

**CONTACT DETAILS AND SURVEY ADMINISTRATION  
(FOR OFFICE USE ONLY)**

**A. SURVEY ADMINISTRATION**

Questionnaire No.		EA number	
Province name		PC code	
District name		Sampling interval in EA	
Urban/rural		Starting point	
City/village name			

  

Supervisor name		Back checker's name	
Editor name			

**B. HOUSEHOLD RESPONDENT**

INTERVIEWER PLEASE RECORD DETAILS OF QUALIFYING INFORMANT AS PER Q.2 j

<b>Original Household Informant:</b> Name of respondent: Address of respondent:  Area: Interviewer:	<b>Substitute Household Informant:</b> Name of respondent: Address of respondent:  Area: Interviewer:
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PARTICULARS OF HH INFORMANT VISITS	DAY	DATE	TIME		RESPONSE
			start	end	
First visit					
Second visit					
Third visit					
<b>HH Informant Substitute 1</b>					
First visit					
Second visit					
Third visit					

INTERVIEWER: FILL IN CODES APPLICABLE. FROM TIME, DAY AND RESPONSE BOXES BELOW.

**C. INDIVIDUAL RESPONDENT**

INTERVIEWER PLEASE RECORD DETAILS OF RESPONDENT SELECTED AS PER GRIDS ON PAGES 4 AND 5

<b>Original Individual respondent:</b> Name of respondent: Interviewer:	<b>Substitute Individual respondent:</b> Name of respondent: Interviewer:
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PARTICULARS OF INDIVIDUAL RESPONDENT VISITS	DAY	DATE	TIME		RESPONSE
			start	end	
First visit					
Second visit					
Third visit					
<b>Individual Respondent Substitute 1</b>					
First visit					
Second visit					
Third visit					

INTERVIEWER: FILL IN CODES APPLICABLE. FROM TIME, DAY AND RESPONSE BOXES BELOW.

Day		Time		Response	
Monday	1	1	9:00 - 10:59	1	Interview with informant completed
Tuesday	2	2	11:01 - 11:59	2	Revisit: appointment made
Wednesday	3	3	12:00 - 13:59	3	selected respondent not at home
Thursday	4	4	14:00 - 14:59	4	nobody at home
Friday	5	5	15:00 - 15:59		Do not qualify:
Saturday	6	6	16:00 - 16:59	5	did not qualify in screening for household informant
Sunday	7	7	17:00 - 17:59	6	no person qualifies according to the survey specifications
		8	18:00 - 18:59	7	respondent is physically/mentally not fit to be interviewed
		9	19:00 - 19:59	8	respondent cannot communicate with interviewer because of language
		10	20:00 - 20:59	9	Refusals: contact person refused
		11	21:00 - 24:00	10	interview refused by selected household informant
				11	Individual interview refused by head of household / household informant
				12	Office use/used wrong respondent/address

**SECTION 1: INTRODUCTION AND SCREENING**

INTERVIEWER: Assalam-o-Alaikum, my name is..... and I do interviewing on behalf of ACNielsen Pakistan (Pvt.) Limited. ACNielsen Pakistan is a survey company and we conduct surveys on different products/services with different people. The purpose of this kind of research is to enable manufacturers/service providers to better understand the opinions and needs of consumers and therefore help them to produce better products/services. These days also we are conducting a survey on how households operate and on people's money habits. Any information you give us is strictly confidential and we will not share your individual answers with anyone outside of our organization. I would now like to speak with someone who can tell me some basic information about everyone in this household. This might be the head of the household, or someone who knows most about everyone who lives here. Could I please speak with that person now?

[IF THE HOUSEHOLD INFORMANT IS PRESENT, CONTINUE. ELSE MAKE AN APPOINTMENT TO REVISIT]

[IF IDENTIFIED INFORMANT CANNOT ANSWER ALL QUESTIONS, SAY YOU NEED TO FIND SOMEONE WHO CAN. IF THE PERSON IS NOT AVAILABLE, MAKE AN APPOINTMENT TO SEE HIM/HER LATER. IF THE PERSON IS ABLE TO ANSWER ALL THE QUESTIONS, CONTINUE]

**SECTION 1.1: BASIC HOUSEHOLD DEMOGRAPHICS**

- 1.1 Thank you for your time. For the purposes of this study, I need to ask you some questions about the household and then I will select someone to answer some more questions specifically about themselves. The person selected might be you or anyone else in the household over the age of 18. The interview with you will take about 35 minutes and the interview with the individual selected, which may be you, will take about 90 minutes. Are you willing to be interviewed and are you willing to allow me to select someone else in your house to be interviewed?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

You can interview me and a member of the household	1
You can interview me but will have to ask the member of the household	2
You cannot interview me	3
You can interview me, but not a member of the household	4

[IF CODES 3 OR 4 RECORDED, CLOSE INTERVIEWS AND RECORD ON FRONT SHEET. OTHERWISE ASK THE QUESTION BELOW]

2. Thank you. I would now like to ask you about everyone who lives in this house and some things about them like their age and education level. At the end of this section we will be able to tell you who we would like to speak to for the individual part of the interview. The reason why we want to make a list of all household members is so that in the end I will be able to select someone by ballot technique. Let's begin...

We are going to start by making a list of all the members of this household, from oldest to youngest. Before we start please tell us the total number of household members. By a household we mean a group of people who live together in the same household for at least 5 days in a week and share the same kitchen. Now lets begin... If you don't mind, please give me the name and age of the oldest person living in the household.

[INTERVIEWER THEN ASK:] And the name and age of the next oldest? [UNTIL ALL HOUSEHOLD MEMBERS AND THEIR AGES HAVE BEEN RECORDED IN THE HOUSEHOLD ROSTER ON PAGE 4. IF RESPONDENT IS OLDER THAN 18, RECORD IN QUALIFIERS LIST, ELSE RECORD IN NON-QUALIFIERS LIST.] In case respondent is reluctant to give the names of the female members of the household, record the women in the household as W for wife. In case there are more than 1 wives than record as W1, W2 and so on, with W1 for the first wife and going in descending chronological order. For daughters record as D1, D2, D3 and so on, for sisters record as S1, S2, S3, and so on, For Cousins C1, C2, C3, for aunts A1, A2 and so on. For grandmothers, G1, G2, G3 and so on. Record all females starting with the appropriate alphabet and number 1, for the eldest and recording others in descending chronological order.

[THEN ASK:] Please can you identify one person who you would classify as the head of the household? This might be you or someone else living in the house. [INTERVIEWER, RECORD THIS PERSON AS CODE -1 IN COLUMN FOR RELATION TO HEAD OF THE HOUSEHOLD (Q.2c)]

[THEN ASK THE FOLLOWING QUESTIONS FOR EACH NAME ON THE LIST]

2a. [NAME/ALPHABET AND NUMBER (FOR FEMALES)] Is male or a female?

2b. Is [NAME/ALPHABET AND NUMBER (FOR FEMALES)] single, married or widowed?

2c. What is the relation of [NAME] to the head of the household who you have identified as [NAME OF IDENTIFIED HEAD OF HOUSEHOLD]?  
[INTERVIEWER NOTE: HEAD OF HOUSEHOLD SHOULD ALREADY HAVE BEEN RECORDED AS A CODE 1]

2d. What is the highest level of education [NAME/ALPHABET AND NUMBER] has completed?

2e. What is [NAME]'s/ALPHABET AND NUMBER'S ethnicity?

2f. What is the employment status of [NAME/ALPHABET AND NUMBER]? [INTERVIEWER: HAND RESPONDENT SHOW CARD Q.2f]

2g. Does [NAME/ALPHABET AND NUMBER] earn an income, by income I mean any money or goods received for whatever reason?

2h. How many months out of the last 12 months has [NAME/ALPHABET AND NUMBER] been living in this household?



**INTERVIEWER NOTE:**

- ONLY RESPONDENTS 18 YEARS+ QUALIFY FOR AN INDIVIDUAL INTERVIEW.
- RESPONDENTS WHO ARE YOUNGER THAN 18 YEARS DO NOT QUALIFY FOR INDIVIDUAL RESPONDENT INTERVIEW, ALTHOUGH THEY MAY BE THE HOUSEHOLD INFORMANT IN CHILD-HEADED HOUSEHOLDS

**INTERVIEWER:** Use the Kish table below to select individual respondent as follows:

1. Check the number of qualifying household members over 18 years of age in Q.2j.
2. Circle that same number in the first row of the table (number of qualifying persons).
3. Find the last two digits of the questionnaire number on page 1 of the questionnaire.
4. Circle that same number where you find it in the first four columns of the table.
5. Run your finger from the number you circled in the first seven columns across until you hit the column which contains the number of qualifying persons in the household.
6. Circle the number where these two meet. This is the schedule number of the person you will interview.
7. Record that person as 'individual respondent' below the grid in Q.2l.
8. If the person you have selected is not available, set up a time to return to meet with them (this information is entered as "2<sup>nd</sup> visit").

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING MALES/FEMALES IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	14	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

2k.	Reasons why persons do not qualify for individual interview or are not available
1:	
2:	

2l. **INTERVIEWER PLEASE RECORD SELECTED RESPONDENT'S NUMBER FROM HOUSEHOLD SCHEDULE AND SAY:**  
 The person I would like to interview is [NAME/ALPHABET AND NUMBER. If he/she is not here, perhaps someone can go and call him/her while we finish your part of the interview.

Selected respondent's household schedule number	□□□
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**[INTERVIEWER: IF INDIVIDUAL RESPONDENT IS NOT AVAILABLE, MAKE AN APPOINTMENT TO DO THE INTERVIEW. IF THE INDIVIDUAL RESPONDENT IS AVAILABLE THEN AFTER GREETINGS ASK HIM THE FOLLOWING QUESTION ]**

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**SECTION 1.2: INDIVIDUAL RESPONDENT SECTION**

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**IF RESPONDENT IS DIFFERENT TO HOUSEHOLD INFORMANT**

Assalam-o-Alaikum,

As you may know we have spoken to [name] about household issues. We would now like to speak to you about your own personal experiences, and not those of the household. We are going to talk mostly about money matters. The person we spoke to, [name], said that you would be prepared to answer these questions which will be completely confidential. It will take about 90 minutes. Are you prepared to participate?

<p><b>IF NO, CLOSE INTERVIEW AND RECORD ON FRONT PAGE IF YES, THEN CONTINUE THE INTERVIEW</b></p>
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**IF RESPONDENT IS THE SAME AS HOUSEHOLD INFORMANT**

Let's continue with the individual questions, that is, we want to know about you and not the whole household. Should we start with the questions?

