

LGBTI India Financial Inclusion Opportunities

Survey Questionnaire

Contents

A.	Introduction and Consent	2
B.	Demographic Information	3
C.	Economic Status	4
C1.	Engagement in Economic Activities (Employment/Entrepreneurship)	4
C2.	Financial Goals	6
C3.	Household Assets:	7
D.	Financial Services Products and Services: Awareness, Access, Use and Barriers	8
D1.	Awareness and Use of Financial Products and Services	8
D2.	Digital Financial Services	11
D3.	Product and Service Relevance	12
D4.	Experience of Barriers in Accessing Financial Services	12
D5.	Experience of Discrimination at the Workplace	15
E.	Disclosure of SOGI details	16
F.	Awareness about Grievance redressal mechanism	17
G.	Perception on FIs and Eco-system Support	18

Legend

	Interviewer Instructions
	Scripter Instructions

Preliminary Details

1. Date	Auto Capture
2. Time	Auto Capture
3. State	Select from the dropdown
4. District	Select from the dropdown
5. Name of Area	[Type here]
6. Type of area	1. Urban 2. Rural 3. Semi-urban [Ensure to correctly map the urbanity]

A. Introduction and Consent

Good morning/afternoon/evening. I am [Name of Interviewer] from Ipsos. Ipsos is a global research organisation, dedicated to understanding public opinion on different socio-demographic topics across the world.

Study Introduction

We are conducting this study to gather important insights into the financial inclusion of the LGBTI community on behalf of International Finance Corporation (IFC), a member of the World Bank Group. This study aims to gather insights on both the barriers and opportunities for financial inclusion of LGBTI individuals in India. Your participation will help us provide useful information to banks and financial institutions so they can create products and services that better meet the needs of the LGBTI community.

Survey topic and duration:

The survey covers questions to gain a deeper understanding of your experiences of accessing and using various financial institutions (banks, mortgage and lending companies, etc.) to access financial products (bank accounts, insurance, etc.) or services (loans, etc.). Participation in this survey will take approximately 30 minutes of your time.

Voluntary Participation

Your participation is entirely voluntary. You may withdraw from the survey at any point without any consequences.

Confidentiality and Data Storage

All information collected in this study is entirely confidential and will be used solely for research purposes. Data will be anonymized and stored securely, ensuring no personal identifiers are recorded.

Potential Risks

We acknowledge that participating in discussions about financial inclusion involves minimal risk. We are committed to ensuring the confidentiality and comfort of all participants by strictly adhering to ethical guidelines.

Informed Consent:

Your participation will be highly valuable, and your responses will contribute significantly towards promoting a more inclusive financial environment for the LGBTI community in India.

A1. Do you have any questions?

1. Yes
2. No

[If yes, record the question and provide response]

A2. With your permission, can we proceed?

1. Yes
2. No [Terminate]

[If No, Thank you for your time]

B. Demographic Information

To begin, I will ask you some questions about your personal details such as age, gender, education, place of residence etc.

B1. Can you please tell your age in complete years?

Age in Year..... [Allow numeric only 18 +]

POST CODE (HIDE)

Less than 20 years	1
21 - 24 Years	2
25 - 35 Years	3
36 - 45 Years	4
45 - 60 Years	5
More than 60 years	6

B2. How would you describe your gender identity? [Single response]

Man	1
Woman	2
Transgender	3
Other [Specify]	
I am not sure	99

B3. Which of the following best describes your sexual orientation? [Single response]

Heterosexual or straight	1 [Terminate]
Lesbian	2
Gay	3
Bisexual	4
Other [Specify]	
I am not sure	99

B4. Which of the following best describes the sex you were assigned at birth? [Single response]

Male or Female or Intersex: Some people are assigned male or female at birth but are born with sexual anatomy, reproductive organs, and/or chromosome patterns that do not fit the typical definition of male or female. This physical condition is known as intersex.

