	42%		3,360	42%	

Table IA.II

Household Financial Situation

This table reports data on use of financial services and household assets and liabilities for household survey respondents in India and Indonesia. The Indonesian sample is nationally representative. For each country, the table gives the mean response to each question, as well as the mean for households who exhibit below median financial literacy, and the mean for households who exhibit above median level of financial literacy. Figures in parentheses indicate standard deviation. The final column gives the difference between the two groups. *** indicates that the difference is statistically significant at the 1% level, ** at the 5% level, and * at the 10% level.

	India			Indonesia			
	All	Financial Literacy		All	Financial Literacy		
		Below Median	Above Median		Difference	Below Median	Above Median
Household has a bank account	12%	5%	15%	41%	24%	47%	23% ***
Household has advanced savings instruments (e.g. CDs, mutual fund)				13%	5%	20%	15% ***
Household has savings with non-bank institution	55%	51%	60%	51%	38%	62%	25% ***
Total household savings (USD, 2007)	31 (151)	15 (40)	41 (213)	26 **			
Household has a formal sector loan	13%	10%	15%	25%	13%	29%	16% ***
Household has an informal loan	64%	62%	66%	52%	45%	56%	11% ***
Total household indebtedness (USD, 2007)	906 (8,899)	448 (818)	1303 (13,154)	875 (5,761)	310 (2,599)	1177 (6,328)	867 ***
Mean Household Indebtedness/Annual Income	1.7 (10.2)	1.3 (2.7)	2.1 (14.8)	4.0 (90.9)	1.9 (48.0)	3.7 (58.0)	1.8
Household has any insurance program	64%	60%	69%	49%	37%	53%	16% ***
Household has health insurance	61%	59%	65%	34%	26%	37%	11% ***
Household has crop insurance	3%	1%	5%	26%	14%	31%	17% ***
Household has asset/homeowner's insurance	57%	56%	59%	26%	14%	31%	17% ***
N	1,496	384	679	3,360	1,104	1,170	

Table IA.III
Predictors of Financial Participation

This table reports the results from OLS regressions estimating which household characteristics predict use of financial services by household survey respondents in India and Indonesia. The Indonesian sample is nationally representative. Standard errors, clustered at the village level, are given in parentheses beneath each point estimate. *** indicates statistical significance at the 1% level, ** at the 5% level, and * at the 10% level.

Household has:	Bank account		Formal Loan		Informal Loan		Insurance	
	India (1)	Indonesia (2)	India (3)	Indonesia (4)	India (5)	Indonesia (6)	India (7)	Indonesia (8)
Financial literacy score	0.000 (.011)	0.020 ** (.008)	0.019 (.012)	0.002 (.006)	0.012 (.016)	0.014 (.009)	0.032 ** (.016)	0.000 (.009)
Per capita expenditure	0.027 * (.015)	0.187 *** (.018)	0.066 *** (.017)	0.096 *** (.012)	0.018 (.025)	0.064 *** (.016)	0.031 (.024)	0.093 *** (.015)
Bahasa		0.049 ** (.023)		0.017 (.021)		0.009 (.031)		0.028 (.030)
Female	0.014 (.021)	0.047 *** (.017)	0.032 (.025)	0.025 * (.014)	-0.008 (.034)	-0.016 (.022)	0.031 (.032)	0.005 (.021)
Age	0.002 (.004)	0.001 (.003)	0.014 *** (.005)	0.002 (.002)	0.006 (.006)	-0.006 * (.003)	0.005 (.007)	-0.006 (.004)
Age squared	0.0000 (0.0000)	0.0000 (0.0000)	-0.0001 ** (0.0000)	0.0000 (0.0000)	-0.0001 (0.0000)	0.0000 (0.0000)	0.0000 (0.0000)	0.0001 * (0.0000)
Non-farm enterprise	0.006 (.035)	0.050 *** (.019)	0.019 (.046)	0.042 *** (.015)	-0.045 (.060)	0.022 (.022)	0.058 (.058)	0.018 (.020)
Married	0.055 ** (.022)	-0.001 (.022)	0.014 (.034)	0.027 (.018)	-0.045 (.045)	0.071 ** (.029)	-0.009 (.048)	0.005 (.026)
Muslim	-0.055 * (.031)	0.053 (.050)	0.084 (.053)	0.068 * (.040)	-0.156 *** (.060)	0.028 (.052)	-0.052 (.064)	0.030 (.060)
Household size	0.007 (.005)	0.060 *** (.007)	0.022 *** (.005)	0.033 *** (.006)	0.007 (.006)	0.019 ** (.008)	0.000 (.007)	0.054 *** (.007)
Completed primary school	0.070 *** (.026)	0.038 ** (.019)	0.043 * (.023)	0.026 * (.015)	-0.065 * (.037)	-0.044 (.027)	0.018 (.038)	0.031 (.026)
Completed high school	0.063 (.102)	0.161 *** (.024)	0.173 (.108)	0.049 *** (.017)	-0.289 *** (.106)	-0.025 (.024)	0.276 *** (.080)	0.107 *** (.021)
Beyond high school education	0.093 (.137)	0.145 *** (.032)	-0.032 (.129)	0.161 *** (.033)	0.050 (.140)	-0.064 * (.035)	-0.156 * (.094)	0.151 *** (.037)
Cognitive ability	0.005 (.006)	0.006 (.005)	0.004 (.005)	0.011 *** (.004)	0.000 (.008)	-0.004 (.007)	0.016 * (.008)	0.011 * (.006)
Discount factor	-0.048 (.064)	0.011 (.026)	-0.044 (.070)	-0.046 ** (.022)	-0.064 (.104)	-0.055 * (.029)	0.081 (.104)	0.025 (.024)
Risk averse	0.011 (.023)	0.032 * (.016)	-0.013 (.021)	0.028 * (.015)	0.031 (.034)	0.007 (.020)	0.007 (.037)	0.021 (.017)
Fatalist	0.035 (.044)	-0.083 *** (.029)	0.029 (.042)	-0.010 (.022)	0.014 (.059)	0.051 (.034)	0.093 * (.052)	-0.041 (.032)
Interested in financial matters		0.015 (.019)		0.012 (.016)		0.092 *** (.027)		0.010 (.022)
Village fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	1365	2818	1369	2818	1369	2818	1363	2818

Table IA.IV
Attitudes towards Bank Accounts and Use of Financial Services, Indonesia

This table reports attitudes towards use of financial services, and how these attitudes are correlated with financial literacy levels, among household survey respondents in Indonesia. The sample is nationally representative. *** indicates statistical significance at the 1% level, ** at the 5% level, and * at the 10% level.

	Sample	Mean	Correlation with Financial Literacy
Reasons for having bank account	Has bank account (N=1207)		
Security		53%	0.06 **
For predicted future needs		42%	0.02
Transfer money		37%	0.02
For emergency needs		31%	0
Access other financial services		26%	0.15 ***
To be able to borrow money		17%	-0.05 *
Reasons for not having bank account	No bank account (N=2153)		
Not enough money		92%	0
Do not know how bank operates		32%	-0.07 ***
Do not have a job		20%	-0.04 *
No advantage to having bank account		16%	0.1 ***
Bank staff rude or unhelpful		15%	0.1 ***
Household used to have bank account	No bank account (N=2153)	29%	0.23 ***
Reason stopped using bank account	Used to have account (N=544)		
Not enough money		71%	0.05
Became unemployed		10%	-0.13 ***
No advantage to having bank account		4%	0.03
Know location of nearest bank branch	No bank account (N=2152)	76%	0.31 ***
Know requirements to open bank account	No bank account (N=2153)	31%	0.24 ***
Does household save enough for the future?	All (N=3360)	54%	0.15 ***
Limits on household's ability to save	Not save enough (N=1574)		
Claims of relatives		0%	0.01
Failure to control spending		23%	0.14 ***
Debts to pay		10%	0.07 ***
No money to save		76%	-0.1 ***
Prefer to purchase assets		2%	0.05 *
Irregular income		31%	0.02 *
Reasons for not having any insurance	No insurance (N=1460)		
Insurance term too long		1%	0.06 **
Premium too expensive		6%	0.08 ***
Do not know about any insurance product		38%	-0.09 ***
Do not think need it		23%	0.02
Not enough money		59%	-0.04 *
Most important risks to financial well being	All (N=3360)		
Illness		79%	-0.07 ***
Loss of formal/informal employment		56%	0.06 ***
Loss of/damage to dwelling		33%	-0.01
Business perform poorly		30%	0.08 ***
Death		28%	0.01
Harvest fails		26%	-0.17 ***
Natural disaster		24%	0.11 ***
Loss of/damage to vehicle		12%	0.05 ***
Loss of/damage to cattle		6%	-0.11 ***

Table IA.V
Predictors of Financial Literacy (Full Regression Results)

This table reports the results from OLS regressions predicting measured financial literacy among household survey respondents in India and Indonesia. Financial literacy is measured by a series of questions about compounding, interest rates, and risk diversification. The Indonesian sample is nationally representative, and weighted by sampling weights. The Indian regressions are unweighted. Standard errors, clustered at the village level, are given in parentheses beneath each point estimate. *** indicates statistical significance at the 1% level, ** at the 5% level, and * at the 10% level.