<p><b>IF NO, CLOSE INTERVIEW AND RECORD ON FRONT PAGE.</b></p>
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3 Please read each of the questions on this card out loud to me and give me the answers to each

<p><b>SHOW CARD Q 3 DO NOT READ OUT. SINGLE MENTION PER QUESTION.</b></p>
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What is your favorite sport?	1
What is your favorite color?	2
What is your favorite food?	3

**SECTION 2: FINANCIAL LITERACY**

201 Generally, how interested are you in financial matters?

**SHOW CARD Q201  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

	Code
Not interested at all	1
Uninterested	2
Neither uninterested nor interested	3
Interested	4
Strongly interested	5

202 How closely do you follow what is written or said about financial matters?

**SHOW CARD Q202  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

	Code
Never	1 (Skip to Q204)
Sometimes	2
Often	3
Always	4

203 What are your sources of information on financial matters?

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE**

	Code
Television	1
Newspaper	2
Radio	3
Magazines	4
Father	5
Elder brother	6
Other family member	7
Private cable channels	8
From work place	9
Shopkeepers	10
Autaq/Jirga	11
Mosque/Church/Temple	12
None of the above (Do not read)Others (please note)	-96
Others (please note)	

**INTERVIEWER! SAY TO THE RESPONDENT:**

**This may sound very basic to you but these are just some of the routine questions for us and we will appreciate your cooperation in this**

		Yes	No	Sometimes	Don't know
204a	Can you add numbers together?	1	2	3	-98
204b	Can you subtract one number from another?	1	2	3	-98
204c	Do you recognize the different currency notes and coins?	1	2	3	-98
204d	Can you count currency notes and coins?	1	2	3	-98



205 There are many words used in Pakistan that apply to financial services. I am going to read out some words, please tell me whether you have never heard of the word, have heard the word but do not understand what it means, or have heard of the word and understand its meaning.

**SHOW CARD Q 205**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY FOR EACH ITEM**

	Never Heard	Heard but do not understand	Heard and do understand
1. Bank	1	2	3
2. Pension	1	2	3
3. Interest	1	2	3
4. Bank account	1	2	3
5. Post office saving accounts	1	2	3
6. Tax	1	2	3
7. Shares	1	2	3
8. Current Account	1	2	3
9. Debit Card	1	2	3
10. NGOs	1	2	3
11. ATM	1	2	3
12. Bank service charges / Fees	1	2	3
13. Microfinance	1	2	3
14. Profit (on savings/business etc)	1	2	3
15. loans (from formal and informal institutions)	1	2	3
16. Insurance	1	2	3
17. Savings/PLS Account	1	2	3
18. Islamic banking	1	2	3
19. Investment	1	2	3
20. insurance Premiums	1	2	3
21. Credit Card	1	2	3
22. Committee	1	2	3
23. Money Lenders	1	2	3
24. Cheque books/cheque	1	2	3
25. Stock Exchange	1	2	3
26. Exchange Rate	1	2	3
27. Asset	1	2	3
28. Standing Instructions	1	2	3
29. Swift Transfer	1	2	3
30. Money order	1	2	3
31. Collateral/Mortgage	1	2	3
32. Minimum balance	1	2	3
33. Mobile banking	1	2	3
34. Mobile phone banking	1	2	3

206 Which of the following financial areas would you like to be educated on or informed about, if any?

**SHOW CARD Q206**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

How to open a bank account?	Code
How to withdraw or deposit money in an account?	1
Would like to know what the loan actually costs you beyond the installments/interest that you have to pay?	2
How profit on a bank account is calculated?	3
Insuring/covering your assets	4
Insurance covering your life	5
Understanding the services and products provided by financial service providers	6
Understanding the charges, fees that bank and other financial service providers charge	7
Learn about various ways in which I can save money	8
How to prepare and manage the personal budget effectively	9
How to prepare and manage a household budget effectively?	10
Learn about the various types of loan processes	11
None of the above	12
	-96

207 Which of the following documents, if any, do you have that are in your name?

**SHOW CARD Q207**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Code
National Identity Card	1
Driving License	2
Passport	3
Electricity Bill	4
Water Bill	5
Telephone Bill	6
Gas Bill	7
Lease or Rental Agreement	8
Land Ownership Documents	9
House Ownership Documents	10
Tax Return	11
Insurance policy	12
Pay slip	13
None of the above	-96

208 Which of the following best describes your **involvement in big financial decisions**, particularly in terms of personal purchasing decisions?

**SHOW CARD Q208**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

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

## SECTION 3: PRODUCT PENETRATION SECTION

301 We are now going to talk about your personal experience with various **products and services**. Please tell me about your experience with each of the following, using these options. If you have a joint product with someone or use someone else's product sometimes, this also means you can mention the product as "have now".

**SHOW CARD Q301**  
**READ OUT STATEMENTS**  
**SINGLE MENTION PER STATEMENT**  
**RECORD ON GRID BELOW AND OVERLEAF UNDER Q301**

		Never had	Used to have	Have now
	<b>Transactions/Products and Services</b>			
1	Debit Card	1	2	3
2	Credit Card	1	2	3
3	ATM Card	1	2	3
4	Post Office Saving Account	1	2	3
5	Balance Transfer Facility (BTF)	1	2	3
6	Running Finance	1	2	3
7	Overdraft Facility	1	2	3
8	Basic Banking Account	1	2	3
9	Current or Cheque Account	1	2	3
10	PLS/Saving Account	1	2	3
	<b>Savings/Investments: Formal</b>			
11	Islamic Saving (RIBA free saving account)	1	2	3
12	Microfinance bank saving/saving through a microfinance institution	1	2	3
13	Pension in annuity	1	2	3
14	Provident fund	1	2	3
15	Prize bonds	1	2	3
16	Government saving certificates (NIT, Defense saving certificate, Behbyd etc.)	1	2	3
17	Shares	1	2	3
	<b>Savings/Investments: Informal</b>			
18	Livestock	1	2	3
19	Saving with family, friends or neighbors	1	2	3
20	Investing in gold, jewellery or other assets at home	1	2	3
21	Saving at home	1	2	3
22	Investing in land			
23	Committees	1	2	3
	<b>Loans/Credit: Formal</b>			
24	Personal loan from a bank	1	2	3
25	Vehicle finance/loan from a bank (covers all kinds of vehicles e.g. cars, tractors, buses, taxis etc)	1	2	3
26	Home finance from a bank	1	2	3
27	Special loan from a bank to start a business	1	2	3
28	Advance against salary from a bank	1	2	3
29	Hajj/Umrah scheme by banks	1	2	3
30	Agriculture loan from a bank	1	2	3
31	Education loan from a bank	1	2	3
32	Working capital loan from a bank	1	2	3
33	Islamic Loans	1	2	3
34	Microfinance loan	1	2	3
	<b>Leasing products and services (Asset Based Products)</b>			
35	Vehicle lease from banks, leasing companies, retailers etc. (covers all kind of vehicles e.g. buses, cars, taxis, tractors and vans)	1	2	3
36	Household appliances lease (covering generators, computers, television, air-conditioners etc)	1	2	3
37	Microfinance lease	1	2	3
38	Plant and machinery lease (for purchasing all sorts of machinery)	1	2	3
	<b>Loans and Credit: Informal</b>			
39	Borrowing from family, neighbors or friends interest free	1	2	3
40	Borrowing from family, neighbors or friends on interest	1	2	3
41	Getting goods on credit from shopkeeper/wholesaler	1	2	3
42	Getting cash advance/cash loan from shopkeeper	1	2	3
43	Raw materials on credit from wholesaler/retailer	1	2	3

44	Buying agricultural inputs (seeds, fertilizers etc) on credit	1	2	3
45	Chit or <i>parchi</i> system to obtain input supplies from fellow shop keepers	1	2	3
46	Advance loan for your personally owned business	1	2	3
47	Suppliers credit	1	2	3
48	Borrowing from a committee	1	2	3
49	Borrowing from a business/market association	1	2	3
50	Borrowing from money lender	1	2	3
51	Goods on rent for business (e.g. borrowing livestock, vehicle, sewing machine etc)	1	2	3
52	<i>Peshgi</i> (debt bondage for debt taken in cash or in kind)	1	2	3
53	Group based lending (a group member get the loan on the guarantee of the other members)	1	2	3
54	Loan /advance against salary from an employer	1	2	3
55	Loan from an employer	1	2	3
<b>Insurance—Short Term</b>				
56	Vehicle insurance (covers all kinds of vehicles such as cars, buses, vans, motorbikes, tractors, taxis etc)	1	2	3
57	Household contents insurance	1	2	3
58	Property insurance (includes residential and all kinds of properties)	1	2	3
59	Electronic equipment insurance( e.g. computers, cell phones etc)	1	2	3
60	Group accidental insurance (bought by an employing company and covers natural and accidental death, disability, terminal illness benefits, and critical illness)	1	2	3
<b>Life Insurance—Long Term</b>				
61	Life insurance	1	2	3
62	Postal life insurance	1	2	3
63	Personal accident insurance/disability insurance	1	2	3
64	Dreaded disease/critical illness insurance	1	2	3
65	Group provident fund insurance (purchased by an employer for a group of employees)	1	2	3
66	Endowment/Investment saving plan offered by an insurance company	1	2	3
67	Education plan for children offered by an insurance company	1	2	3
68	Government's pension scheme/Old age benefit (EOBI)	1	2	3
69	Islamic Insurance: <i>Takaful</i>	1	2	3
<b>Remittances/Money Transfers</b>				
70	Demand draft	1	2	3
71	Pay order	1	2	3
72	Travelers cheques	1	2	3
73	Swift transfer	1	2	3
74	Family and friends	1	2	3
75	Post office – international money transfer	1	2	3
76	Post office – money order	1	2	3
77	Post office – postal draft	1	2	3
78	Online through a bank	1	2	3
79	Through a bank using someone's account	1	2	3
80	<i>Hawala and Hundi</i>	1	2	3

302

**GUIDE FOR ROUTING:**

INTERVIEWER TO RECORD RELEVANT CODE AFTER CHECKING FROM Q301  
IF ONE OR MORE OF THE STATEMENTS IN BRACKETS IS CIRCLED IN Q301 THEN RECORD

		Code	
<b>Banked</b>	Answer 3: Statements (1 – 11, 24-34, 35-38 and 79)	1	
<b>Savings/Investments</b>	Answer 3: statements: (4 and 8-23)	2	⇒ CHECK CODES FOR ROUTING
<b>Loans and Credit</b>	Answer 3: Statements: (2, 5,6,7 and 24-55)	3	
<b>Money transfers</b>	Answer 3: Statements: (70-80)	4	
<b>Insurance</b>	Answer 3: Statements (56-69)	5	
	<b>None of the above</b>	6	

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**SECTION 4: REASONS FOR NOT HAVING A BANK ACCOUNT**


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**ASK IF RESPONDENT IS NOT BANKED (THAT IS NOT CODE 1 IN Q.302) AND  
IF RESPONDENT IS BANKED THROUGH SOMEONE ELSE'S ACCOUNT (THAT IS Statement 79 IN Q.301).**

**ALL OTHERS MOVE TO INSTRUCTIONS BEFORE SECTION 5**

401 There are many reasons why people often **don't have a bank account**. I am going to read you a list of reasons that some people have mentioned and I would like you to tell me which reasons are true for you.