Female	1
Male	2
Intersex	3

B5. What is your highest level of education? [Single response]

No education	1
--------------	---

Literate but no formal schooling	2
Up to Primary (class 1 to 5)	3
Up to class 8	4
Below Secondary (class 10)	5
Secondary (class 10) completed	6
Higher Secondary incomplete	7
Higher Secondary (class 12) completed	8
Diploma/Vocational/ITI	9
Graduate	10
Postgraduate or above	11
Don't know	98
Prefer not to say	99

B6. Which of the following documents do you possess? [Multiple response]-

Identity Documents	Yes, I have	No, I applied but did not receive	No, I did not apply for this
a. Aadhar card	1	2	3
b. Voter Id card	1	2	3
c. Pan card	1	2	3
d. Driving License	1	2	3
e. Passport	1	2	3
f. Any other [Specify]			Do not show this option

B7. [If B6= 2 for any item] Can you please tell me the reason for not receiving the document that you applied for?

.....

C.Economic Status

I will ask you some questions related to your employment or business engagements.

C1. Engagement in Economic Activities (Employment/Entrepreneurship)

ASK ALL

C1. Which of this best describes your current work situation? Please mention your main working status. [Single response] [Read options]

Paid employment (Work for Someone else)	1
Self-employed (Work for Yourself)	2
Own a business, alone or with someone else	3
Apprentice	4
Looking after the home	5

Looking for work [unemployed]	6
Retired	7
Unable to work due to sickness or ill-health	8
Not working and not looking for work	9
Student	10
Other Specify	11
Refused	99

IF C2=1, ASK QUESTIONS FROM C3 TO C5,

IF C1=2/3, SKIP TO C6,

IF C1=4 to 11, SKIP TO C7

C3. Are you currently engaged in a full time, part-time or ad-hoc job/employment? [Single response]

Full time	1
Part time [Specify # of hours per week]	2
Ad-hoc-As and when required	3

C4. Which of the following best describes the organization or sector where you work?

[Single response] [Read options]

Public Sector (Government)	1
Private Sector (Large Corporates)	2
Private Sector (Small/Medium Enterprises)	3
Non-government organisation	4
Cooperative Societies	5
Small shops	6
Employer's household (private households employing maid servant, watchman, cook, etc.)	7
Any other Specify.....	8

C5. How would you describe your job? [Single response]

Unskilled Work	1
Skilled worker/ Professional (doctor, lawyer, architects, artist, etc.) [Specify]	2
Others (Specify)	5

IF C2=1/2/3, ASK C5 and C6

C6. What is your monthly income? [Single response]

Less than Rs. 10,000/-	1
Rs. 10,000/- to Rs. 25,000/-	2
Rs. 25,000/- to Rs. 50,000/-	3
Rs. 50,000/- to Rs. 1,00,000/-	4
Rs. 1,00,000/- to Rs.3,00,000/-	5

More than Rs. 3,00,000/-	6
Prefer not to say	99

ASK ALL

C7. Do you receive any financial assistance or benefits from any other sources? [Read options] [Multiple response possible]

Government cash subsidies or other cash payments from the government (including scholarships)	1
Remittances/money sent from others, either in the countries or abroad	2
Pension	3
Rental from property	4
Any other (Specify).....	5
None of the above [Exclusive]	6
Don't know	98
Refused	99

C2. Financial Goals

C8. What are your financial goals for the next five years? [Multiple response possible]

Build financial stability (secure stable employment, regular income)	1
Save for future security (emergency fund, long-term savings)	2
Invest in education or skills development (for self or family)	3
Comprehensive Healthcare - Secure Healthcare needs, current and future	4
Start or expand a personal business	5
Purchase a home or another major asset (e.g., land, vehicle)	6
Repay debts / loans	7
Plan for retirement / long-term financial independence	8
Other Specify	6
Don't know	99

C9. On a scale of 1 to 5, where 1 is not at all confident and 5 is very confident, how would you rate your confidence to achieve your financial goal?

Not at all confident	1
Not so confident	2
Moderately confident	3
Confident	4
Very Confident	5

C10. Which one of the following best describes how well you are managing financially these days? [Single response] [Read options]

Finding it difficult to get by	1
Just getting by	2
Doing okay	3
Living comfortably	4
Don't know	98
Refused	99

C3. Household Assets:

C11. What is your current living arrangement?