Dependent variable:	Financial Literacy Score							
	India				Indonesia			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Per capita expenditure	0.073 * (0.040)	0.079 * (0.041)	0.080 * (0.041)	0.051 (0.043)	0.074 * (0.040)	0.087 ** (0.042)	0.071 * (0.042)	0.100 ** (0.047)
Bahasa					0.073 (0.055)	0.075 (0.057)	0.080 (0.057)	0.033 (0.067)
Rural household					-0.152 *** (0.051)	-0.195 *** (0.053)	-0.196 *** (0.053)	
Female	-0.077 (0.059)	-0.090 (0.061)	-0.096 (0.061)	-0.074 (0.061)	-0.110 ** (0.050)	-0.123 ** (0.052)	-0.130 ** (0.051)	-0.135 *** (0.051)
Age	0.022 ** (0.011)	0.027 ** (0.011)	0.027 ** (0.011)	0.020 * (0.011)	0.021 ** (0.010)	0.020 ** (0.010)	0.022 ** (0.010)	0.012 (0.010)
Age squared	-0.0002 ** (0.0000)	-0.0003 ** (0.0000)	-0.0003 ** (0.0000)	-0.0002 * (0.0000)	-0.0002 ** (0.0000)	-0.0002 ** (0.0000)	-0.0003 ** (0.0000)	-0.0002 * (0.0000)
HH has non-farm enterprise	-0.065 (0.105)	-0.040 (0.108)	-0.041 (0.107)	-0.096 (0.108)	0.112 ** (0.051)	0.129 ** (0.052)	0.136 *** (0.050)	0.114 ** (0.054)
Married	-0.030 (0.080)	-0.040 (0.082)	-0.046 (0.083)	-0.032 (0.080)	-0.079 (0.076)	-0.111 (0.079)	-0.094 (0.076)	-0.075 (0.077)
Muslim	0.048 (0.094)	0.076 (0.096)	0.074 (0.097)	0.187 * (0.104)	0.102 (0.102)	0.101 (0.109)	0.010 (0.106)	-0.104 (0.155)
Household size	0.013 (0.010)	0.014 (0.011)	0.013 (0.011)	0.013 (0.011)	-0.016 (0.018)	-0.020 (0.018)	-0.024 (0.018)	-0.001 (0.019)
Completed primary school	-0.007 (0.063)	-0.034 (0.064)	-0.035 (0.064)	0.143 ** (0.068)	0.165 ** (0.067)	0.127 * (0.068)	0.128 * (0.068)	0.070 (0.071)
Completed high school	0.201 (0.228)	0.254 (0.243)	0.253 (0.239)	0.148 (0.196)	0.022 (0.066)	-0.019 (0.071)	-0.020 (0.069)	-0.072 (0.071)
Beyond high school education	-0.230 (0.267)	-0.291 (0.283)	-0.301 (0.275)	-0.059 (0.243)	0.352 *** (0.101)	0.370 *** (0.106)	0.329 *** (0.103)	0.264 ** (0.106)
Cognitive ability	0.223 *** (0.013)	0.226 *** (0.013)	0.225 *** (0.013)	0.187 *** (0.014)	0.234 *** (0.017)	0.233 *** (0.018)	0.224 *** (0.018)	0.191 *** (0.019)
Discount factor			-0.146 (0.185)	-0.034 (0.184)			0.002 (0.076)	0.012 (0.077)
Risk averse			-0.037 (0.068)	0.026 (0.065)			-0.075 (0.055)	-0.062 (0.056)
Fatalist			-0.268 *** (0.100)	-0.232 ** (0.099)			-0.398 *** (0.084)	-0.377 *** (0.084)
Interested in financial matters							0.022 (0.062)	0.050 (0.062)
Saves enough (self-reported)							-0.057 (0.050)	-0.101 * (0.052)
Village fixed effects	No	No	No	Yes	No	No	No	Yes
N	1450	1369	1369	1369	3057	2818	2818	2818

Table IA.VI

Demand for Financial Products, Indonesia (Full Regression Results)

This table reports demand for financial products by household survey respondents in Indonesia. The sample is nationally representative. Panel A gives average reported demand for each service, while Panel B reports OLS regressions relating individual characteristics to product demand. Standard errors, clustered at the village level, are given in parentheses beneath each point estimate. *** indicates statistical significance at the 1% level, ** at the 5% level, and * at the 10% level.

Panel A: Summary Statistics

	Indonesia		
	Sample	Mean	N
Demand for savings products			
Interested in commitment savings product	All	43%	3360
Interested in using deposit collector	All	25%	3359
Interested in retirement savings product	All	50%	3360
Open account if fees cut 50%	No bank account	37%	2153
Open account if fees cut 100%	No bank account	58%	2153
Would attend financial literacy training	No bank account	74%	2153

Panel B: Determinants of Demand for Financial Products

Demand for:	Commitment savings		Deposit Collector		Retirement savings		Literacy training	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Financial literacy score	0.028 *** (.010)	0.025 ** (.010)	0.024 *** (.009)	0.026 *** (.010)	0.037 *** (.010)	0.033 *** (.011)	0.019 * (.010)	0.014 (.011)
Has bank account	-0.012 (.026)	-0.018 (.026)	-0.051 ** (.020)	-0.065 *** (.021)	0.087 *** (.025)	0.074 ** (.029)		
Per capita expenditure	0.058 *** (.015)	0.043 *** (.016)	0.030 ** (.014)	0.025 (.015)	0.073 *** (.017)	0.067 *** (.019)	0.061 *** (.021)	0.051 ** (.021)
Bahasa	0.072 ** (.034)	0.078 ** (.037)	0.001 (.030)	0.000 (.030)	0.027 (.036)	0.012 (.040)	0.040 (.036)	0.017 (.038)
Female	0.007 (.019)	0.009 (.021)	-0.021 (.018)	-0.013 (.017)	0.031 (.020)	0.030 (.019)	-0.022 (.019)	-0.025 (.020)
Age	0.005 (.004)	0.005 (.004)	0.003 (.003)	0.004 (.003)	0.003 (.004)	0.002 (.004)	0.010 ** (.004)	0.007 * (.004)
Age squared	-0.0001 ** (0.0000)	-0.0001 *** (0.0000)	-0.0001 (0.0000)	-0.0001 (0.0000)	-0.0001 * (0.0000)	-0.0001 (0.0000)	-0.0002 *** (0.0000)	-0.0001 *** (0.0000)
HH has non-farm enterprise	0.012 (.020)	0.010 (.020)	0.025 (.018)	0.021 (.019)	-0.044 ** (.018)	-0.048 ** (.02)	-0.022 (.022)	-0.025 (.021)
Married	0.091 *** (.024)	0.085 *** (.024)	-0.014 (.026)	-0.034 (.028)	0.005 (.025)	-0.008 (.024)	0.029 (.034)	0.021 (.035)
Muslim	0.025 (.049)	0.021 (.047)	-0.020 (.036)	-0.008 (.036)	0.038 (.046)	0.049 (.046)	-0.042 (.059)	-0.050 (.052)
Household size	0.017 ** (.007)	0.017 *** (.007)	0.011 (.007)	0.012 (.007)	0.013 * (.007)	0.013 * (.007)	0.015 (.010)	0.015 (.010)
Completed primary school	0.027 (.025)	0.029 (.025)	0.015 (.024)	0.011 (.025)	0.021 (.028)	0.022 (.027)	0.024 (.025)	0.017 (.025)
Completed high school	-0.017 (.024)	-0.023 (.025)	-0.057 ** (.026)	-0.066 ** (.026)	0.008 (.026)	-0.006 (.026)	0.028 (.030)	0.015 (.032)
Beyond high school education	0.026 (.032)	0.030 (.034)	-0.016 (.031)	-0.010 (.034)	0.053 * (.032)	0.048 (.033)	0.036 (.075)	0.030 (.082)
Cognitive ability	0.007 (.006)	0.002 (.007)	-0.007 (.007)	-0.010 (.008)	-0.006 (.007)	-0.012 * (.007)	0.005 (.007)	0.003 (.007)
Discount factor		0.076 ** (.030)		0.076 *** (.026)		0.030 (.033)		0.054 * (.032)
Risk averse		-0.037 * (.020)		-0.027 * (.016)		-0.030 (.023)		-0.038 (.024)
Fatalist		0.082 ** (.038)		0.113 *** (.033)		0.065 * (.040)		0.095 ** (.037)
Interested in financial matters		0.121 *** (.026)		0.096 *** (.023)		0.154 *** (.024)		0.070 ** (.033)
Saves enough (self-reported)		0.097 *** (.022)		0.102 *** (.020)		0.108 *** (.024)		0.092 *** (.021)
Village fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	3057	2818	3057	2818	3057	2818	1876	1737

Table IA.VII**Determinants of Participation in Field Experiment**

This table reports the characteristics of households which elected to participate in the randomized experiment, and those which chose not to participate. Household characteristics are from the household survey that was offered prior to the invitation to participate in the study. *** indicates that the difference is statistically significant at the 1% level, ** at the 5% level, and * at the 10% level.

	Participants	Non-Participants	Difference
Rural Household	0.55	0.73	0.17 **
Female	0.52	0.53	0.01
Age	41.19	44.85	3.66 **
Married	0.86	0.76	-0.10 ***
Household Size	2.77	2.82	0.05
Attended School	0.90	0.78	-0.12 ***
Log of Consumption Expenditure	17.29	17.15	-0.14
Employed	0.68	0.70	0.02
Own House	0.72	0.77	0.05
Financial Literacy Score	0.48	0.39	-0.09 ***
Cognitive / Math Skills Score	0.79	0.67	-0.12 ***
Consistent Preferences	0.73	0.71	-0.02
Believe Household Saves Enough	0.47	0.35	-0.11 **
Interested in Financial Matters	0.72	0.62	-0.09 **

Table IA. VIII
Long-Run Effects of Financial Literacy Education and Incentives on Bank Account Opening

This table reports results from a follow-up survey two years after the financial literacy education and incentives intervention, conducted among participants in villages where a household opened a bank account immediately after the intervention. The dependent variable is an indicator for whether the respondent opened a bank account within two years of the intervention. The sample includes all households which were successfully interviewed in the follow-up survey. A linear probability model is used. Standard errors, clustered at the village level, are given in parentheses beneath each point estimate. *** indicates statistical significance at the 1% level, ** at the 5% level, and * at the 10% level.