<b>SHOW CARD Q401</b> <b>READ OUT OPTIONS</b> <b>MULTIPLE MENTION POSSIBLE</b>
--

<b>Product Reasons</b>	
Profit/return is low	1
<b>Services Related Reasons/ Bank Procedure Related Reasons</b>	
Snobbish staff/not helpful	2
Staff doesn't understand my needs	3
Staff speaks in complicated terms	4
They don't give importance to me	5
Hours of operation not convenient / Processing takes too long/ Not user friendly	6
Charges and fees are too high (e.g. Account opening fee, monthly maintenance fee)	7
Do not have enough collateral	8
Too much documentation involved	9
<b>Mobility Related Reasons</b>	
It costs too much to reach a bank	10
Bank is far away	11
<b>Socio-Cultural Reasons</b>	
I'm not allowed to go to a bank	12
I am too young to qualify to open an account	13
<b>Religious Reasons</b>	
Payment and receiving of interest stops me from going to a bank	14
Don't trust banks or other financial institutes	15
Too much corruption (e.g. bribes)	16
<b>Personal Reason</b>	
Lack of information about bank products and services	17
I don't have enough money to open an account	18
I don't have regular income	19
I don't have an identity document	20
Cannot afford to maintain a minimum balance in the bank	21
I prefer dealing in cash	22
Never thought about it/ No need for it	23
Don't have the self confidence	24
Scared or uneasy in a bank environment	25
I don't have a reference for the bank	26
I don't have the time to go to a bank	27
Don't know how to open an account	28
Banks are over crowded/long queues	29
Feel unsafe when leaving bank with money	30
Other (PLEASE SPECIFY)	
Don't know ( <b>don't read</b> )	-98

402 Would you like to have your own bank account if at all?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code	Routing
Yes	1	Go to Q403
No	2	Instructions before section 5
Don't know (DO NOT READ)	-98	Instructions before section 5

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

**SHOW CARD 403  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

	Code
To access a loan	1
To save money	2
To deposit money from employer	3
To deposit money from own business	4
To access a loan for your business	5
To keep money in a safe place i.e. to guard against theft	6
To pay for insurance	7
To pay your obligations/standing instructions on time	8
To withdraw money when you need to	9
To facilitate payment of utility bills	10
To transfer money safely and cheaply	11
To earn profit /earn an income	12
Other (SPECIFY)	

**SECTION 5: BANKED****INTERVIEWER! ASK IF**

**BANKED THAT IS CODE 1 IN Q.302  
ALL OTHERS MOVE TO SECTION 6**

501 You mentioned that you had a bank account or use someone else bank account. At which of the following bank or financial institutions do you currently have an account or have an access to an account?

**SHOW CARD Q501  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE.**

Banks or Financial Institutions	Code
<b>Commercial Banks Offering Full Services</b>	
1. ABN AMRO Bank	1
2. Allied Bank Limited	2
3. Bank of Punjab	3
4. Citibank N.A.	4
5. First Microfinance Bank	5
6. First Women Bank	6
7. Habib Bank Limited	7
8. Khushhali Bank	8
9. Khyber bank	9
10. Muslim Commercial Bank Limited	10
11. National Bank of Pakistan	11
12. Prime Bank Limited	12
13. Soneri Bank	13
14. Standard Chartered Bank Limited/Union Bank	14
15. United Bank Limited	15
16. Zarai Tarakiati Bank Limited (previously Agricultural Development Bank of Pakistan)	16
17. Pakistan Post Office/Post Bank	17
18. Don't know ( <b>DO NOT READ</b> )	-98
19. OTHERS (Please specify)	

502 How do you **normally** get to the bank/post bank that you use the most? If the single journey involves multiple mode of transport then please tell me all modes used.

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE**

I walk	1
Own bicycle	2
Own motorcycle	3
Own car	4
Train	5
Rickshaw	6
Tonga	7
Donkey cart	8
Bus	9
Van	10
Other (please specify)	

503 Do you combine other activities on your way to the bank/Post bank?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2

504 What is the average time you currently spend traveling to get to the bank/post bank? (If code 1 mentioned in Q503 then ask) While answering please include the time spent doing other activities that you have mentioned you do on your way to the bank.

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Under 10 minutes	1
11 to 20 minutes	2
21 to 30 minutes	3
31-60 minutes	4
Between 1 to 2 hours	5
Over 2 hours but less than 3 hours	6
Over 3 hours but less than 4 hours	7
Over 4 hours but less than 5 hours	8
Over 5 hours but less than 6 hours	9
Over 6 hours but less than 7 hours	10
Over 7 hours but less than 8 hours	11
More than 1 day but less than 2 days	12
More than 2 days	13
Don't know (DO NOT READ)	-98

505 **ASK ONLY FROM THOSE WHO SAID CODES 5,6,7,8,9 OR 10 IN Q502 I.E. FROM ONLY THOSE WHO USE PUBLIC TRANSPORT**  
Approximately how much money does it cost you to get to the bank/post bank? I am talking about the cost of a one way trip. (If code 1 mentioned in Q503 then ask) while answering please include the other activities that you mention you do on your way to the bank?

**SHOW CARD Q505  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

Less than Rs 10	1
Rs 11 – Rs 20	2
Rs 21 – Rs 30	3
Rs 31 - Rs 40	4
Rs 41 – Rs 50	5
Rs 51 – Rs 60	6
Rs 61 – Rs 70	7
Rs 71 – Rs 80	8
Rs 81 – Rs 90	9
Rs 91 – Rs 100	10
Rs 101 – Rs 200	11
Over Rs 200	12
No expenditure	13
Don't know (DO NOT READ)	-98

506 For what reasons do you have a bank account/or use someone else's account?

**SHOW CARD 506  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

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



Other (SPECIFY)

**SECTION 6: SAVINGS/INVESTMENTS****ASK IF RESPONDENT HAS SAVINGS OR INVESTMENTS (CODE 2 IN Q 302) ELSE GO TO Q 701**

Q601 People save for different reasons. For what are you currently saving?

**SHOW CARD Q601**  
**READ OUT OPTIONS**  
**MULTIPLE RESPONSE POSSIBLE**

	Code
For marriage cost	1
For medical expenses	2
For school fee	3
For food	4
For retirement/old age	5
For future holidays	6
For buying household goods	7
For a car/vehicle	8
To provide for the family in case something happens to you	9
To pay off a loan faster	10
Saving for a deposit for property	11
Saving for a land	12
Hajj and Umrah	13
To start a business (agriculture or others)	14
To invest in existing business (it can be both agriculture or other business)	15
Others (please specify)	( )

Q602 Which of the following are you currently investing or putting your money into?

**SHOW CARD Q 602**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Code
Government saving certificates (e.g. National, Defence, Behbud, Regular)	1
Investment in another house/flat/property that you rent out	2
Investment in a plot or vacant land	3
Investment in farm land	4
Investment in cattle or livestock	5
Shares in the Stock Exchange	6
Collectibles like antiques, paintings etc.	7
Off-shore investments	8
Committees	9
Have investment of savings account with a formal financial institution	10
Buying or making goods to sell in a small business	11
Lending money to others and earning profit on that	12
Savings policies/endowment or life insurance with an insurance company	13
Improving your home	14
Retirement plan	15
Voluntary contribution to a pension or provident fund	16
Give it to a friend/family member who will guard it for me, to keep it safe	17
Buy farm machinery	18
Put it in other informal financial instruments (e.g. a Community based group savings scheme, or a committee system)	19
Mutual funds	20
Keep it at home	21
Prize Bonds	22
OTHERS	

Q603 At which of the following places do you save or invest money?

**SHOW CARD 603 A & B**  
**If respondent is using informal means only then use SHOW CARD**  
**603 B only and vice versa**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

<b>A. Banks or Financial Institutions</b>	
ABN AMRO Bank	1
Allied Bank Limited	2
Bank of Punjab	3
Citibank N.A.	4
First Microfinance Bank	5
First Women Bank	6
Habib Bank Limited	7
Khushhali Bank	8
Khyber Bank	9
Muslim Commercial Bank Limited	10
National Bank of Pakistan	11
Prime Bank Limited	12
Soneri Bank	13
Standard Chartered Bank Limited/Union Bank	14
United Bank Limited	15
Zarai Tarakiati Bank Limited (previously Agricultural Development Bank of Pakistan)	16
<b>B. Non-Bank Formal Other Financial Institution</b>	
Pakistan Post Office/Post Bank	17
National Savings Centre	18
National Investment Trust	19
Stock Exchange	20
Adamjee Insurance	21
State Life Insurance	22
EFU	23
New Jubilee Insurance	24
<b>B. Non institutional Financial service providers (only for informal users)</b>	
NGOs	25
Money Lender	26
Shopkeeper (purchoon) /grocery store owner	27
Informal microfinance groups other than NGOs	28
Committee system (savings and/or loan)	29
Employers	30
Landlord	31
Family/Friends	32
In your secret hiding place	33
Other (PLEASE SPECIFY)	

604 Do you earn some profit from keeping money in any of your savings products?

**DO NOT PROMPT**  
**SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know	-98

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605 **ASK ONLY IF CODE 1 MENTIONED IN Q602 OTHERWISE MOVE TO THE NEXT SECTION**  
Could you please tell what reasons are important for you for using the NSS scheme? (e.g. National Saving Scheme includes Special Saving Certificates, Behbud Certificates, Regular Saving Certificates and Defence Saving Certificates)

**SHOW CARD Q605**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	<b>Code</b>
High profit rates	1
Low initial investment	2
Government guarantee	3
Redeemable at any time	4
Offers long term investment products	5
Has efficient service	6
A regular source of income	7
Easily available	8

**SECTION 7: LOANS AND CREDIT**

**ASK IF RESPONDENT HAS A LOAN or CREDIT (CODE 3 IN Q302) ELSE GO TO SECTION 8**

701 In the past twelve months has at least one of your application for a loan, credit or lease been ever rejected?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code	Routing
Yes	1	Go to Q702
No	2	Go to Q703
Never applied	3	Go to Q703
Don't know	-98	Got to Q703
Refuse to answer	-99	Go to Q703

702 **ASK IF ANSWERED HAVING ANY LOAN APPLICATIONS AS REJECTED i.e. CODE 2 IN Q 701**

You mentioned that one/some of your loan applications were not successful. This can have happened for many different reasons. Here are some of the reasons that loan applications are not successful. Which of these apply to your unsuccessful application? You need only read out the number next to the statement.