Own a house/apartment	1
Rent a house/apartment	2
Living with family (not owner of the house)	3
Shared accommodation)	4
Hostels/Dormitories	5
Other (specify)	6

C12. Do you currently stay with family, friends or community members?

Alone	1
Family	2
Friends	3
Community Members	4
Partner / Significant other	5
Other (specify)	6

C13. Do you have access to any of the following? [Multiple response]

Basic Phone	1
Smartphone	2
Laptop	3
Desktop	4
Tablet	5
None [Exclusive]	99

C14. [if C13 is not 99] Do you have access to the internet, including through your mobile phone, your household's broadband connection, hot-spots. or wi-fi, at home, at educational institutions or at work?

Yes	1
No	2

C15. Do you own any land property?

Yes, Non-agricultural Land	1
Yes, Agricultural Land	2
No	3

D. Financial Services Products and Services: Awareness, Access, Use and Barriers

Now, I will ask you questions related to access to different financial products and services and interaction with financial institutions.

D1. Awareness and Use of Financial Products and Services

D1. I am going to read out a list of financial products. For each one, please tell me if you are aware of it, if you have accessed it, and if you have accessed it in the last two years. [Multiple response possible] [Read each option and capture response]

INSTRUCTIONS:

In D2, only options selected under D1 to appear

In D3, only options selected under D2 to appear

	D1. Aware of	D2. Accessed	D3. Accessed in the last two years
Savings and Deposits			
Savings Bank Account	1	2	3
Fixed Deposit	1	2	3
Recurring Deposit	1	2	3
Loans			
Personal Loans	1	2	3
Home Loans	1	2	3
Education Loans	1	2	3
Business Loans	1	2	3
Any other loan [Specify]			
Credit Cards	1		
Buy Now Pay Later (BNPL)			
Investments			
Stocks (Equities)	1	2	3
Mutual Funds/ ULIPs/ ETFs	1	2	3
Government Schemes & Bonds	1	2	3

Insurance			
Life Insurance	1	2	3
Health Insurance	1	2	3

D4. From where did you approach to access the mentioned financial products and services? [Read Options]

[Options selected in D3 will appear]

	Commercial Bank	Non-banking financial Institutions like Micro finance/Fi nTech	Credit union or cooperatives	Any other (Specify)
A. Savings and Deposits				
Savings Bank Account	1	2	3	
Fixed Deposit	1	2	3	
Recurring Deposit	1	2	3	
B. Loans				
Personal Loans	1	2	3	
Home Loans	1	2	3	
Education Loans	1	2	3	
Business Loans	1	2	3	
Any other loan [Specify]	1	2	3	
C. Credit Cards	1	2	3	
Buy Now Pay Later	1	2	3	
D. Investments				
Stocks (Equities)	1	2	3	
Mutual Funds/ ULIPs/ETFs	1	2	3	
E. Insurance				
Life Insurance	1	2	3	
Health Insurance	1	2	3	
None [EXCLUSIVE]				

D5. Given your experience of accessing financial products and services, on a scale of 1 to 5 where 1 is not at all satisfied and 5 is very satisfied, how would you rate your access to financial products?

Not at all Satisfied	1
Not so satisfied	2
Moderately Satisfied	3
Satisfied	4
Very Satisfied	5

D6. [If D5=1/2/3] Can you please tell me the reason for not being satisfied while accessing the products?

Capture response

D7. On a scale of 1 to 5 where 1 is not at all useful and 5 is very useful, how useful do you find the financial products to meet your needs?

Not at all useful	1
Not so useful	2
Moderately useful	3
Useful	4
Very useful	5

D8. On a scale of 1 to 5 where 1 is very difficult and 5 is very easy, how easy is it for you to apply or access financial products and services?

Very difficult	1
Not so easy	2
Moderately Easy	3
Easy	4
Very Easy	5

D9. On a scale of 1 to 5 where 1 is not at all supporting and 5 is very supportive, how would you describe the level of support provided by consumer services?

Not at all supportive	1
Not so supportive	2
Moderately supportive	3
Supportive	4
Very Supportive	5

D10. In the past 2 years, has there been a need for any financial product or service that you could not access?