	(1)	(2)	(3)	(4)	(5)	(6)
Financial Literacy Invitation?	0.009 (0.044)	0.021 (0.048)			0.066 (0.074)	0.076 (0.085)
Incentive==75000			0.054 (0.052)	0.06 (0.042)	0.093 (0.068)	0.103 (0.069)
Incentive==125000			0.121 *** (0.046)	0.102 ** (0.043)	0.156 ** (0.061)	0.134 ** (0.065)
(Incentive==75000) * Financial Literacy Invitation					-0.068 (0.111)	-0.074 (0.110)
(Incentive==125000) * Financial Literacy Invitation					-0.061 (0.096)	-0.046 (0.100)
Constant	0.222 *** (0.030)	-1.297 ** (0.519)	0.165 *** (0.033)	-1.25 ** (0.517)	0.128 *** (0.044)	-1.335 ** (0.553)
Household Controls		YES		YES		YES
Observations	349	349	349	349	349	349
R-squared	0.000	0.13	0.014	0.139	0.016	0.142

SUPERVISOR _____ EDITOR _____	CONFIDENTIAL
IDRT _____	

INTERVIEWER _____

INDONESIA ACCESS TO FINANCE SURVEY

SECTIONS : A, B, C, D, E, F, G, H, I, J, K, L, M, N, O

NAME OF HEAD OF HOUSEHOLD _____

NAME OF RESPONDENT _____

Number of visit : _____

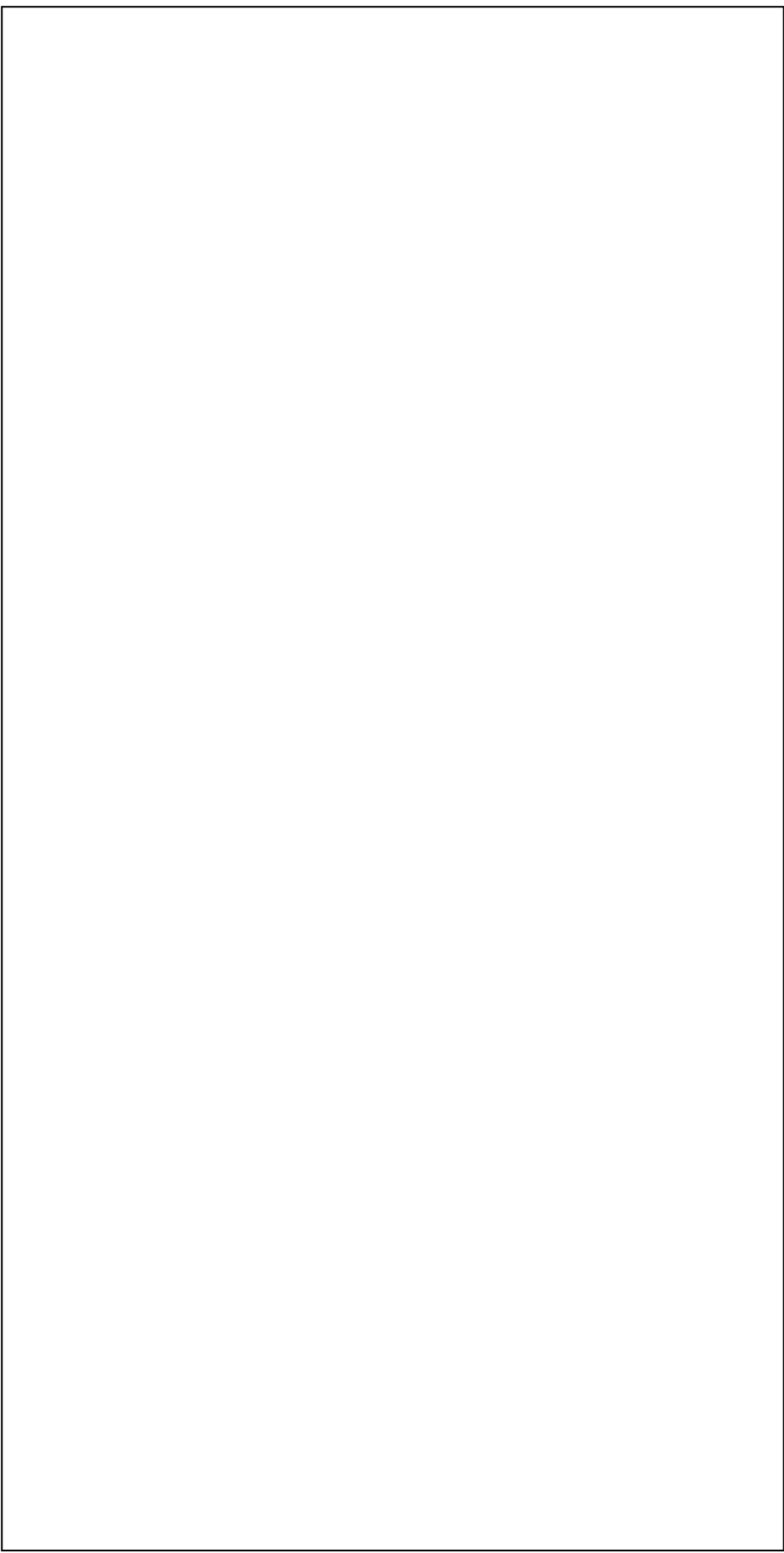
	INTERVIEW I	INTERVIEW II	INTERVIEW III									
DATE:	____/____/____ DAY/MONTH/YEAR	____/____/____ DAY/MONTH/YEAR	____/____/____ DAY/MONTH/YEAR									
TIME AT START OF INTERVIEW:	____:____ AM/PM	____:____ AM/PM	____:____ AM/PM									
TIME AT END OF INTERVIEW:	____:____ AM/PM	____:____ AM/PM	____:____ AM/PM									
INTERVIEW STATUS:	____	____	____									
3. INTERVIEW STATUS CODE	4. MONITORING BY SUPERVISOR		5. EDIT STATUS BY EDITOR									
1. Completed _____ 2. Partially Completed _____ 3. Refused _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> <tr> <td style="text-align: center;">1. Observed</td> <td style="text-align: center;">1</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">2. Edited</td> <td style="text-align: center;">1</td> <td style="text-align: center;">3</td> </tr> </table>		Yes	No	1. Observed	1	3	2. Edited	1	3	1. Edited, no correction necessary 2. Edited and corrected	6. STATUS DATA ENTRI 1. Entered, no correction necessary 2. Entered and corrected
	Yes	No										
1. Observed	1	3										
2. Edited	1	3										

We are conducting a survey on how households operate and on people's monetary habits. The purpose of this survey is to understand different levels of household financial access and the constraints households face in accessing financial services. Any information you give us is strictly confidential and we will not share your individual answers with anyone outside of our research program. I would now like to speak to someone who can answer questions on behalf of everyone living in this household and about money related matters of your family. This might be the head of the household, or someone who knows most about everyone who lives here. Could I please speak to that person now?

SECTION A: SURVEY INFORMATION		SAMPLING INFORMATION		CODE
A1.1 Province				____
A1.2 Kabupaten (Regency) / Kotamadya (Municipality)				____
A1.3 Kecamatan (Subdistrict)				____
A1.4 Village/Urban Township				____
A1.5 Region: 1. Urban 3. Rural				____
A1.6 Sensus Block Number	_____	A1.7 GPS code	_____	_____
		a. Latitude : S/N* : _____	_____	_____
		b. Longitude : E/W* : _____	_____	_____
		c. Elevation : _____	_____	_____
		d. Accuracy : _____	_____	_____
		* Circle the appropriate one		
A1.8 a. Address	_____			
	RT :	_____		
b. Description of Location	_____			
c. Postal Code	_____			
A1.9 Telephone number	a. 1. Landlines	_____	_____	3. Not Available
	b. 1. Mobile phone	_____	_____	3. Not Available

HOUSEHOLD LOCATION SKETCH

INTERVIEWER POINTER: MAKE A SIMPLE SKETCH/MAP OF THE HOUSEHOLD LOCATION WITH MARKERS OF ROAD NAMES, PLACES AND/OR BUILDINGS OR SUCH WHICH ARE EASY TO RECOGNIZE AND ARE ESTIMATED TO LAST LONG (NOT EASILY DAMAGED, ALTERED OR DESTROYED). DESCRIBE THE PLACES OR BUILDINGS WHICH ARE EASY TO RECOGNIZE AND SHALL LAST LONG (SUCH AS VILLAGE OFFICE, LARGE MOSQUE, BRIDGE, SCHOOL, CEMETERY, ETC) AS MARKERS WHICH SHALL BECOME THE "CENTER POINTS" IN THE SKETCH. PROVIDE EXPLANATION AND INFORMATION (SUCH AS LEGEND IN MAP) IF NECESSARY.



SECTION B: DEMOGRAPHIC INFORMATION
 FOR ALL INDIVIDUALS LIVING IN THE HOUSEHOLD

ID CODE	MAKE A COMPLETE LIST OF ALL INDIVIDUALS LIVING IN THE HOUSEHOLD STARTING FROM THE HEAD OF HOUSEHOLD, FOLLOWED BY PARTNER, CHILDREN, GRAND CHILDREN, PARENT/PARENT IN LAW, CHILDREN IN LAW, ETC.	
	B1.1 NAME	B1.2 AGE
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
16		

SECTION B : DEMOGRAPHIC INFORMATION
FOR ALL INDIVIDUALS LIVING IN THE HOUSEHOLD WHO ARE AGED 15 YEARS AND OLDER

COPY ID	NAME	B2.1 Age [...]	B2.2 Sex [...]	B2.3 What is the relationship of [...] to the head of household?	B2.4 What is [...]’s present marital status?
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____
		_____	1 3	_____	_____

B2.2 1. Male 3. Female	B2.3 1. Head 2. Spouse (wife/husband) 3. Child (son/daughter) 4. Grandchild 5. Parent/Parent-in-law 6. Son/Daughter-in-law 7. Sibling 8. Other relative 9. Adopted/foster step child 10. Maid / Servant 11. Non-relative 95. Other (Specify)	B2.4 1. Married 2. Separated → B2.7 4. Divorced → B2.7 5. Widowed → B2.7 6. Never Married → B2.7

B2.5 Does [...]’s spouse live in the household?	B2.6 COPY THE ID CODE OF THE SPOUSE	B2.7 Has [...] ever attended school?	B2.8 What is the highest grade completed?	B2.9 What is [...]’s religious affiliation?
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
1 3 → B2.7	____	1 3 → B2.9	____	____
B2.5 1. Yes 3. No		B2.7 1. Yes 3. No	B2.8 1. Did not complete Primary school 2. Primary school/equivalent 3. Secondary school/equivalent 4. Senior High school/equivalent 5. D1/D2/D3 6. S1/S2 95. Other (Specify)	B2.9 1. Muslim 2. Protestant 3. Catholic 4. Hindu 5. Buddhist 95. Other (Specify)

INTERVIEWER READOUT:

People get income from many sources. We would now like to ask some questions on the sources of income for you and all other members of your household in the past 12 months

B2.10 Did [...] do any work or received some payment in the past 12 months?	B2.11 How is [...]’s main job classified?	B2.12 Which industry does [...]’s main job fall under?	B2.13 Is [...]’s work located in your village/ town?	B 2.14 Is [...]’s work based in a rural or urban area?
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
1 3 → B 2.21	_____	_____	1 3	1 3
B2.10 1. Yes 3. No	B2.11 01. Government employed 02. Private employed 03. Self-employed 04. Freelance worker/ Casual labor 95. Lainnya _____	B2.12 01. Farming 02. Fisheries 03. Mining 04. Industry 05. Electricity, gas and water	B2.13 06. Trade 07. Construction 08. Transportation, communication 09. Financial 10. Service 95. Other (specify)	B 2.14 1. Urban 3. Rural