**SHOW CARD Q 702  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE.**

	Code
Bad credit history	1
Have too many other debts	2
No credit history	3
Insufficient income	4
Insufficient asset	5
No account held with the bank	6
Lack of formal paperwork (including identity documents, no permanent address, no pay slips, etc.)	7
I was never told why my application was rejected	8
I had no job	9
Other (PLEASE SPECIFY)	
Refused (DO NOT READ)	
Don't know (DO NOT READ)	-98

703 Different people borrow money or use credit for very different reasons. Thinking about the loan/loans or credit you currently have, for which of these reasons are you currently borrowing money or using credit?

**SHOW CARD Q 703  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

	Code
To purchase goods for the household	1
To finance travel/vacation	2
To pay off other loans	3
To buy food	4
To attend a wedding and/or buy a wedding gift	5
To purchase vehicle (includes public and private transport)	6
To purchase luxury items (such as electronic items such as television, microwave)	7
To purchase luxury durables such as furniture, watches, jewelry, etc)	8
To pay of utility bills	9
To meet Hajj/Umrah expenses	10
To meet child birth expenses (for example caesarean operation)	11
To meet educational expenses	12
To meet expenses of wedding and dowry	13
To start a new business	14
To purchase /build/ renovate a residence such as a house or apartment	15
To meet running expenses of a business and/or purchase productive assets	16
To pay unforeseen emergency costs (e.g. hospital/medical bills/ funeral)	17
To purchase goods for agriculture (livestock) business/productive activity	18
To purchase goods for agriculture (farming) business/productive activity	19
Other (PLEASE SPECIFY)	
None/Don't know (DO NOT READ)	-98

704 From where are you availing the loan or credit facilities?

**SHOW CARD Q 704 A & B**

Check from Q301. In case the respondent is using only informal means (i.e. 39-55) than show card Q704 A only and in case of formal services (i.e. 2,5,6,7 and 24-38) then show card Q704B

**READ OUT OPTIONS**

**MULTIPLE MENTION POSSIBLE**

<b>A .Bank Type Institutions</b>	
ABN AMRO Bank	1
Allied Bank Limited	2
Bank of Punjab	3
Citibank N.A.	4
First Microfinance Bank	5
First Women Bank	6
Habib Bank Limited	7
Khushhali Bank	8
Khyber Bank	9
Muslim Commercial Bank Limited	10
National Bank of Pakistan	11
Prime Bank Limited	12
Soneri Bank	13
Standard Chartered Bank Limited/Union Bank	14
United Bank Limited	15
Zarai Tarakiati Bank Limited (previously Agricultural Development Bank of Pakistan)	16
<b>B. Informal Financial Institutions or Non-Institutional Financial Service Providers</b>	
NGOs	17
Money Lender	18
Shopkeeper (purchon) /grocery store owner	19
Informal microfinance groups other than NGOs	20
Suppliers credit	21
Committee system (savings and/or loan)	22
Employers	23
Landlord	24
Family/Friends	25
Other (PLEASE SPECIFY)	
Don't know ( <b>DO NOT READ</b> )	-98

705 Sometimes people are unable to make payments on loans for various reasons. Have you ever missed a payment?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code	Routing
Yes	1	Go to 706
No	2	Instructions before Q707
Don't know	-98	Instruction before Q707

706 What was the reason of you missing this payment?

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE**

	Code
Lost my job	1
Too many other debts	2
Didn't have enough money	3
Forgot to pay	4
Had an emergency to attend to	5
Had to meet an unexpected expense	6
I thought I was being overcharged and decided not to pay	7
Suffered a financial loss and/or theft	8

Others (SPECIFY)

707 **ASK QUESTIONS 707 TO 709 FROM ONLY THOSE WHO HAVE LOANS FROM FORMAL SOURCES I.E. STATEMENTS 2,5,6 and 24 -38 IN Q301.  
ALL OTHER MOVE TO Q710**

Thinking about all the loans you have from all sources over the past 12 months what are you required to give before receiving the loan?

**SHOW CARD Q 707  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

	Yes	No	Don't Know (Do not Read)
Provide guarantor or co-signer	1	2	-98
Provide things that cannot be moved such as house, Land	1	2	-98
Provide things that can be moved such as livestock, jewelry, inventory	1	2	-98
Sign insurance to cover loan amount	1	2	-98
Keep a minimum amount of money with the institution	1	2	-98
Provide authorization for deduction from payroll deposited into my bank account	1	2	-98
Require to pay a bribe	1	2	-98
Other – specify			
Nothing	-96		

708 When deciding where to take out a long-term personal loan/credit which of the following factors do you consider important?

**SHOW CARD Q 708  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

	Code
Likelihood that the loan/limit will be granted as per the loan amount needed	1
Getting the loan approved as soon as possible	2
Getting money disbursed as soon as possible after approval	3
The manner in which you are treated/the service you receive when you are applying	4
Need proof of employment	5
Your record with the loan provider	6
The distance and time it takes to get to the loan provider	7
The affordability of the monthly installment	8
The manner in which the provider collects the repayments	9
The status associated with the provider	10
Their after sales service	11
Their interest rate charges	12
The loan provider's business hours and availability	13
Flexibility of the repayment period i.e. can pay off sooner or take longer	14
Their willingness to give you cash in hand	15
Where they have agents, so that you don't have to go into a branch but can still talk to someone	16
Their willingness to give loans for small amounts	17
Whether they are able to revolve your existing loans	18
Where you have, or have had a relationship with them before	19
Other Please specify	{ }

709 **ASK IF RESPONDENT HAS A CREDIT CARD MENTIONED IN 301.  
ALL OTHERS MOVE TO THE INSTRUCTIONS BEFORE Q710**

When you pay your credit card bill do you normally pay ..... (READ OPTIONS)

**SINGLE MENTION ONLY**

	Code
Minimum payment	1
Some amount	2
Full payment	3

I do not have my own credit card	4
Don't know	-98

710 **ASK IF RESPONDENT HAS A LOAN WITH AN INFORMAL SOURCES I.E. STATEMENTS 39 TO 55 IN Q 301**  
**ALL OTHERS MOVE TO SECTION 8**

Thinking about all the loans you have from all sources over the past 12 months what are you required to give before receiving the loan?

**SHOW CARD Q 710**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Yes	No	Don't Remember (Do not Read)
Provide guarantor or co-signer	1	2	-98
Provide things that cannot be moved such as house, Land	1	2	-98
Provide things that can be moved such as livestock, jewelry, inventory	1	2	-98
Promise to give a service such as labor /bonded labor	1	2	-98
Sign insurance to cover loan amount	1	2	-98
Promise to pay in form of livestock	1	2	-98
Promise to pay in the form of goods/crop	1	2	-98
Require to pay a bribe	1	2	-98
Didn't have to give anything	1	2	-98
Other – specify			
Nothing	-96		

711 When deciding where to take out a long-term personal loan/credit which of the following factors do you consider important?

**SHOW CARD Q 711**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Code
Likelihood that the loan/limit will be granted as per the loan amount needed	1
Getting money disbursed as soon as possible after approval	2
The manner in which you are treated/the service you receive when you are applying	3
Need proof of employment	4
Your record with the loan provider	5
The distance and time it takes to get to the loan provider	6
The affordability of the monthly installment	7
The manner in which the provider collects the repayments	8
Their interest rate charges	9
The loan provider's business hours and availability	10
Flexibility of the repayment period i.e. can pay off sooner or take longer	11
Their willingness to give you cash in hand	12
Where they have agents, so that you don't have to go into a branch but can still talk to someone	13
Their willingness to give loans for small amounts	14
Whether they are able to revolve your existing loans	15
Where you have, or have had a relationship with them before	16
Never had to take a long term loan (Do not read)	17
Other Please specify	{ }

712 **ASK IF RESPONDENT HAS A LOAN WITH A SHOP KEEPER/MONEY LENDER (Code 18/19 in Q704),**  
**ALL OTHERS MOVE TO SECTION 8**

You mentioned you have borrowed money from shopkeepers/money lenders . Have you had more than one loan from any of these two providers in the last 12 months?

**DO NOT PROMPT**  
**SINGLE MENTION ONLY**

	Code	Routing
Yes	1	Go to 713
No	2	Go to 714
Don't know	-98	Go to 714

713 | If yes, approximately how many loans have you taken in the last 12 months?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

Number of loans	CODE
1	1
2	2
3	3
4	4
More than four	5



**SECTION 8: MONEY TRANSFERS**

**ASK ALL WHO MENTIONED CODE 4 IN 302 ELSE GO TO NEXT SECTION**

801 Many people tell us that they use different services to send or receive money from time to time. You have also told us that you use services to transfer money. Now tell us which of these services have you **used** in the past 12 months **to send money** to someone living in Pakistan?

**SHOW CARD 801-804**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE.**

802 And which of these services have you **used to receive money** from someone living in Pakistan in the past 12 months?

**SHOW CARD 801-804**  
**MULTIPLE MENTION POSSIBLE.**

803 Many people also tell us that they use different services to send or receive money to and from outside Pakistan. Which of these services have you **used** in the past 12 months **to send money** to someone living outside of Pakistan?

**SHOW CARD 801-804**  
**MULTIPLE MENTION POSSIBLE.**

804 And which of these services have you **used to receive money** from someone living outside of Pakistan in the past 12 months?

**SHOW CARD 801-804**  
**MULTIPLE MENTION POSSIBLE.**

	Q.801 Send money to someone living in Pakistan	Q.802 Receive money from someone living in Pakistan	Q.803 Send money outside Pakistan	Q.804 Receive money from outside Pakistan
1. At a bank branch using own account	1	1	1	1
2. Use someone else's bank account	2	2	2	2
3. At Post Office	3	3	3	3
4. Cheque with a friend/family	4	4	4	4
5. Money with friend/family member	5	5	5	5
6. Cheque delivered in person that is by hand (self)	6	6	6	6
7. Money delivered in person that is by hand (self)	7	7	7	7
8. Through companies such as: Western Union,	8	8	8	8
9. Electronic bank transfer via ATM, Internet, telephone, cell phones	9	9	9	9
10. I receive remittance in-kind and not cash		10		10
11. I send remittance in-kind and not cash	10		10	
12. Others (please specify)				
13. None of these	-96	-96	-96	-96
14. Never sent money outside Pakistan			11	
15. Never received money from outside Pakistan				11

805 **ASK FROM ONLY THOSE WHO REMIT/RECEIVE MONEY IN CASH (CODE 1-9 IN Q801-802)**

Of the above ways of remitting funds which one is

**SHOW CARD Q805.**  
**SINGLE ANSWER PER ATTRIBUTE**

	Most risky	The least risky	Most expensive	Least expensive	slowest	fastest	The easiest to get to	The hardest to get to	Don't know
At a bank branch using own account	1	1	1	1	1	1	1	1	98
Use someone else's bank account	2	2	2	2	2	2	2	2	98
At Post Office	3	3	3	3	3	3	3	3	98
Cheque with a friend/family	4	4	4	4	4	4	4	4	98
Money with friend/family member	5	5	5	5	5	5	5	5	98
Cheque in person that is by hand (self)	6	6	6	6	6	6	6	6	98
Money in person by hand (self)	7	7	7	7	7	7	7	7	98
Using services such as: Western Union,	8	8	8	8	8	8	8	8	98
Electronic bank transfer via ATM, Internet, telephone, cell phone	9	9	9	9	9	9	9	9	98

806a **ASK FROM ONLY THOSE WHO REMIT/RECEIVE MONEY IN CASH (CODE 1-9 IN Q801-804)**

Usually how long does it take for money to get to you or to the person you send it to?

**SHOW CARD Q 806a**  
**SINGLE RESPONSE ONLY**

	Send Money to someone living in Pakistan	Receive Money from someone living in Pakistan	Send Money outside Pakistan	Receive Money from outside Pakistan
Immediately that is within 1 day	1	1	1	1
2-7 days	2	2	2	2
8-14 days	3	3	3	3
More than 2 weeks (more than 14 days)	4	4	4	4
Can't remember	5	5	5	5
Never sent money outside Pakistan			6	
Never received money from outside Pakistan				6
Don't know	-98	-98	-98	-98

806b **ASK FROM ONLY THOSE WHO REMIT/RECEIVE MONEY IN CASH (CODE 1-9 IN Q801-804)**

Does it matter to you how it takes for money to get to you or to the person you send it to or would you say it does not matter how long it takes?

**SINGLE RESPONSE ONLY**

	Code
It matters how long it takes	1
It does not matter how long it takes	2

807 **ASK FROM ONLY THOSE WHO REMIT/RECEIVE MONEY IN CASH (CODE 1-9 IN Q801-804)**

How frequently do you remit, receive money in land and from/to overseas?

**SHOW CARD 807**  
**MULTIPLE MENTION POSSIBLE.**

	(a) Send Money to someone living in Pakistan	(b) Receive Money from someone living in Pakistan	(c) Send Money outside Pakistan	(d) Receive Money from outside Pakistan
Weekly or less	1	1	1	1
Monthly or less but more than once a week	2	2	2	2
Once in every 3 months	3	3	3	3
Less than once every 3 months	4	4	4	4
In an emergency	5	5	5	5
When you ask someone to		6		6
Whenever you can send money	6		6	
Do not send money outside Pakistan			7	
Do not receive money from outside Pakistan				7

808 **ASK FROM ONLY THOSE WHO RECEIVE MONEY i.e. WHO ANSWERED FOR COLUMN b and d in Q807**

When you receive money what do you usually use it for?

**SHOW CARD Q808**  
**MULTIPLE MENTIONS POSSIBLE**

	Code
Home consumption (food, clothing, bills etc)	1
Child care	2
Education (e.g. uniforms, meals, transport, books, fees)	3
Travel	4
Farming	5
Business (start up, expansion, working capital)	6
Building works (construction, renovation, expansion)	7
Purchase of land (agriculture, non-agriculture)	8
Health	9
Ceremony ( wedding, birthdays, funerals etc)	10
Personal pocket expense runs out	11
Others specify	

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**SECTION 9a: INSURANCE**

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**ASK IF RESPONDENT HAS INSURANCE (CODE 5 IN Q.302)**

901. From which of these sources do you currently have any insurance from? By insurance we mean both life and non-life insurance.

<p><b>SHOW CARD Q901</b>  <b>READ OUT OPTIONS</b>  <b>MULTIPLE RESPONSE POSSIBLE</b></p>
--

<b>Insurance companies</b>	
Adamjee Insurance	1
State Life Insurance	2
EFU	3
New Jubilee Insurance	4
<b>Informal Financial Institutions or Non-Institutional Financial Service Providers</b>	
Employers	5
Others (Please Specify)	

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**SECTION 9b: INSURANCE**

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902 **ASK ONLY OF THOSE RESPONDENTS WHO ARE NOT USING INSURANCE**  
 There are many reasons why people don't have insurance. Why don't you have insurance?

**SHOW CARD 902**  
**READ OUT OPTIONS**  
**MULTIPLE RESPONSE POSSIBLE**

	Code
Can't afford it	1
Don't know what the term insurance means	2
Don't know how insurance works	3
Don't know how to go about buying insurance	4
Some insurance companies con people out of their money	5
Never thought about it	6
Insurances companies make excuses not to pay out	7
Un Islamic/These things are destined by providence	8
The decision is made by spouse	9
Non availability/Representative not visiting	10
My committee will provide the protection	11
Other (please specify)	

**SECTION 10: PROVIDER PERCEPTIONS**

1001 **ASK ALL:**

I am now going to read out a number of statements that people have made about different financial service providers. As I read out each one, I would like you to tell me with which statement you associate with the following financial service providers. **(Read out each service provider)**. You may name one, many or none, however you can name as many you feel fit that particular statement.

It is alright if you never had a direct interaction with any of these institutions. We are only interested in your perception based on whatever you may have heard about them.

**SHOW CARD Q 1001**  
**READ OUT STATEMENTS.**  
**MULTIPLE MENTION POSSIBLE PER STATEMENT**  
**ROTATE ORDER OF ASKING STATEMENTS**  
**START WITH THE STATEMENT CIRCLED S**

	Comm ercial Banks	Post office bank	Insurance Companies	Leasing Companies	Microfinanc e Banks	Committee (s)	Inform al money - lender s	None
1. The interest they charge on loans is very high	1	2		4	5	6	7	-99
2. They make quick decisions if you want a service from them	1	2	3	4	5	6	7	-99
3. You need credit references	1	2	3	4	5	6	7	-99
4. You need a credit guarantor	1	2	3	4	5	6	7	-99
5. You need to have an identity document	1	2	3	4	5	6	7	-99
6. You must have a permanent address	1	2	3	4	5	6	7	-99
7. The institute brings you social prestige	1	2	3	4	5			-99
8. It provides security/keep money safe	1	2	3	4	5	6	7	-99
9. They are too far away from where I live, work or usually go to	1	2	3	4	5	6	7	-99
10. They have too few branches	1	2	3	4	5			-99
11. They have low returns on investment / low profits on savings	1	2	3	4	5	6	7	-99
12. It is difficult to withdraw money	1	2	3	4	5	6	7	-99
13. You can get/withdraw money quickly	1	2	3	4	5	6	7	-99
14. You can borrow small amounts	1	2	3	4	5	6	7	-99
15. Their staff are very helpful	1	2	3	4	5		7	-99
16. Their service is too slow	1	2	3	4	5	6	7	-99
17. Their staff take time to explain to people	1	2	3	4	5	6	7	-99
18. They give you regular updates about key events / new products	1	2	3	4	5		7	-99
19. You understand how their products e.g. savings, credit and loans, work	1	2	3	4	5		7	-99
20. You are satisfied with their service	1	2	3	4	5	6	7	-99
21. You trust them	1	2	3	4	5	6	7	-99
22. The hours they open are very convenient	1	2	3	4	5	6	7	-99
23. They accept small transactions	1	2	3	4	5	6	7	-99
24. They are your ideal financial service provider	1	2	3	4	5	6	7	-99
25. Easy to pay installments e.g. loans, leasing etc	1	2	3	4	5	6	7	-99
26. No need to take husband's approval	1	2	3	4	5	6	7	-99
27. No one finds out/dealing with them keeps my financials a secret	1	2	3	4	5	6	7	-99
28. You have to pay Bank Charges / Service Fees	1	2	3	4	5			-99
29. You need to have a pay-slip to open an account	1	2	3	4	5			-99
30. They force you to keep a minimum balance	1	2	3	4	5			-99
31. Their staff are very understanding	1	2	3	4	5			-99
32. They have information brochures available to the public	1	2	3	4	5			-99
33. No documentation is needed						6	7	-99
34. No legal formalities are required						6	7	-99
35. No service charges						6	7	-99
36. Their technology e.g. ATMs can be difficult to use	1							-99
37. They have too few ATMs	1							-99
38. I don't know what they do	1	2	3	4	5			-99
39. They don't spread awareness about what they do	1	2	3	4	5			-99

**SECTION 11: COMMITTEES**

**ASK FROM ONLY THOSE WHO MENTIONED LINE 20 IN Q301 ALL OTHER MOVE TO NEXT SECTION**

We are now going to ask you about committees. By committees I mean any way in which you get together with a group of people (family, friends, neighbors or business associates) to contribute money to a savings pool.

1101 You told us that you are a member of a committee. Now tell us what type of committees do you belong to? By types we mean such as ballot committees or least bidders etc.

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE**

Ballot Committee	1
Least bidders Committee	2
Others (specify)	

1102 How many committees are you participating in? If you are participating in two committees within the same group then please count them as two separate committees

**DO NOT PROMPT  
SINGLE MENTION ONLY**

Number of committees	Code
1	1
2	2
3	3
4	4
More than 4	5
Refuse to answer	-99

1103 What is the frequency of your contribution?

**IN CASE THE RESPONDENT MENTIONS THAT HE IS PARTICIPATING IN MORE THAN ONE COMMITTEE THE ASK HIM FOR THE COMMITTEES WITH THE LOWEST AND HIGHEST VALUE**

**SHOW CARD Q 1103  
SINGLE MENTION PER TYPE**

	Lowest value	Highest Value	Have only committee
Daily	1	1	1
Weekly	2	2	2
Fortnightly	3	3	3
Monthly	4	4	4
Annually	5	5	5

1104 Compared with a year ago, would you say you are paying the same, more or less in all the committees that you are participating in?

**SINGLE MENTION ONLY**

	Code	Routing
The same amount into the committee	1	Go to Q1106
More into the committee	2	Go to Q1105
Less into the committee	3	Go to Q1105
First committee	4	Go to 1106

1105 For what reason are you paying more/less into your committees?

**SHOW CARD Q1105**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Code
Concerned about medical illness of yourself/family members	1
Business reasons	2
Family reasons like marriage, education	3
Increased personal income	4
Increased household income	5
Decreased personal income	6
Decreased household income	7
Decreased due to additional people in family	8
Automatic yearly increase	9
OTHERS (SPECIFY)	()

1106 For what reasons do you participate in a committee?

**SHOW CARD 1106**  
**READ OUT OPTIONS**  
**MULTIPLE RESPONSE POSSIBLE**

	Code
To save on a periodic basis	1
Buy household goods	2
Invest in business	3
Purchase fixed assets – land, houses	4
Provides an opportunity for socializing	5
Raise money needed for weddings	6
Unexpected events/social events	7
Buy groceries or food	8
Others (PLEASE SPECIFY)	

**SECTION 12: INCOME**

**ASK ALL:**

1201 Are you the main income earner in the household? By main income earner we mean the person who contributes the maximum amount into the household for expenses.