B2.15 How is [...]’s main work compensation been provided?	B 2.16 Over the past 12 months, has [...] received <u>wage/salary</u> from working with an institution or other people?	B2.17 Over the past 12 months, what form of non-monetary compensation has [...] received?	B2.18 What is the total amount of wage/salary received in the past 12 months (including in-kind goods and service)?
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____
_____	1 3 → B 2.19	_____	_____

B 2.15 01. Daily 02. Weekly 03. 2 weeks 04. Monthly 05. One off payment only 06. Irregular basis 95. Other (Specify)	B 2.16 1. Yes 3. No	B2.17 01. Goods 02. Services 03. Both 04. Nothing 95. Other (specify)
---	---------------------------	--

<p>B 2.19</p> <p>Over the past 12 months, has [...] owned an <u>independent business</u> (agriculture/non agriculture) which produce income?</p> <p>1. Yes 3. No</p>	<p>B 2.20</p> <p>What is the total amount received from all the business (agriculture/non agriculture) in the past 12 months</p>	<p>B 2.21</p> <p>Over the past 12 months has [...] received any additional money from <u>non-working</u>, such from pension, grant/transfer, rent, interest, etc?</p> <p>1. Yes 3. No</p>	<p>B 2.22</p> <p>What is the total amount or value of the additional money from non-working in the past 12 months?</p>	<p>B. 2.23</p> <p>TOTAL INCOME RECEIVED IN THE PAST 12 MONTHS (B2.18+b.20 + B2.22)</p>
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1
1	3 → B 2.21	1	3 → B 2.23	1

SECTION C: SOCIO-ECONOMIC CHARACTERISTICS

C1.1	RECORD THE MAIN MATERIAL USED FOR THE WIDEST PART OF WALL IN THIS HOUSE	<ol style="list-style-type: none"> 1. Bamboo 2. Wood 3. Brick 95. Other (Specify) _____
C1.2	RECORD THE WIDEST ROOF TYPE IN THIS HOUSE MADE OF	<ol style="list-style-type: none"> 1. Thatch 2. Tin 3. Tile 4. Concrete 5. Wood 6. Asbestos 95. Other (Specify) _____
C1.3	RECORD THE WIDEST TYPE OF FLOOR OF THE HOUSE	<ol style="list-style-type: none"> 1. Tile 2. Cement 3. Soil 95. Other (specify) _____
C1.4	How many rooms does your house have (excluding toilet)?	<p style="text-align: center;"> _ _ </p>
C1.5	Does your house have electricity?	<ol style="list-style-type: none"> 1. Yes 3. No
C1.6	What is this household's primary source of drinking water?	<ol style="list-style-type: none"> 1. Government water company (PDAM/PAM) 2. Public hydrant 3. Mineral water/Aqua 4. Well 5. River/canal/pond 6. Lake/stream 95. Other (specify) _____

C1.7	Does the household own or rent this dwelling?	<p>1. Own → C1.10</p> <p>2. Rent</p> <p>3. Resident without rent → C1.12</p> <p>98. DO NOT KNOW</p>
C1.8	What is the frequency of rent payments?	<p>1. Weekly</p> <p>2. Monthly</p> <p>3. Yearly</p> <p>95. Other (Specify)_____</p>
C1.9	What is the amount of rent payments?	<p>Rp. _____, _____, _____, _____ → C1.12</p>
C1.10	Was this house purchased using credit?	<p>1. Yes</p> <p>3. No → C1.12</p> <p>98. DO NOT KNOW → C1.12</p>
C1.11	Is the housing loan paid off?	<p>1. Yes</p> <p>3. No</p> <p>98. DO NOT KNOW</p>
C1.8	What is the frequency of rent payments?	<p>1. Weekly</p> <p>2. Monthly</p> <p>3. Yearly</p> <p>95. Other (Specify)_____</p>
C1.9	What is the amount of rent payments?	<p>Rp. _____, _____, _____, _____ → C1.12</p>
C1.10	Was this house purchased using credit?	<p>1. Yes</p> <p>3. No → C1.12</p> <p>98. DO NOT KNOW → C1.12</p>
C1.11	Is the housing loan paid off?	<p>1. Yes</p> <p>3. No</p> <p>98. DO NOT KNOW</p>

TYPE	C1.12 Does the household own [...]? 1. Yes 3. No	C1.13 Quantity?
a. Telephone (landline)	1 3 ↓	
b. Telephone (mobile)	1 3 ↓	
c. TV	1 3 ↓	
d. Jewelry	1 3 ↓	
e. Sewing machine	1 3 ↓	
f. Car	1 3 ↓	
g. Motorcycle or scooter	1 3 ↓	
h. Bicycle	1 3 ↓	
i. Fridge/freezer	1 3 ↓	
j. Land	1 3 ↓	
k. Cow	1 3 ↓	
l. Buffalo	1 3 ↓	
m. Pig	1 3 ↓	
n. Poultry	1 3 ↓	
v. Other (specify) _____	1 3 ↓	

SECTION D: FINANCIAL SERVICES (Bank and Saving Accounts)

Now I would like to ask you some questions about financial services that you and your household use. By financial service I mean methods for saving and transferring money, etc.

D1.1	Do you or anyone in your household currently have a savings/deposit account? (NOTE TO SURVEYOR: BPR should be counted as bank accounts)	1. Yes → D1.4 3. No
D1.2	Have you or anyone in your household ever had a bank savings/deposit account?	1. Yes 3. No → D2.1
D1.3	What was the main reason you stopped using a bank account?	[] [] [] → D2.1
D1.3 (JANGAN DISEBUTKAN)	<p>06. INTEREST RATE OFFERED ON BANK ACCOUNT WAS TOO LOW</p> <p>07. DID NOT SEE THE ADVANTAGE OF HAVING A BANK ACCOUNT</p> <p>08. BANK STAFF WERE RUDE OR UNHELPFUL</p> <p>09. AVAILABILITY OF ALTERNATIVE INVESTMENT OPPORTUNITIES (SAVING CLUB, VILLAGE CREDIT UNION, ETC.)</p> <p>95. OTHER (SPECIFY) _____</p>	
D1.4	What are the names of the banks where you or other members of your household have an account?	1. 2. 3.
D1.5	What are the three main reasons you have a bank account? Please list them in order of importance.	[] [] [] [] [] [] [] [] []
D1.5 (DO NOT PROMPT)	<p>01. SECURITY REASONS. KEEP MONEY SAFE</p> <p>02. GAIN ACCESS TO OTHER FINANCIAL SERVICES (E.G. WRITING CHECKS, SENDING OR RECEIVING PAYMENTS, ETC)</p> <p>03. EARN INTEREST/RETURN ON SAVING</p> <p>04. SAVE MONEY FOR A SPECIFIC PURCHASE (E.G. CAR)</p> <p>05. TO ABLE TO BORROW MONEY</p> <p>06. FOR PREDICTED FUTURE NEEDS (EDUCATION OF CHILDREN, RETIREMENT, ETC)</p> <p>07. FOR EMERGENCY NEEDS (DEATH, ACCIDENT)</p> <p>08. PAY BILLS OR DEBTS USING CHECKBOOK OR CARD.</p>	<p>09. TRANSFER MONEY</p> <p>10. PREVENT SPOUSE FROM SPENDING MONEY</p> <p>11. PREVENT FRIENDS/RELATIVES FROM ASKING FOR IT</p> <p>12. TO WIN LOTTERY/OTHER NON-INTERSET FOR OPENING BANK ACCOUNT</p> <p>95. OTHER (SPECIFY)</p>

D1.6	What type of bank account do you have?	1. Saving Account 2. Deposit Account 3. Both Saving and Deposit Account	1. Yes 3. No
D1.7	Do you have an ATM or Debit card?		1. Yes 3. No
D1.8	Do you have a credit card?		1. Yes 3. No
D 1.9	Do you ever use mobile phone to make bank transactions?		1. Yes 3. No → D 1.11
D 1.10	What kind of mobile banking services do you use?	A. Checking Balance B. Making Payment C. Purchasing good D. Remittance V. Other _____ → D1.12	
D 1.11	Why not you use mobile phone to make bank transactions?	A. Cost B. Security C. Difficulty D. Reliability E. Don't know how to make bank transaction using mobile phone (note: means have heard about mobile banking but still don't know how to use it) F. Never hear about this service V. Other _____	
D1.12	Do you have access to an overdraft facility or line of credit?		1. Yes 3. No

<p>INTERVIEWER READOUT: IF THE RESPONDEN OR ANY OF THEIR HOUSEHOLD MEMBERS HAVE AN ACCOUNT IN DIFFERENT BANK, THEN QUESTIONS BELOW REFER TO THE MAIN BANK WHICH THEY HAVE MORE MONEY, OR USED MOST, OR CLOSER TO THEIR HOME. RECORD THE NAME OF THE MAIN BANK : _____</p>	
D1.13	<p>Would you say that the location of your main bank branch is:</p> <p>1. Very Convenient 2. Convenient 3. Inconvenient</p>
D1.14	<p>What mode of transportation do you use to go to your main bank?</p> <p>A. Walking B. Bicycle/Motorbike C. Personal Car D. Public transportation V. Other (specify) _____</p>
D1.15	<p>What is the average time you spend traveling to the bank (one way)?</p> <p>_____ Minutes</p>
D1.13	<p>How much does it cost to travel to the bank?</p> <p>Rp _____</p>
D1.14	<p>What is the average time you wait to be served at the bank?</p> <p>_____ Minutes</p>

INTERVIEWER READOUT:

Now think of all the ways that you and members of your household save money outside of the formal banking sector. We are not talking about investing in a business or buying land, but only about where you or other household members put their money to use later.