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know	-98

1202 People may get income from different sources. Income can be paid to you by other people in money or they may give you goods or a service in exchange for your labor. You may receive no money but get income by growing the food that you eat. Please tell me in all of the ways you yourself have received income over the last 12 months?

**SHOW CARD Q1202  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE.**

1203 **ASK Q.1203 FOR EACH ITEM IN Q1202**

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

1204 How do you receive this income?

**SHOW CARD Q1204  
ONLY ASK FOR THOSE RECORDED IN Q.1202 STATEMENTS 1 TO 13  
SINGLE MENTION ONLY PER ITEM IN Q1203  
MULTIPLE MENTION POSSIBLE PER ITEM IN Q1204**

	1202 Where does the income come from?	Q1203 Daily	Frequency of payment Monthly	Irregular/ Periodically	In Cash	Q 1204 How is the income received? By Cheque – Cashed or deposited at a formal financial institution (e.g. bank, postal bank, credit cooperation)	By Cheque – Cashed through family/ friends/ local business or an informal institution (e.g. check cashing outlet, money- lender, other shop)	Electronic Transfer	In Other Forms	Don't Know
<b>FOR MONEY</b>										
1. Work for a salary/wage from a company	1	1	2	3	1	2	3	4	5	-98
2. Work for a salary/wage for the government (local, state or national)	2	1	2	3	1	2	3	4	5	-98
3. Work for a salary/wage from an individual e.g. domestic worker/farm worker	3	1	2	3	1	2	3	4	5	-98
4. Work for a salary/wage – Irregular (e.g. Piece work/job)	4	1	2	3	1	2	3	4	5	-98
5. Self-employed (formal sector)— <b>own enterprise</b> (non-farm)	5	1	2	3	1	2	3	4	5	-98
6. Self-employed (formal sector)— <b>own agriculture</b>	6	1	2	3	1	2	3	4	5	-98
7. Self-employed - Informal work such as street vendor, hawker/own shop	7	1	2	3	1	2	3	4	5	-98
8. State/ Government grants (e.g. old age pension)	8	1	2	3	1	2	3	4	5	-98
9. Money sent by friends/family not living near you	9	1	2	3	1	2	3	4	5	-98
10. Money from friends/family in cash	10	1	2	3	1	2	3	4	5	-98
11. Sub-letting rooms, shack, house	11	1	2	3	1	2	3	4	5	-98
12. Private pension	12	1	2	3	1	2	3	4	5	-98
13. Private investment	13	1	2	3	1	2	3	4	5	-98
<b>FOR GOODS OR SERVICES</b>										
14. Received goods in return for services	14	1	2	3						
15. Received goods in return for goods	15	1	2	3						
16. Received goods for things you made	16	1	2	3						
17. Consumed food that the family has grown	17	1	2	3						
18. Received goods in return for things you grew	18	1	2	3						



of	for livestock you raised				
19.	Received goods from family or friends	19	1	2	3
<b>OTHER</b>					
20.	Others (Please Specify)	20	1	2	3
21.	Other (Please Specify)	21	1	2	3
22.	I do not receive income in the form of money food or goods (alms and donations)	22			
23.	Student but I get pocket money	23			
24.	Housewife but get pocket money	24			

1205 **ASK ONLY IF CODES 1 – 13 ANSWERED IN Q1202 ELSE GO TO 1206**

Please give me the letter that best describes your **TOTAL ESTIMATED PERSONAL INCOME** you received in the last year. Please include all sources of income i.e. salaries, pensions, income from investment, value of goods and services you received as income etc. Remember you need only give me the letter corresponding to the amount.

**SHOW CARD Q1205  
READ OUT OPTIONS  
SINGLE MENTION ONLY.**

A	Rs 1 – Rs 999 per month	1
B	Rs 1,000 – Rs 1,999 per month	2
C	Rs 2,000 – Rs 2,999 per month	3
D	Rs 3,000 – Rs 3,999 per month	4
E	Rs 4,000 – Rs 4,999 per month	5
F	Rs 5,000 – Rs 5,999 per month	5
G	Rs 6,000 – Rs 7,999 per month	6
H	Rs 8,000 – Rs 8,999 per month	7
I	Rs 9,000 – Rs 9,999 per month	8
J	Rs 10,000 – Rs 10,999 per month	9
K	Rs 11,000 – Rs 14,999 per month	10
L	Rs 15,000 – Rs 19,999 per month	11
M	Rs 20,000 – Rs 24,999 per month	12
N	Rs 25,000 – Rs 29,999 per month	13
O	Rs 30,000 – Rs 34, 999 per month	14
P	Rs 35,000 – Rs 39,999 per month	15
Q	Rs 40,000 – Rs 49,999 per month	16
R	Rs 50,000 – Rs 99,999 per month	17
S	Rs 100,000 – Rs 149,000 per month	18
T	Rs 150,000 – Rs 199,999 per month	19
U	Rs 200,000 – Rs 249,000 per month	20
V	Rs. 250,000 – 299,000 per month	21
W	Over Rs. 300,000 per month	22
	Don't know ( <b>Do not read</b> )	-98
	Refuse to answer ( <b>Do not read</b> )	-99

1206 Thinking about your income and all the money, goods and services you receive, which of the following statements best applies to you personally?

**SHOW CARD Q1206  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

You receive most of your income as money	Code 1
You receive most of your income as goods/services	2
You receive most of your income in food that you grow or livestock that you raise	3
Don't know/don't understand	4

1207 Still thinking about your income and all the money, goods and services you receive, which of the following statements best applies to you personally?

**SHOW CARD Q1207**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

	Code
You rely most on income received as money	1
You rely most on income received as goods/service	2
You rely most on food that you grow or livestock that you raise	3
Don't know/don't understand	4

1208 **ASK FROM ONLY THOSE WHO ARE BANKED**  
**CHECK FROM Q302. IF CODE 2 MENTION THEN ASK**

Of the money you receive as income, how much of it goes into any bank account?

**SHOW CARD Q1208**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

	Code
All	1
Most	2
Some	3
None	4

**SECTION 13: PAYMENTS AND RECEIPTS**

**ASK ALL:**

1301 Now let's talk about cheques.  
Do you know how to write a cheque?

**DO NOT PROMPT  
SINGLE RESPONSE ONLY**

Yes	1
No	2
Don't know	-98

1302 Have you cashed a cheque in the past month?

**DO NOT PROMPT  
SINGLE RESPONSE ONLY**

	Code	Routing
Yes	1	Go to Q1303
No	2	Go to Section 14

1303 **ASK IF CODE 1 MENTIONED IN Q.1302, ALL OTHERS GO TO SECTION 14**

How have you cashed a cheque in the past month?

**SHOW CARD Q 1303  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE.**

	Code
Cashed through a family member or friend	1
Myself at a bank or post office bank	2
Other (PLEASE SPECIFY)	

1304 In the past month, did you, yourself, ever pay a fee/bank charges to cash a check?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know	-98

**SECTION 14: COMMUNICATIONS AND MOBILE PHONES**

**ASK ALL:**

1401 People use various means to communicate and to conduct their personal money matters. Please tell me which of the following you have access to now.

**SHOW CARD Q1401 and Q 1402  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE.  
RECORD IN COLUMN UNDER Q 1401**

1402 **ASK ONLY IF ANSWERED CODES 1-12 IN Q1401. OTHERWISE GO TO Q1403**

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

**REFER TO CARD Q 1401 and 1402  
ASK FOR EACH MENTION IN Q 1401  
MULTIPLE MENTION POSSIBLE.  
RECORD IN COLUMN UNDER Q 1402.**

	1401 Access	1402 Use Regularly
Public phone	1	1
Telephone at home	2	2
Telephone elsewhere	3	3
Cell phone	4	4
Computer at home	5	5
Computer elsewhere	6	6
Internet at home	7	7
Internet elsewhere	8	8
E-mail at home	9	9
E-mail elsewhere	10	10
Fax machine at home	11	11
Fax machine elsewhere	12	12
None of the above	-96	-96

1403 **ASK IF RESPONDENT HAS ACCESS TO A CELL PHONE (CODE 4 IN Q1402 ABOVE) ELSE GO TO SECTION 15**

Thinking about cell phones which statement best describes you?

**SHOW CARD 1403  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

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

Q1404 Which cell phone service/network do you use?

**SHOW CARD 1404  
READ OUT OPTIONS  
MULTIPLE RESPONSE POSSIBLE**

Mobilink	1
Telenor	2
Warid/Singtel	3
Ufone	4
Packtel /Chinatel	5

Q1405 Who is responsible for paying for your cell expenses?

**SHOW CARD Q1405**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

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

Q1406 For what purpose do you use your mobile phone?

**SHOW CARD Q 1406**  
**READ OUT OPTIONS**  
**MULTIPLE MENTION POSSIBLE**

	Code
To make calls only	1
To receive calls only	2
To make calls and SMS friends	3
MMS to send pictures	4
SMS airtimes to others	5
I use to check my emails	6
I use my mobile phone to sell airtime	7

## SECTION 15: PSYCHOGRAPHICS/ATTITUDINAL

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

**ASK ALL:**

1501 We are now going to talk about your beliefs and attitudes to all sorts of things in life. Some will be related to financial matters, and others purely about how you feel and think about things around you. I am going to read out some statements to you. Please tell me which, if any, you agree with.