D2.1	<p>Have you or anyone in your household used a credit union or a formal savings association (for instance one run by an NGO) to save money in the past 12 months?</p> <p>1. Yes 3. No → D3.1</p>
D2.2	<p>What are the names of the credit unions or formal savings associations that you or other members of your household used to save money in the past 12 months?</p> <p>1. _____ 2. _____ 3. _____</p>
D2.3	<p>Do you earn interest from keeping money in this savings account?</p> <p>1. Yes 3. No</p>

D2.4	What are the three main reasons that you have this savings account?	<p>_____ _____ _____</p>
D2.5 (DO NOT PROMPT)	<p>01. SECURITY REASONS: KEEP MONEY SAFE 02. GAIN ACCESS TO OTHER FINANCIAL SERVICES (E.G. WRITING CHECKS, SENDING OR RECEIVING PAYMENTS, ETC) 03. EARN INTEREST/RETURN ON SAVING 04. SAVE MONEY FOR A SPECIFIC PURCHASE (E.G. CAR)</p>	<p>05. TO ABLE TO BORROW MONEY 06. FOR PREDICTED FUTURE NEEDS (EDUCATION OF CHILDREN, RETIREMENT, ETC) 07. FOR EMERGENCY NEEDS (DEATH, ACCIDENT) 08. PAY BILLS OR DEBTS USING CHECKBOOK OR CARD.</p>
		<p>09. TRANSFER MONEY 10. PREVENT SPOUSE FROM SPENDING MONEY 11. PREVENT FRIENDS/RELATIVES FROM ASKING FOR IT 12. TO WIN LOTTERY/OTHER NON-INTERSET FOR OPENING BANK ACCOUNT 95. OTHER (SPECIFY)</p>

D3.1	Have you or anyone in your household used a community welfare scheme or informal saving clubs (such as a neighborhood rotating savings group) to save money in the past 12 months?	<p>1. Yes 3. No → D3.6</p>
D3.2	Can you borrow money from your welfare scheme or savings club?	<p>2. Yes 3. No → D3.5</p>
D3.3	Can you borrow more than your contributions to this welfare scheme or savings club?	<p>1. Yes 3. No</p>
D3.4	Has the amount that you can borrow from your welfare scheme or savings club increased over time?	<p>1. Yes 3. No</p>
D3.5	How often do you make contributions to your welfare scheme or savings club?	<p>1. Daily 4. Monthly 2. Weekly 5. Quarterly 3. Half-Monthly 6. Annually 95. Other (specify)_____</p>

TYPE	D3.6 Do you ever had any form of these savings?	D3.7 Do you or other members of your household currently have [---]?
a. Short term investments such as Bank of Indonesia certificate, certificates of deposits or other money market instruments.	1. Yes 3. No ↓	1. Yes 3. No
b. Shares in a company, or in an investment fund including mutual funds? (e.g. Telecom)	1. Yes 3. No ↓	1. Yes 3. No
c. Pension fund (or any collective savings program that will provide you with income upon retirement)	1. Yes 3. No ↓	1. Yes 3. No
d. Access to the use of a bank for transactions without need to hold any account (including through someone else's account) (e.g. for money transfer, etc.)	1. Yes 3. No ↓	1. Yes 3. No
e. Access to the use of payments or receipt services by informal channels	1. Yes 3. No ↓	1. Yes 3. No

INTERVIEWER CHECK: IF D1.1 = 1 → SECTION E; IF D1.1 = 3 → D4.1

INTERVIEWER READOUT: You mentioned that you do not have a formal saving/deposit account. We would now like to ask you a few questions on this issue.

D4.1	Although you do not have your own bank account, do you or other members of your household perform banking transactions using someone else's account?	<p>1. Yes 3. No → D 4.3</p>
D4.2	What is your relationship with the person whose account you or other members of your household use to perform banking transactions?	<p>1. Friend 2. Relative 95. Other (specify) _____</p>
D4.3	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a bank account.	<p>_____ _____ _____</p>
D4:3 (DO NOT PROMT) 01. DO NOT HAVE A JOB 02. DO NOT HAVE ENOUGH MONEY I.E ALL SPENT FOR CONSUMPTION 03. BANK FEES ARE TO HIGH 04. BANK LOCATION IS NOT CONVENIENT	05. FINANCIAL PRODUCT ARE NOT SUITABLE 06. INTEREST RATE OFFERED ON BANK ACCOUNT IS TOO LOW 07. DO NOT SEE THE ADVANTAGE OF HAVING A BANK ACCOUNT	08. DO NOT TRUST BANKS 09. BANK STAFF ARE RUDE OR UNHELPFUL 10. DON'T KNOW HOW THE BANK OPERATE/NOT FAMILIAR 95. OTHER (SPECIFY), _____
D4.4	Do you know where the nearest bank branch from your house is located?	<p>1. Yes, Specify name of bank _____ 3. No → D4.9</p>
D4.5	Would you say the location of this bank branch is:	<p>1. Very Convenient 2. Convenient 3. Inconvenient</p>
D4.6	What mode of transportation would you use to go to this bank branch?	<p>A. Walking B. Bicycle/Motorbike C. Personal Car D. Public transportation V. Other (specify) _____</p>

D4.7	What is the approximate time that it would take you to travel to this bank branch (one way)?	_____ Minutes
D4.8	Approximately how much would it cost to travel to this bank branch (one way)?	Rp. _____.
D4.9	Do you know what is required to open a bank account? (Do not prompt. Circle all that apply.)	A. NO REQUIREMENTS B. PROOF OF IDENTITY (I.E. KTP) C. MINIMUM BALANCE D. REGULAR DEPOSITS V. OTHER (SPECIFY) _____ Y. DO NOT KNOW
D 4.10	Are you interested with the banking services which can use mobile phone to make bank transactions? (i.e. storing fund, making payment, purchasing goods, remittance, etc)	1. Yes → D 5.1 3. No
D 4.11	If not, why?	A. Cost B. Security C. Difficulty D. Reliability V. Other _____

INTERVIEWER READOUT: You have mentioned that you do not have a saving / deposit account. We would now like to ask you some questions on whether certain types of financial products and services would appeal to you.

Bank usually charges for transaction cost, opening cost, penalty etc.

D5.1	Would you be likely to open a bank account if these fees were cut by one half (50%)?	1. Yes → D5.3 3. No
------	--	--------------------------

D5.2	Would you be likely to open a bank account if these fees were cut by 100%--that is to say, if there were no fees to having a bank account?	<p>1. Yes 3. No</p>
D5.3	<p>If you are not familiar with or might familiar with the process of opening bank account: how to do it, what is required, etc.</p> <p>Would you be likely to attend a "training session" offered near your home for one or two hours at a convenient time, where the benefits and procedures of opening a bank account are explained in very simple terms?</p>	<p>1. Yes 3. No</p>
D5.4	Suppose you win a small lottery tomorrow worth Rupiah 1,000,000 (one million). What do you think you would do with that money?	<p>A. Spend on daily consumer needs</p> <p>B. Store in home as cash</p> <p>C. Store in bank or saving organization</p> <p>D. Invest in fixed assets</p> <p>E. Share with friends/family</p> <p>F. Repay other debt</p> <p>G. For working capital</p> <p>V. Others (specify) _____</p>

SECTION E: FINANCIAL SERVICES (Loans)

Now I would like to ask you some questions about loan services that you and your household members use. By loan services I mean methods for borrowing money, buying on credit, etc.

	E1.1 Have you or any other member of your household ever used [...] to borrow money? 1. Yes 3. No	E1.2 Do you or any other member of your household currently use [...] to borrow money? 1. Yes 3. No	E1.3 What was the main reason you stopped borrowing money from [...]? 1. Became unemployed 2. Did not have enough money 3. Loan interest rate was too high 4. Loan term was not suitable (too long/short) 5. Institution location was not convenient 6. Repayment schedule was not suitable 7. Institution refused to lend more money 8. Institution staff were rude or unhelpful 9. Decided to use alternative source of loans 95. Other (Specify) _____	E1.4 What are the names of the institutions that you or other members of your household have used to borrow money in the past 12 months?
a. Formal institution such as a bank, credit union or savings association	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
b. Micro-finance institution	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
c. Employer	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
d. Pawn shop (e.g. Pagadaian)	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
e. Daily bank	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
f. Community welfare schemes	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.
g. Neighborhood community, family and friends	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	
h. On credit from a shop (e.g. take home now and pay later)	1 3 → E 1.15	1 → E 1.4 3	1 2 3 4 5 6 7 8 9 95 _____	1. 2.

	E1.5 What was the main purpose for your most recent loan from [...]?	E1.6 What guarantees were required by the [...] for this loan?	E1.7 Do you know what interest rate charges on loans?	E1.8 What interest rate does [...] charge on loans?
a. Formal institution such as a bank, credit union or savings association	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10	, percent per
b. Micro-finance institution	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10	, percent per
c. Employer	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10 96 → E 1.10	, percent per
d. Pawn shop (e.g. Pagadaian)	1 2 3 4 5 6 95	1 2 3 4 5 6 95		
e. Daily bank	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10	, percent per
f. Community welfare schemes	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10	, percent per
g. Neighborhood community, family and friends	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10 96 → E 1.10	, percent per
h. On credit from a shop (e.g. take home now and pay later)	1 2 3 4 5 6 95	1 2 3 4 5 6 95	1 3 → E 1.10	, percent per

	E1.9 How is the interest calculated? 1. Daily 2. Weekly 3. Monthly 4. Yearly 95. Other (Specify) _____ 98. DO NOT KNOW	E 1.10 How much did your borrow?	E 1.11 How much do you pay?
a. Formal institution such as a bank, credit union or savings association	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
b. Micro-finance institution	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
c. Employer	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
d. Pawn shop (e.g. Pagadaian)		Rp _____ . _____ . _____	Rp _____ . _____ . _____
e. Daily bank	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
f. Community welfare schemes	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
g. Neighborhood community, family and friends	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
h. On credit from a shop (e.g. take home now and pay later)	1 2 3 4 5 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____

	E1.12 What was the term period of the loan? 1. One Week 2. One Month 3. Three Months 4. Six Months 5. One Year 95. Other (specify) _____	E 1.13 Does [...] charge any other fees on loans? 1. Yes 3. No → E 1.15 98. DON'T KNOW	E1.14 What other fee does [...] charge on loans? 1. Fixed fee for arranging and making loan 2. Fixed monthly fee until the loan is repaid 3. Fixed annual fee until the loan is repaid 4. Late payment fee 95. Other (Specify)
a. Formal institution such as a bank, credit union or savings association	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
b. Micro-finance institution	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
c. Employer	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
d. Pawn shop (e.g. Pagadaian)	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
e. Daily bank	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
f. Community welfare schemes	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
g. Neighborhood community, family and friends	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____
h. On credit from a shop (e.g. take home now and pay later)	1 2 3 4 5 6 95. _____	1 3 → E 1.15 98	1 2 3 4 95. _____

	<p>E1.15 In the past 12 months have you or any other member of your household applied for a loan with [...]?</p> <p>1. Yes 3. No</p>	<p>E1.16 Was your loan application accepted or rejected? (If more than one application, refer to the most recent.)</p> <p>1. Accepted 2. Rejected 3. Still in process</p>	<p>E1.17 Why was it rejected?</p> <p>1. Bad credit record 2. Have too many debts 3. No credit history 4. Insufficient income 5. No collateral 6. No account held with bank 7. Lack of formal paperwork (e.g. identity, documents, proof of permanent address, etc.) 8. No co-signer (group or individual) 9. No reason given 95. Other (Specify)</p>
a. Formal institution such as a bank, credit union or savings association	1 3 → E1.1b	1 ↓ E1.1b 2 3 ↓ E1.1b	1 2 3 4 5 6 7 8 9 95. _____
b. Micro-finance institution	1 3 → E1.1c	1 ↓ E1.1c 2 3 → E1.1c	1 2 3 4 5 6 7 8 9 95. _____
c. Employer	1 3 → E1.1d	1 ↓ E1.1d 2 3 ↓ E1.1d	1 2 3 4 5 6 7 8 9 95. _____
d. Pawn shop (e.g. Pagadaian)	1 3 → E1.1e	1 ↓ E1.1e 2 3 ↓ E1.1e	1 2 3 4 5 6 7 8 9 95. _____
e. Daily bank	1 3 → E1.1f	1 ↓ E1.1f 2 3 ↓ E1.1f	1 2 3 4 5 6 7 8 9 95. _____
f. Community welfare schemes	1 3 → E1.1g	1 ↓ E1.1g 2 3 ↓ E1.1g	1 2 3 4 5 6 7 8 9 95. _____
g. Neighborhood community, family and friends	1 3 → E1.1h	1 ↓ E1.1h 2 3 ↓ E1.1h	1 2 3 4 5 6 7 8 9 95. _____
h. On credit from a shop (e.g. take home now and pay later)	1 3 → F	1 → F 2 3 → F	1 2 3 4 5 6 7 8 9 95. _____

SECTION F: OTHER FINANCIAL SERVICES

We are now going to ask you about other types of financial services: what experiences have you had with them, what are your attitudes towards them. One of the goals of this survey is to understand household demand for financial services.

F1. Insurance

Type	F1.1 Have you ever had this type of insurance?	F1.2 Do you or other members of your household currently have it?	F1.3 If it is available: could you get it if you wanted it?	F1.4 Would you be willing to pay for this insurance?
a. Health/Medical Insurance (government program)	1. Yes 3. No ↓ b	1. Yes 3. No		
b. Health/Medical Insurance (private)	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No
c. Home owners' insurance (insurance on building)	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No
d. Education Insurance	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No
e. Travel/Accident insurance	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No
f. Vehicle/asset Insurance	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No
g. Life insurance policy (a payment to your heirs upon your death)	1. Yes 3. No → F1.3	1. Yes ↓ 3. No	1. Yes 3. No 98. DO NOT KNOW	1. Yes 3. No

INTERVIEW CHECK: IF ALL F1.1 = 3 → F1.5 IF ANY OF THE ANSWER IN F1.1=1 → F1.6

<p>F1.5 You said, you do not have any insurance. Why you do not have any?</p>	<p>A. Insurance term is too long B. Premium is too expensive C. I don't know about the any insurance product D. I don't think I will need it E. Don't have money V. Other (specify) _____</p>
<p>F1.6 If you have a choice to get insurance for the only one person in the household to reduce the risk / impact to be affected to your household, who you think is the most important person in your household to be insured?</p>	<p>1. Head of Household 2. Spouse 3. Children under 15 years old 4. Children more than 15 years old 5. Parent/Parent-in law 95 Other (specify) _____</p>

<p>F1.7</p>	<p>What are the most important risks to your financial well-being faced by your household? Please tell us the three most important risks</p> <p>01. Illness 02. Business perform poorly 03. Loss of formal/informal employment 04. Fail in harvest 05. Death 06. Loss of / Damage to Dwelling 07. Loss of / Damage to Vehicle 08. Loss of / Damage to cattle 09. Natural disaster 95. Other (specify) _____</p>	<p>a. Risk 1: L L L L _____ b. Risk 2: L L L L _____ c. Risk 3: L L L L _____</p>
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SECTION G: HOUSEHOLD FINANCIAL MANAGEMENT

G1.1	Do you believe your household saves enough for the future?	1. Yes → G 1.3 3. No
G1.2	Which of the following limit your household's ability to save in any financial institutions? (CIRCLE ALL THAT APPLY)	<p>A. Relatives make a claim on cash or bank balances</p> <p>B. Want to save, but have difficulty controlling my spending habits</p> <p>C. We must pay off debts before we can save</p> <p>D. No remaining money to save</p> <p>E. I prefer to purchase some valuable goods i.e jewelry/gold, land</p> <p>F. Unregular income</p> <p>V. Other (specify)</p>
G1.3	Would you be interested in participating in a savings program that required a commitment? For example, you contribute money for a child's education, but you can only withdraw it once you have reached your savings target?	1. Yes 3. No
G1.4	Would you be interested in a savings product that involved a deposit collector: for a small fee, someone would come to your household on a weekly basis to collect money for deposit in your own bank account?	1. Yes 3. No
G1.5	Would you be interested in a savings product that allowed you to save money for retirement?	1. Yes 3. No

SECTION H: ESTABLISHING THE EXISTENCE OF NON FARM ENTERPRISES

<p>H1.1 Over the past 12 months, has anyone in your household operated any non-agricultural enterprise which produces goods or services (for example, artisan, metalworking, tailoring, repair work; also include processing and selling your outputs from your own crops if done regularly) or has anyone in your household owned a shop or operated a trading business?</p> <p>1. Yes 3. No → SECTION I</p>	<p>H 1.2 What kind of enterprise does your household operate?</p> <p>PROBE TO DETERMINE INDUSTRIAL SECTOR IN WHICH ENTERPRISE OPERATES.</p>
	Enterprise ID
1	Description
2	
3	
4.	
5.	

H2.1	I would now like to ask you about the most important enterprise you operate. Please identify the enterprise that is most important to your household. (ENTER Enterprise ID FROM H 1.2)	_____
H2.2	We are only asking the questions for the enterprise that you have identify as the most important in H 2.1 For how long has the enterprise been in operation?	Years _____ months _____
H2.3	What share of the profits is kept by this household, rather than the other owners? If your household owns the entire enterprise, answer with 100%.	_____ percent
H2.4	During the past 12 months, how many months was this enterprise in operation?	_____ months
H2.5	During the past 12 months, how many people did this enterprise employ who are not members of this household?	_____ people
H2.6	The next questions are about the revenue you earn from your business. Please include all revenues in your answers (that is, the total cash and in-kind value of goods and services that you receive from the sale of goods and services) before subtracting any business expenditures and any expenses for your household. . In an 'average sales' month, what is your level of sales per month?	Rp _____
H2.7	After making purchases for the business is there usually any money left as income for the household for the purpose of expenditure or saving?	1 Yes 3. No → H2.9
H2.8	How much money is usually left?	Rp _____

H2.9	I would now like to ask you questions about the assets (that is, equipment, buildings, vehicles, tools, etc.) that you use in your business. At present, does this enterprise own this [ITEM]?	<ul style="list-style-type: none"> A. Land B. Buildings C. Machinery D. Furniture E. Tools F. Vehicle G. Other durable goods _____ H. Inventory that may be used as collateral _____ I. Do not have any asset
H2.10	Many small enterprises require financing. Apart from the Household loan sources we asked about in previous sections , does your business independently receive financing from any outside source, such as friends, a bank, family that do not live with you, or from your suppliers?	<ul style="list-style-type: none"> 1. Yes 3. No → I
H2.11	From which of the following sources does this enterprise receive financing?	<ul style="list-style-type: none"> A. Bank or formal financial institution B. Friends or Family that do not live in the household C. Daily bank or Money Lender D. Micro-Credit Loan E. Credit from suppliers V. Others, specify _____
H2.12	What is the total amount of debt your enterprise holds? If you do not know the exact figure, please estimate.	Rp. _____

SECTION I: MIGRANT WORKER REMITTANCES

I1.1	Are there any members of your family currently living abroad as migrant workers? Or Any other household members have been worked abroad in the last 3 year?		1. Yes 3. No → SEKSI J	
I1.2 Please tell us the names of your family members currently living abroad as migrant workers?	I1.3 What is his / her relation with the family head? 1. Husband/Wife 2. Son/Daughter 3. Grand children 4. Parent 5. Sibling 95. Other relatives	I1.4 Gender 1. Male 3. Female	I.1.5 What is his / her education level? 1. Did not complete Primary school 2. Primary school/equivalent 3. Secondary school/equivalent 4. Senior High school/equivalent 5. D1/D2/D3 6. S1/S2 95. Other (Specify)	I1.6 How many times has he / she been abroad for work assignments?
a.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 95 _____	1 _____ 3 _____	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 95. _____	____ times
b.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 95 _____	1 _____ 3 _____	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 95. _____	____ times
c.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 95 _____	1 _____ 3 _____	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 95. _____	____ times
d.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 95 _____	1 _____ 3 _____	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 95. _____	____ times
e.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 95 _____	1 _____ 3 _____	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 95. _____	____ times

IF I1.6 > 1 THEN I1.8, I1.9, I1.10 BELOW WILL REFER TO THE MOST RECENT ONE					
I 1.7 How many years in total he/she has been abroad for work assignment?	I 1.8 In which country does he / she work in? 1. Malaysia 2. Brunei 3. Singapore 4. Hongkong 5. Taiwan 6. Saudi Arabia 7. Kuwait 95. Other (specify)	I 1.9 How did he / she get the job abroad? 1. Through the hiring company (PJTKI) by the help of a mediator 2. Through the hiring company without the help of a sponsor 3. Through the hiring company staffs 4. Through a mediator without the company 5. Calling visa through hiring company 6. Own initiative using tourist visa 95. Other (Specify) 98. DON'T KNOW	I 1.10 What kind of job is he / she doing? A. Domestic worker B. Industry worker C. Factory worker D. Plantation worker E. Construction worker F. Service i.e. servant, care taker, shop assistant V. Other (Specify) Y. DON'T KNOW		
a. Years _ _ Months _ _	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y		
b. Years _ _ Months _ _	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y		
c. Years _ _ Months _ _	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y		
d. Years _ _ Months _ _	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y		
e. Years _ _ Months _ _	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y		