**SHOW CARD Q 1501 AND READ OUT**  
**ONLY CIRCLE IF YES**  
**ROTATE STARTING POINT OF READING STATEMENTS**  
**START WITH THE STATEMENT NUMBER CIRCLES**

	Code
a) You balance your cheque book/maintain documented record of your finances , investments and loans	1
b) You try to save regularly	2
c) You do not like carrying cash	3
d) People often ask your advice on financial matters	4
e) You hate owing money to anyone	5
f) You like to keep your financial affairs to yourself	6
g) You do not like others interfering in your family affairs or giving you advice	7
h) Having a bank account makes it easier to get credit	8
i) To get ahead in life, one needs to take some risks	9
j) You are worried that you won't have enough money for old age	10
k) You prefer to save where your money is safe, even if the interest rate or return is a little lower	11
l) You usually read the finance pages in newspapers	12
m) You usually read the finance pages in the magazines	13
n) You are saving for something important such as education, wedding/dowry of your daughter/son	14
o) You are saving for something such as a holiday, an appliance or furniture/Home renovation	15
p) You seek advice or help from friends/family in financial matters	16
q) You go without basic things so that you can save	17
r) You know quite a bit about money and finances	18
s) You avoid banking machines such as ATMs as much as possible	19
t) You follow a budget	20
u) You would like to have insurance against loss of income through death	21
v) You have a good idea of what profit/returns you get on the money you save	22
w) You go out of your way to pay your debt	23
x) You seek advice or help from professional people	24
y) You would like to have insurance against theft/loss of your belongings	25
z) You never seem to be able to pay off your debt, your debt just keeps getting worse	26
aa) You don't like to take debt because it means tensions and worries	27
bb) There are times when you need to borrow more to pay your existing credit or loans	28
cc) As soon as money is deposited into your account you withdraw it all immediately	29
dd) You make sure every month that you have enough money in your bank account to pay your accounts	30
ee) You regularly listen to financial information or advice on the radio or on television	31
ff) When paying for financial services, you prefer to do it face-to-face so that you are certain that your money has been received	32
gg) You hand over some or all of your money to a friend/family member for safe keeping/to guard	33
hh) Sometimes you don't have enough money to pay all your debts in a particular month, so you pay them later turn by turn	34
ii) You have a will/last testament	35

Q1502 I am going to read out some additional statements to you. Please tell me which, of the following statements you agree, disagree or you don't know about.

**SHOW CARD Q 1502**  
**READ OUT STATEMENTS ONE AT A TIME.**  
**ROTATE ORDER OF READING**  
**MARK STARTING POINT WITH A TICK MARK**

	Agree	Disagree	Don't Know
1	1	2	-98
2	1	2	-98
3	1	2	-98
4	1	2	-98
5	1	2	-98
6	1	2	-98
7	1	2	-98
8	1	2	-98
9	1	2	-98
10	1	2	-98
11	1	2	-98
12	1	2	-98
13	1	2	-98
14	1	2	-98
15	1	2	-98
16	1	2	-98
17	1	2	-98
18	1	2	-98
19	1	2	-98
20	1	2	-98
21	1	2	-98
22	1	2	-98
23	1	2	-98
24	1	2	-98
25	1	2	-98
26	1	2	-98
27	1	2	-98
28	1	2	-98

1503 The next section contains a list of questions which might appear strange and personal. We need you to answer them as honestly as you can. Please indicate which of the following statements below apply to you. You can only read me the numbers corresponding to the statements that apply to you.

**SHOW CARD Q 1503 AND READ OUT**  
**ONLY CIRCLE IF YES**  
**ROTATE STARTING POINT OF READING STATEMENTS**  
**MARK STARTING POINT WITH A TICK MARK**

	Code
I have rather an unhappy life	1
I get very little or no physical exercise/or physical work	2
So far I am satisfied with what I have achieved in my life	3
I feel like my life is emotionally empty	4
I don't feel really well most of the time	5
I feel I am a failure	6
I consider myself physically fit	7
I feel lonely	8
I feel alive and energetic	9
I can't afford to eat nutritious/healthy foods	10
I don't think people think much of me or respect me much	11
Generally I am a happy and cheerful person	12
I feel anxious, tense and a sense of panic	13

I don't know very many people	14
People very seldom ask me for my advice	15
I have a varied life with lots of different activities	16
I don't feel I really belong – I want to be more accepted	17
Sometimes I feel quite frightened	18
I regard myself as a spiritual/religious person	19
I don't really have a close relationship with anyone	20
I have many dreams in life but will never achieve them	21
I feel well and in good health	22
I often feel calm or serene	23
I experience feelings of depression or hopelessness	24
I have friends and family to turn to whenever I need them	25
My life has a meaning and purpose	26
I have enough leisure time to be happy	27
I do not feel that my source of income is secure	28
I often drive myself too hard because I want to be the best	29
I am the sort of person who prefers a calm, more ordered life	30
There is a lot of conflict in my household	31
I or a member of my household have experienced some sort of violence, hijacking, or murder	32
I or a member of my household have experienced a robbery or a burglary	33
My work does not make me happy	34
I have challenging goals and the skills to bring them within my reach	35
I am the sort of person who likes excitement and extremes	36
Computers frighten me	37



1504 Please can you tell me which of the following **apply to the areas where you live?**

**SHOW CARD Q 1504 AND READ OUT  
ONLY CIRCLE IF YES.  
MULTIPLE MENTION POSSIBLE.**

There is a water connection from the municipality inside the house	1
There is a water connection close by but not in your house	2
There is no water connection close to your municipal and you have to fetch water from elsewhere	3
You have a public water filtration facility nearby	4
There is a public park nearby	5
There is a hospital/clinic nearby	6
There is a lot of pollution in my environment	7
There are tarred surfaces on most roads nearby	8
There is a lot of wood or coal smoke around where you live	9
There is a school nearby	10
There is a shopping area/grocery shop nearby	11
There are emergency services (ambulance, fire brigades etc nearby, etc)	12
There is a post office nearby	13
There is a public telephone (PCO) nearby	14
There is a mosque nearby	15
There is a police station nearby	16

1505 Do you have a difficulty, from a religious point of view, in paying interest on loans?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know	-98

1506 If the Islamic banking product is more expensive than a equivalent conventional banking product, would you still buy it?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know (DON'T READ)	-98

**SECTION 16: RISK AND COPING STRATEGIES**

1601 In the past 12 months, did you "OR YOUR HOUSEHOLD" need to make any payment for a situation arising due to an unexpected emergency or an extra event that was not anticipated earlier and you "OR YOUR HOUSEHOLD" could not make this payment from your regular income?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code	Routing
Yes	1	Go to Q 1602
No	2	Go to Q 1604

1602 **ASK IF YES TO PREVIOUS QUESTION (CODE 1 IN Q.1601), ELSE GO TO Q.1604**

What was this payment for?

**SHOW CARD Q1602 ONLY IF OPTIONS 6-10 NOT MENTIONED  
MULTIPLE MENTION POSSIBLE**

<b>Voluntary (Do not read)</b>	
Purchase of household items	1
Purchase of dowry	2
Travel	3
Family celebration (wedding functions)	4
Religious or social purpose	5
<b>Involuntary (Read if not mentioned)</b>	
Funeral	6
Replacement of damaged/dwelling from fire or earthquake or floods	7
To buy food	8
Hospital / medical bills	9
Replacement of goods/dwelling due to theft	10
Other (Please Specify)	

1603 Where did you get the money to pay for it?

**SHOW CARD Q1603  
READ OUT OPTIONS  
MULTIPLE MENTION POSSIBLE**

	Code
Took loan from bank or similar e.g. postal bank	1
Took loan from employer	2
Took loan from informal providers e.g. moneylenders, landlord, committees	3
Bought on loan from shopkeeper	4
Used savings	5
Paid from cash at home	6
Took loan from friends/relatives (Expected to pay back)	7
Friends and family contributed/helped (not expected to pay back)	8
Zakat Fund (Government's Islamic Charity Fund for Poor)	9
Other (Please Specify)	( )

1604 Unexpected events can have a major impact on a person's finances which can result in having to make unplanned financial decisions in order to cope with the impact of the event. Which events, if any, do you think are **most likely to happen to people around you**? Any others?

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE.**

Theft, at household/ property	Code 1
Destruction of household / property due to floods	2
Destruction of household / property due to earthquake, fire or any other natural calamity	3
Theft or destruction of agricultural crop / livestock	4
Destruction of agricultural crop / livestock due to floods	5

Events like birthdays/marriages of relatives	6
Failure of business / bankruptcy	7
Member of household loses job	8
Insufficient income for family to live on	9
Unforeseen medical expense	10
Inability to pay debt	11
Dealing with bribery and corrupt government officials	12
Disability of household member	13
Serious illness of a household member that requires expensive medical treatment	14
Death of a household / family member	15
Separation / divorce	16
Birth of child/Cesarean	17
Unforeseen education expenses	18
Non-payment from creditors / people who owe money	19
Rent increase	20
Rise in fuel prices	21
Foreign job opportunity	22
Friends/relatives arrival	23
Rise in food prices	24
Livestock demise	25
Other (SPECIFY)	
None	-96
Do not know	-98

1605 **ASK ONLY IF ANY EVENTS MENTIONED IN Q1604. OTHERWISE GO TO Q1606**

If you were to experience an unexpected event such as the ones you just mentioned, how would you deal with it **financially**? What would you do to cope with this?

**SHOW CARD Q 1605**  
**MULTIPLE MENTION POSSIBLE.**  
**RECORD FIRST MENTION , THEN OTHERS**

	First mention	Others
Sell assets / dispose of agricultural crop / livestock	1	1
Cut down on household expenses	2	2
Wait / ask for donations	3	3
Apply for government grant	4	4
Apply for Government's Zakat Fund/Baitul mal Fund	5	5
Borrow money from family / friends/relatives	6	6
Borrow money from employer	7	7
Borrow money from shopkeeper	8	8
Borrow money from bank	9	9
Borrow money from other sources e.g. Community organization/ committee system member	10	10
Borrow from a committee	11	11
Will ask for out of turn committee fund	12	12
Draw upon savings at home	13	13
Take out savings with bank	14	14
Take out savings with other financial provider	15	15
Claim insurance	16	16
Postpone plans to pay for something else	17	17
Cash in other financial form like Shares and Government investment schemes	18	18
Other (SPECIFY)		
Do not know	-98	-98

1606 **Over the past year, how often, if ever, have you or your immediate household members:**

**SHOW CARD Q 1606**  
**READ OUT EACH STATEMENT**  
**SINGLE MENTION ONLY PER STATEMENT**

	Always	Often	Sometimes	Rarely	Never	Don't Know
1. Gone without enough food to eat	1	2	3	4	5	-98
2. Gone without enough clean water for home use	1	2	3	4	5	-98
3. Gone without enough medicines or medical treatment	1	2	3	4	5	-98
4. Gone without electricity in your home	1	2	3	4	5	-98
5. Gone without enough fuel to cook your food	1	2	3	4	5	-98
6. Gone without a cash income	1	2	3	4	5	-98

7.	Felt unsafe from crime in your home	1	2	3	4	5	-98
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1607 **ASK IF CODE 1,2,3 or 4 TO ANY ITEM IN Q1606 OTHERWISE GO TO SECTION 17**

Whom do you usually turn to for financial help when you experience one of the above?

**DO NOT PROMPT  
MULTIPLE MENTION POSSIBLE.  
RECORD FIRST MENTION THEN OTHERS.**

	First mention	Others
Family / relative	1	1
Friend / neighbor	2	2
Employer	3	3
Business/work associate	4	4
NGO/Community Based Organization	5	5
Religious support group	6	6
A holy shrine	7	7
A holy man/woman	8	8
Zakat from someone	9	9
Baitulmal/government Zakat	10	10
Asking someone to provide food	11	11
Committee system/ Money lender	12	12
Local shopkeeper/purchoon	13	13
Illicit means	14	14
Other(SPECIFY)	15	15
No one	16	16

**SECTION 17: SOCIO ECONOMIC CHARACTERISTICS**

1701 We are now going to carry on with more questions about your household.  
Some of these things might sound strange to you, but we need to find out about them to understand a bit more about people's household's lifestyle.