Pre Departure: If he / she has been abroad more than once for work, refer to the most recent trip in answering the following questions

	<p>I 2.1 Before departure, how were the costs of going abroad financed? (Multiple answers are acceptable. Please circle all applied)</p> <p>A. Sale of assets B. Use of personal savings C. Borrowing from other family members D. Borrowing from friends, or neighbors E. Borrowing from a work sponsor F. Borrowing from a bank or other formal lending institution G. Borrowing from employer V. Other (Specify) Y. DON'T KNOW</p>	<p>I 2.2 What was the total cost associated with this trip?</p>	<p>If any of the answer in I 2.1 are C, D, E, F, G go to I 2.3 - I 2.6 <u>If not any go to I 2.7</u></p> <p>I 2.3 What proportion of the total cost was financed through borrowing (from any source)?</p>
a.	<p>A B C D E F G</p> <p>V. _____ Y</p>	<p>1. Rp. _____</p> <p>98. DON'T KNOW</p>	<p>1. _____ %</p> <p>98. DON'T KNOW</p>
b.	<p>A B C D E F G</p> <p>V. _____ Y</p>	<p>1. Rp. _____</p> <p>98. DON'T KNOW</p>	<p>1. _____ %</p> <p>98. DON'T KNOW</p>
c.	<p>A B C D E F G</p> <p>V. _____ Y</p>	<p>1. Rp. _____</p> <p>98. DON'T KNOW</p>	<p>1. _____ %</p> <p>98. DON'T KNOW</p>
d.	<p>A B C D E F G</p> <p>V. _____ Y</p>	<p>1. Rp. _____</p> <p>98. DON'T KNOW</p>	<p>1. _____ %</p> <p>98. DON'T KNOW</p>
e.	<p>A B C D E F G</p> <p>V. _____ Y</p>	<p>1. Rp. _____</p> <p>98. DON'T KNOW</p>	<p>1. _____ %</p> <p>98. DON'T KNOW</p>

	I 2.4 How much did you borrow from the other party?	I 2.5 How much do you have to pay back?	I 2.6 How long do you need to by back all amounts?	I 2.7 Does he/she have any insurance in case any unexpected events happen to him/her? (i.e. sickness, hospitalization, death etc) 1. Yes, specified _____ 3. No 98. DON'T KNOW
a.	1. Rp. _____, _____, _____, _____, _____ 98. DON'T KNOW	1. Rp _____, _____, _____, _____, _____ 98. DON'T KNOW	1. _____ months 2. Payback after the completion of the contract 3. Anytime 95. Other _____	1. _____ 3. _____ 98
b.	1. Rp. _____, _____, _____, _____, _____ 98. DON'T KNOW	1. Rp _____, _____, _____, _____, _____ 98. DON'T KNOW	1. _____ months 2. Payback after the completion of the contract 3. Anytime 95. Other _____	1. _____ 3. _____ 98
c.	1. Rp. _____, _____, _____, _____, _____ 98. DON'T KNOW	1. Rp _____, _____, _____, _____, _____ 98. DON'T KNOW	1. _____ months 2. Payback after the completion of the contract 3. Anytime 95. Other _____	1. _____ 3. _____ 98
d.	1. Rp. _____, _____, _____, _____, _____ 98. DON'T KNOW	1. Rp _____, _____, _____, _____, _____ 98. DON'T KNOW	1. _____ months 2. Payback after the completion of the contract 3. Anytime 95. Other _____	1. _____ 3. _____ 98
e.	1. Rp. _____, _____, _____, _____, _____ 98. DON'T KNOW	1. Rp _____, _____, _____, _____, _____ 98. DON'T KNOW	1. _____ months 2. Payback after the completion of the contract 3. Anytime 95. Other _____	1. _____ 3. _____ 98

Remitting Money

Check I 1.6 if the migrant worker has worked abroad so many times, these questions below refer to the most recent one

	I 3.1 How long the process for working abroad takes? (since registered to the sponsor for legal migrant worker)	I 3.2 Does he / she ever send money back to the household? 1. Yes 3. No	I 3.3 How many months that you or any household members received the money for the first time since he/she went abroad?	I 3.4 How often does he / she send money back? 1. Every month 2. Every 2 months 3. Once every 3-4 months 4. Only on special occasions (e.g. celebrations, illness) 95. Other _____ (specify) _____	I 3.5 How much in average the amount of the remitting money?
a.	1. Months _____ weeks _____ 98. DON'T KNOW	1 3 ↓	1. Years _____ months _____ 98. DON'T KNOW	1 2 3 4 95. _____	1. Rp _____ . _____ . _____ . _____ . _____ . _____ 98. TIDAK TAHU
b.	1. Months _____ weeks _____ 98. DON'T KNOW	1 3 ↓	1. Years _____ months _____ 98. DON'T KNOW	1 2 3 4 95. _____	1. Rp _____ . _____ . _____ . _____ . _____ . _____ 98. TIDAK TAHU
c.	1. Months _____ weeks _____ 98. DON'T KNOW	1 3 ↓	1. Years _____ months _____ 98. DON'T KNOW	1 2 3 4 95. _____	1. Rp _____ . _____ . _____ . _____ . _____ . _____ 98. TIDAK TAHU
d.	1. Months _____ weeks _____ 98. DON'T KNOW	1 3 ↓	1. Years _____ months _____ 98. DON'T KNOW	1 2 3 4 95. _____	1. Rp _____ . _____ . _____ . _____ . _____ . _____ 98. TIDAK TAHU
e.	1. Months _____ weeks _____ 98. DON'T KNOW	1 3 → 1 4.1	1. Years _____ months _____ 98. DON'T KNOW	1 2 3 4 95. _____	1. Rp _____ . _____ . _____ . _____ . _____ . _____ 98. TIDAK TAHU

**After Receiving Money
INTERVIEWER CHECK IF I 1.6=1 AND I 3.2=3 SKIP TO SECTION J**

I 4.1	Which method do you used to receive money?	<p>A. Through a Post Office service</p> <p>B. Bank check sent via airmail</p> <p>C. Western Union</p> <p>D. Bank wire transfer/bank account</p> <p>E. Informal money travel agent (e.g. Indonesia shop)</p> <p>F. Through relatives/friends</p> <p>G. Carries own money on return trips</p> <p>V. Other (Specify) _____</p>
I 4.2	What is the main reason for choosing this method?	<p>A. Speed</p> <p>B. Cost (i.e. Exchange commission, transfer fee tax)</p> <p>C. Convenience for sender</p> <p>D. Convenience for the recipient</p> <p>E. Security</p> <p>F. Reliability</p> <p>G. Flexibility</p> <p>V. Other, _____</p>
I 4.3	Who decide on what method to send money?	<p>1. Employer</p> <p>2. Hiring company (PJTKI)</p> <p>3. Sponsor</p> <p>4. Family in Indonesia</p> <p>5. The migrant him/herself</p> <p>95. Others _____</p> <p>98. DON'T KNOW</p>
I 4.4	Once the money is sent, who is going to the financial institutions to pick up the money?	<p>1. Family member</p> <p>2. Neighbor</p> <p>3. Village head</p> <p>4. Sponsor</p>

		<p>5. Account Mediator</p> <p>95. Other (specify) _____</p>	
<p>I 4.5</p> <p>Are you and other household member having difficulties to receiving/taking from bank or any other financial institutions?</p>		<p>1. Yes</p> <p>3. No → I 4.7</p>	
<p>I 4.6</p> <p>What kind of difficulties do you face to go to financial institutions to receive the money from abroad?</p>		<p>A. Cost</p> <p>B. Time</p> <p>C. Distance</p> <p>D. Service are not good/slow</p> <p>E. Legal Documents i.e KTP</p> <p>F. Don't understand the financial/banking services</p> <p>V. Other (specify) _____</p>	
<p>I 4.7</p> <p>What are the three most common usages of the money remitted from abroad?</p>	<p>I 4.7</p> <p>01. DAILY NEED I.E. CONSUMPTION</p> <p>02. BUILT/BUYRENOVATE HOUSE</p> <p>03. REPAYMENT OF LOANS I.E. TO PAY MIGRATION LOAN</p> <p>04. PAYMENT OF SCHOOL FEE</p> <p>05. PAYMENT OF HEALTH AND MEDICAL EXPENSES</p>	<p>1. _ _ _____</p> <p>2. _ _ _____</p> <p>3. _ _ _____</p>	<p>06. INVESTMENT IN BUSINESS</p> <p>07. SPECIAL OCCASIONS (E.G. WEDDINGS, BIRTHDAYS, FUNERALS, ETC)</p> <p>08. BUYING ASSET I.E. LAND /GOLD/OTHER LIVESTOCK</p> <p>09. BUYING MOTORBIKE</p> <p>95. OTHER (SPECIFY) _____</p>
<p>I 4.8</p> <p>Who decide for what purpose the money will be used?</p>		<p>a. Sender</p> <p>b. Household head</p> <p>c. Other household/family member, Specify _____</p> <p>d. Other person out of the family, Specify _____</p>	

I 4.9	Do you or any household member save the money sent from abroad?	1. Yes 3. No → I 4.11
I 4.10	If yes. Where do you save the money?	1. Bank 2. Cooperation 3. Other, _____ → Section J
I 4.11	If, no. Why?	A. All money is spent for consumption B. Don't know how to save C. Don't know how to use financial institutions D. Don't want anyone to ask me for borrowing the money V. Other (specify) _____

SECTION J: EVALUATING PREFERENCES 1

INTERVIEWER READOUT: We are now going to ask you some questions about whether you would prefer to receive sum of money today, or in a month's time. This is only the questions to find out your preference, please relax and answer which one you prefer.

J1.1	Would you prefer to receive Rupiah 80,000 today or Rupiah 80,000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 80,000 next month → SEKSI K</p> <p>98. DO NOT KNOW</p>
J1.2	Would you prefer to receive Rupiah 80,000 today or Rupiah 90,000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 90,000 next month → SEKSI K</p> <p>98. DO NOT KNOW</p>
J1.3	Would you prefer to receive Rupiah 80,000 today or Rupiah 100,000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 100,000 next month → SEKSI K</p> <p>98. DO NOT KNOW</p>
J1.4	Would you prefer to receive Rupiah 80,000 today or Rupiah 110,000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 110,000 next month → SEKSI K</p> <p>98. DO NOT KNOW</p>
J1.5	How much would we have to give you in one month for you to choose to wait instead of receiving Rupiah 80,000 today?	<p>Rp _____, _____</p> <p>98. DO NOT KNOW</p>

SECTION K: FINANCIAL LITERACY

K1.1	Generally how interested are you in financial matters?	<ol style="list-style-type: none"> 1. Not interested 2. Interested 3. Very interested
K1.2	How closely do you follow what is written or said about financial matters ?	<ol style="list-style-type: none"> 1. Never → K2.1 2. Rarely 3. Sometimes 4. Often 5. Always
K 1.3	What is the source of information about the financial matters?	<ol style="list-style-type: none"> A. Newspaper B. Advertisement C. Radio/TV D. Friend or relatives V. Other (specify) _____

INTERVIEWER CHECKPOINT: GIVE RESPONDENT A PIECE OF PAPER AND A PEN OR PENCIL

INTERVIEWER READPOINT: Now we would like to ask you a few math questions to help us better understand how you make decisions.

K2.1	How much is $4 + 3$?	1. _____ 98. DON'T KNOW
K2.2	If you have 2,000 Rupiah and friend gives you 5,000 Rupiah, how many Rupiah do you have?	1. _____ 98. DON'T KNOW
K2.3	Hoe much is $35 + 82$	1. _____ 98. DON'T KNOW
K2.4	If you have 4,800 Rupiah and friend gives you 5,800 Rupiah, how many Rupiah do you have?	1. _____ 98. DON'T KNOW
K2.5	What is 3 multiplied by 6?	1. _____ 98. DON'T KNOW
K2.6	If you have four friends and would like to give each friend four sweets, how many sweets in total must you have to give away?	1. _____ 98. DON'T KNOW

K2.7	What is one-tenth of 400?	1. _____ 98. DON'T KNOW
K2.8	Suppose you want to buy a bag of rice that costs 37,000 Rupiah. You only have one 100,000 Rupiah note. How much change will you get?	1. _____ 98. DON'T KNOW
K2.9	Suppose you borrowed Rupiah 100,000 from a moneylender, and the rate of interest was 2% per month. If you made no repayment for three months, how much would you owe: Less than Rupiah 102,000, exactly Rupiah 102,000, or more than Rupiah 102,000	1. Less than Rupiah 102,000 2. Exactly Rupiah 102,000 3. More than Rupiah 102,000 98. DO NOT KNOW
K2.10	Suppose you need to borrow Rupiah 500,000. Two people offer you a loan. One loan requires you pay back Rupiah 600,000 in one month. The second loan also requires you pay back in one month, Rupiah 500,000 plus 15 percent interest. Which loan would you prefer?	1. Rupiah 600,000 in one month 2. Rp 500,000 + 15% interest 98. DO NOT KNOW
K2.11	Imagine that you saved Rupiah 100,000 in a saving account, and were earning an interest rate of 1% per year. If prices were increasing at a rate of 2% per year, after one year, would you be able to buy more than, less than, or exactly the same amount as today with the money in the account?	1. Less than today 2. Exactly as much as today 3. More than today 98. DO NOT KNOW
K2.12	Do you think the following statement is true or false? For farmer, planting one crop is usually safer than planting multiple crops.	1. True 3. False 98. DO NOT KNOW

SECTION L: EVALUATING PREFERENCES II

<p>INTERVIEWER READOUT: We will now ask you some questions that are questions about what you would do in certain circumstances. To compensate you for participating, and to further understand your decisions, we will also pay some “games” in which you will have chance to earn a small amount of money. Please pay careful attention, and ask if a question is not clear.</p>	
L1.1	<p>Consider a game of chance, in which one white marble and one black marble are placed in a bag. One marble is drawn by chance. If a white marble is drawn, you will be paid Rupiah 5,000. If a black marble is drawn, you will not be paid anything. You have a choice. You can receive Rupiah 2,000 or you may play this game. If you decide to play this game, you will get Rupiah 5,000 if a white marble is drawn and 0 if a black marble is drawn. We will pay you immediately. Which action do you prefer?</p> <p>1. Rupiah 2,000 with certainty → L1.3</p> <p>3. Play the game</p> <p>97. REFUSE TO PLAY THE GAME</p>
L1.2	<p>INTERVIEWER CHECKPOINT: DRAW MARBLE AND RECORD COLOR. IF WHITE BALL IS DRAWN, GIVE RESPONDEN RUPIAH 5,000.</p> <p>1. Black</p> <p>3. White</p>
L1.3	<p>How much do you agree with the following statement: "I have little control over what will happen to me in my life."</p> <p>1. Strongly agree</p> <p>2. Agree</p> <p>3. Disagree</p> <p>4. Strongly Disagree</p>
L1.4	<p>How much do you agree with the following statement: "Good things tend to happen to other people, not to me or my family."</p> <p>1. Strongly agree</p> <p>2. Agree</p> <p>3. Disagree</p> <p>4. Strongly Disagree</p>
L1.5	<p>How much do you agree with the following statement: "I have a hard time saving money, even though I know I want to save money."</p> <p>1. Strongly agree</p> <p>2. Agree</p> <p>3. Disagree</p> <p>4. Strongly Disagree</p>

L2.1	Would you prefer to receive Rupiah 80.000 six months from today or Rupiah 80.000 seven months from today?	<p>1. Rupiah 80,000 six months today</p> <p>3. Rupiah 80,000 seven months from today → SECTION K</p> <p>98. DO NOT KNOW</p>
L2.2	Would you prefer to receive Rupiah 80.000 six months from today or Rupiah 90.000 seven months from today?	<p>1. Rupiah 80,000 six months today</p> <p>3. Rupiah 90,000 seven months from today → SECTION K</p> <p>98. DO NOT KNOW</p>
L2.3	Would you prefer to receive Rupiah 80.000 six months from today or Rupiah 100.000 seven months from today?	<p>1. Rupiah 80,000 six months today</p> <p>3. Rupiah 100,000 seven months from today → SECTION K</p> <p>98. DO NOT KNOW</p>
L2.4	Would you prefer to receive Rupiah 80.000 six months from today or Rupiah 110.000 seven months from today?	<p>1. Rupiah 80,000 six months today</p> <p>3. Rupiah 110,000 seven months from today → SECTION K</p> <p>98. DO NOT KNOW</p>
L2.5	How much would we have to give you in seven months for you to choose to wait instead of receiving Rupiah 80,000 in six month from today?	<p>Rp _____, _____</p> <p>98. TIDAK TAHU</p>

SECTION M: EXPENDITURE INTERVIEWER CHECKPOINT: COLLECT DATA ON CONSUMPTION FOR EACH THE FOLLOWING ITEMS.

How much does your household spend in a normal week on:

TYPE	M1.1 Value
Item	Value
a. Groceries and food consumer at home i.e.: cereals, prepared foods, pulses, vegetables, etc	Rp
b. Food consumed outside the home	Rp
c. All non food consumptions include: cigarette, tobacco, battle nut, alcohol	Rp

During the last 1 months, how much did your household spend on:

TYPE	M1.2 Value
Item	Value
a. Housing : i.e.: rent, maintenance, water bills, etc.	Rp
b. Fuel and light : i.e.: electricity, kerosene, wood, gas, match, candles, batteries, etc	Rp
c. Non-durable household goods : i.e.: personal care product, soaps, cleaning materials.	Rp
d. Health Expenses: i.e.: fees to doctor, hospitals, and cost of medicine	Rp
e. Education expenses: Monthly fee, courses fee, stationeries, books	Rp
f. Transport i.e.: train/bus, school transport fees, etc.	Rp
g. Communication i.e.: telepon and postal	Rp
h. Recreation and entertainment i.e.: cinema, books, travel, lottery, pets	Rp
i. Household service i.e.: laundry, servants	Rp
v. Others _____	Rp

During the last 12 months, how much did your household spend on:

TYPE Item	M1.3 Value
a. Clothing and textiles	Rp _____.
b. Footwear	Rp _____.
c. Electronic goods i.e.: TV, DVD/VCD, radio, etc	Rp _____.
d. Household furnishing i.e.: furniture, dishes, rugs, etc	Rp _____.
e. Household appliance i.e. washing machines, refrigerators, sewing machines	Rp _____.
f. House repair and maintenance	Rp _____.
g. Education expenses : registration money, initial money, building money, uniform money, etc	Rp _____.
h. Party and ceremony i.e.: marriage ceremony, death ceremony, circumcision, lebaran, cristmas	Rp _____.
i. Tax : Building and Land Tax, vehicle tax, income tax	Rp _____.
v. Others _____	Rp _____.

SECTION N: FOLLOW - UP

Re-interview

<p>N 1.1</p>	<p>We may like to conduct a follow up interview in six months to one year's time. I would therefore like to ask you for the names of a few people who will be able to put us in touch with you in case we cannot reach you at your home.</p>	<p>Name : _____ Address : _____ Telephone : 1. _____ 2. _____ 3. Not Available</p>
<p>N 1.2</p>	<p>(INTERVIEWER CHECK: DOES THE RESPONDENT LIVE ALONE?)</p>	<p>1. Yes → N 1.4 2. No</p>
<p>N 1.3</p>	<p>I'd like to get the name of someone who is currently living with you, but who is likely to stay at the same address even if you move.</p>	<p>1. _____ 96. TIDAK ADA</p>
<p>N 1.4</p>	<p>Now, I'd like to get the name of friend or relative who does not live with you at this address, but who will know how to get in touch with you in case you move</p>	<p>Name : _____ Address : _____ Telephone : 1. _____ 2. _____ 3. Not Available</p>

Section O : INTERVIEWER CHECK

O 1.1	Did the respondent answer the questions himself or herself?	1. Yes → O 1.4 3. No
O 1.2	Is the person who helped answer questions a member of the household?	1. Yes 3. No, specify _____ → O 1.4
O 1.3	Write down his/her ID CODE	L L L
O 1.4	Does this household have a bank account?	1. Yes 3. No

INTERVIEWER NOTE :

INTERVIEWER NOTE:

LIST OF THE QUESTIONER CORRECTION

Fill by the Editor / Supervisor dan corrected by the Interviewer

Page	Question Number (Code)	Description (Things need to be confirmed to Interviewer)	Suppose to be (Correction by Interviewer)	Editor sign (Fill if the correction is already right)	Sign and date (If data have been modified by Editor)