Please tell me which, if any, are presently owned by your household.

**SHOW CARD Q1701**  
**READ OUT OPTIONS**  
**MULTIPLE RESPONSE POSSIBLE**

<b>ENTERTAINMENT</b>		Air Conditioner	25
Black & White TV	1	Geyser	26
Color TV	2	Iron	27
VCR/VCP	3	Gas Heaters	28
Satellite Dish	4	Electric Heaters	29
Cable	5	Tube lights	30
Radio/Transistor	6	Bulbs	31
Tape recorder	7	Electric Emergency light	32
Stereo Deck	8	<b>TRANSPORT</b>	
CD Player/DVD players	9	Bicycle	33
		Tonga	34
<b>KITCHEN ITEMS</b>		Tractor	35
Mixer	10	Bullock/Donkey cart	36
Grinder	11	Motorcycle	37
Toaster	12	Own car purchased new	38
Electric milk churner	13	Own car purchased second hand	39
Gas stove	14	Company/office car	40
Cooking Range (with oven)	15	<b>MISC. ITEMS</b>	
Micro wave oven	16	Electric water pump	41
<b>OTHER HOUSEHOLD</b>		Water tap	42
Sewing Machine	17	<b>COMMUNICATIONS</b>	
Electric roof fans	18	Land line telephone connection	43
Pedestal fans	19	Mobile phone	44
Washing Machine	20	Fax machine	45
Tumble Dryer/Clothes Dryer	21	Personal computer	46
Refrigerator	22	Internet connection	47
Deep Freezer	23		
Air/desert Cooler	24		

1702 What is the fuel used for lighting in your house?

**DO NOT PROMPT**  
**MULTIPLE RESPONSE POSSIBLE**

	Code
Electricity	1
Gas	2
Oil	3
Candles	4
Wood	5
Others	6

1703 What is the main source of fuel for cooking in your house?

**DO NOT PROMPT**  
**MULTIPLE RESPONSE POSSIBLE**

	Code
Wood	1
Gas	2
Petrol	3
Dung cakes	4
Coal	5
Electricity	6
Sticks	7
Others	8

1704 What is the main source of drinking water in your house?

**DO NOT PROMPT  
SINGLE RESPONSE ONLY**

	Codes
Tap water in the house	1
Tap water not in the house but on the plot	2
Hand pump	3
A closed well	4
An open well	5
River/lake/stream/pond	6
A water motor	7
Tanker or water delivered through a truck	8
Bottled water	9
Others (Specify)	10

1705 What kind of toilet facility does the household use?

**SHOW CARD 1705  
DO NOT PROMPT  
SINGLE RESPONSE ONLY**

	Codes
Flush system (linked to a sewerage system)	1
Flush system (linked with a tank)	2
Flush system (linked with an open drain)	3
Pit latrine	4
A hole in the ground "Khudi"	5
Others (specify)	6

1706a How do you normally access the following facilities?

**SHOW CARD Q1706a  
READ OUT OPTIONS**

	By foot	Bicycle	Car	Donkey cart	Train	Rikshaw	Bus	Van	Not applicable
Drinking water from external source	1	2	3	4	5	6	7	8	-94
Grocery store (purchoon)	1	2	3	4	5	6	7	8	-94
Public transport	1	2	3	4	5	6	7	8	-94
Primary school	1	2	3	4	5	6	7	8	-94
Middle school	1	2	3	4	5	6	7	8	-94
High school	1	2	3	4	5	6	7	8	-94
Health clinic/hospital	1	2	3	4	5	6	7	8	-94
Dispensary	1	2	3	4	5	6	7	8	94

1706b How long does it take you to reach the following facilities?

**SHOW CARD Q1706b  
READ OUT OPTIONS**

	14 minutes or less	15 to 29 minutes	30 to 44 minutes	45 to 59 minutes	60 minutes or more	Half a day	One whole day or more	Not applicable
Getting water from external source	1	2	3	4	5	6	7	-94
Grocery store (purchoon)	1	2	3	4	5	6	7	-94
Public transport	1	2	3	4	5	6	7	-94
Primary school	1	2	3	4	5	6	7	-94
Middle school	1	2	3	4	5	6	7	-94
High school	1	2	3	4	5	6	7	-94
Health clinic/hospital	1	2	3	4	5	6	7	-94
Dispensary	1	2	3	4	5	6	7	-94

1707 Does this **household** own or rent this dwelling?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code	Routing
Rent	1	Go to 1708
Own	2	Got to 1709

1708 **AFTER ASKING THIS QUESTION GO TO 1711**

Do you/ your household pay rent daily, weekly, monthly, yearly or in some other time period?

**SHOW CARD Q.1708  
READ OUT OPTIONS  
SINGLE MENTION ONLY**

	Code
Daily	1
Weekly	2
Monthly	3
Quarterly	4
Yearly	5
Other (Please Specify)	
Don't know	-98

1709 How was the home that your household **currently lives in** acquired?

**DO NOT PROMPT.  
MULTIPLE MENTION POSSIBLE.**

Options	Codes
Parents house	1
Didn't pay - been in the family/inherited	2
Someone else in the household/family paid for it	3
Loan or mortgage from a bank	4
Loan from another financial institution	5
Loan from an informal provider e.g. Employer	6
With money I had saved	7
With money from the sale of my last house	8
With a loan from friends/family	9
Provided by government (government employee)	10
Provided by company	11
Other (Please Specify)	
Don't know	-98

1710 Have you ever thought of using your home as something you can use to obtain a loan against, that is using your home as collateral?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	Code
Yes	1
No	2
Don't know	-98

1711 What is the **roof** of most of the rooms in the house made of?

**INTERVIEWER PLEASE RECORD ROOF TYPE  
NOTE THROUGH OBSERVATION  
SINGLE MENTION ONLY**

<b>Pukki</b>		<b>Kuchi</b>	
Concrete Slab (RCC)	1	Made of Mud	7
Iron girder, wooden beams/bricks, stones	2	Made of wood and Mud	8
Made of Iron Sheets	3	Made of wood and Bamboo	9
Made of Mud & stone	4	Made of Grass, Leaves and Straw	10
Prefabricated Slab	5		
Made of Girder, TR & bricks	6		

1712 What are most of the **walls** in the house made of?

**INTERVIEWER PLEASE RECORD WALLS TYPE  
NOTE THROUGH OBSERVATION  
SINGLE MENTION ONLY**

<b>Pukki</b>		<b>Kuchi</b>	
Brick/Plastered	1	Made of Mud	6
Bricks and mud	2	Made of Wood	7
Made of Wood, Mud and Stones	3	Made of Grass, Leaves Grass Fences	8
Made of Iron or other Metal sheets	4		
Made of Concrete	5		

1713 Please tell if there is a separate kitchen in your house i.e. separate room which is only used for cooking?

**DO NOT PROMPT  
SINGLE MENTION ONLY**

	<b>Code</b>
Yes	1
No	2

1714 Is there a Latrine in the house?

**THIS QUESTION MUST NOT BE ASKED FROM THE RESPONDENT  
INTERVIEWER TO CHECK FROM Q1705 AND RECORD**

	<b>Code</b>
Yes	1
No	2

1715 Dwelling type

**THIS QUESTION MUST NOT BE ASKED FROM THE RESPONDENT  
INTERVIEWER TO CHECK FROM Q1710, 1711, 1712 and 1714 and RECORD in GRID BELOW**

<b>Type of House</b>	<b>Code</b>	<b>Definition</b>
Kuchha	1	Roof & Walls, both non-concrete
Semi Pukka	2	Roof & Walls, any one concrete
Pukka Lower	3	Roof & Walls, both concrete but either Kitchen or Toilet missing.
Pukka Upper	4	Roof & Walls, both concrete and both Kitchen & Toilet present.



1716 Which of the following best describes your **employment** status?

**SHOW CARD 1716**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

	Code
Laborer/worker in daily wages	1
Cart holder/Hawker	2
Any permanent or temporary shop (Product Selling)	3
Services Selling Worker, i.e., Carpenter, Barber, Ironsmith etc.	4
Job in the armed forces	5
Employment in any government or private sector, or with a person	6
Any business beside a shop	7
Self-employed Professional i.e., Doctors, Lawyers etc.,	8
Professionals employed elsewhere Doctors, Lawyers, etc.	9
Job related to agriculture	10
Retired	11
Student	12
Stitching, sewing and embroidery etc.,	13
Only house hold work (house wife, lady)	14
Work in other people's house	15
Others	
Don't know	98

1717 **ASK ONLY IF CODES 1 – 13 ANSWERED IN 1716**

Please give me the letter that best describes the **TOTAL ESTIMATED HOUSEHOLD INCOME** you received in the last year. Please include all sources of income i.e. salaries, pensions, income from investment, estimated value of goods and services received as income etc. Remember you need only give me the letter corresponding to the amount.

**SHOW CARD 1205/1717**  
**READ OUT OPTIONS**  
**SINGLE MENTION ONLY**

A	Rs 1 – Rs 999 per month	1
B	Rs 1,000 – Rs 1,999 per month	2
C	Rs 2,000 – Rs 2,999 per month	3
D	Rs 3,000 – Rs 3,999 per month	4
E	Rs 4,000 – Rs 4,999 per month	5
F	Rs 5,000 – Rs 5,999 per month	6
G	Rs 6,000 – Rs 7,999 per month	7
H	Rs 8,000 – Rs 8,999 per month	8
I	Rs 9,000 – Rs 9,999 per month	9
J	Rs 10,000 – Rs 10,999 per month	10
K	Rs 11,000 – Rs 14,999 per month	11
L	Rs 15,000 – Rs 19,999 per month	12
M	Rs 20,000 – Rs 24,999 per month	13
N	Rs 25,000 – Rs 29,999 per month	14
O	Rs 30,000 – Rs 34, 999 per month	15
P	Rs 35,000 – Rs 39,999 per month	16
Q	Rs 40,000 – Rs 49,999 per month	17
R	Rs 50,000 – Rs 99,999 per month	18
S	Rs 100,000 – Rs 149,000 per month	19
T	Rs 150,000 – Rs 199,999 per month	20
U	Rs 200,000 – Rs 249,000 per month	21
V	Rs. 250,000 – 299,000 per month	22
W	Over Rs. 300,000 per month	23
	Don't know	-98
	Refuse to answer	-99

**THANK RESPONDENT AND CLOSE INTERVIEW**