Yes	1
No	2

D11. [If D10=1] What were the financial products/services that you were seeking for?
[Multiple response possible]

A. Savings and Deposits	
Savings Bank Account	1
Fixed Deposit	2
Recurring Deposit	3
B. Loans	
Personal Loans	4
Home Loans	5
Education Loans	6

Business Loans	7
Any other (Specify)	8
C. Credit Cards	9
Buy Now Pay Later	10
D. Investments	
Stocks (Equities)	11
Mutual Funds/ ULIPs/ ETFs	12
Government Schemes & Bonds	13
E. Insurance	
Life Insurance	14
Health Insurance	15
Any other	Specify

D12. Why could not you access [mention response from D11]?

Capture Verbatim.....

D2. Digital Financial Services

D13. How frequently do you use digital platforms for financial transactions?

Daily	1
A few times a week	2
Once a week	3
Once a month	4
Once in few months	5
Rarely	6
Never	7
Can't say	99

D14. [If D13=1-6] Have you encountered any barriers while using mobile banking or fintech apps (Revolut, PayPal, Square, Monzo, DBS, Niyo, Jupiter, FI moneyetc.)?

Yes	1
No	2

D15. [D14=1] What specific barriers have you faced while using digital financial services such as mobile banking, fintech apps, or digital wallets? [Multiple response possible]

KYC requirements mandating legal names instead of chosen names	1
Inadequate customer support for addressing LGBTI-related issues (specify)	2
Difficulty in accessing these services due to limited features that I need (Specify)	3
Other specify	4

D3. Product and Service Relevance

D16. Based on your experience, what are the main gaps or challenges in the financial products and services available to the LGBTI community? [Capture spontaneously then probes] [Multiple response possible]

Limited loan or credit options tailored to the LGBTI community	1
No joint account products for same-gender couples	2
High interest rates or unfavourable loan terms	3
Few insurance products covering diverse family structures (e.g., same-gender partners, chosen families)	4
Lack of LGBTI-specific financial advice or advisory services	5
Limited access to digital banking or online financial service	6
Limited options for retirement, pension, or long-term savings products	7
other specify	7
None / No gaps experienced	99

D17. Based on your experience, what actions would be most effective in addressing gaps in financial products and services for LGBTI individuals? [Do not read options] [Multiple response possible]

Develop new financial products specifically for the LGBTI community (e.g., inclusive loans, insurance for same-sex partners or chosen families)	1
Make internal policies at financial institutions more flexible (e.g., simplified KYC for trans individuals, recognizing non-traditional family structures)	2
Provide better training for banking/financial institution staff on LGBTI+ sensitivity and financial needs	3
Introduce stronger laws and regulations to protect LGBTI individuals from financial discrimination	4
Increase financial literacy and awareness programs tailored for the LGBTI community	5
Implement inclusive branding and communication strategies that reflect LGBTI diversity	6
Other (Please specify)	
Don't know / Can't say	99

D4. Experience of Barriers in Accessing Financial Services

D18. Have you experienced any challenges when accessing financial products or services that you feel may be related to your LGBTI identity? If you're comfortable, please share any specific situations or examples. [Multiple response] [Randomize options] [Do not read options]

Discriminatory or harassing treatment by a bank/financial institution staff	1
---	---

Discriminatory or harassing treatment by someone else (like another customer);	2
Denied a joint account or loan with a same-gender partner	3
Denied updates to your name or gender marker on your account	5
Denied services due to identity documents (e.g., name or gender mismatch)	6
Denied access to your own account or account info by a representative	7
Denied services due to multiple credit files under different names	8
Any other Specify	9
None of the above [Exclusive]	99

Now, I will be asking you few questions about financial abuse. In this context financial abuse means the misuse of financial products or resources by someone to control, exploit, or harm a partner or LGBTI community member. This may include:

- Restricting or taking control of another person's income, bank accounts, credit cards, or assets without permission*
- Opening accounts or credit cards in another person's name without their knowledge*
- Accumulating debt or financial liabilities in another person's name without consent*

D18a. Has anyone (partner or family) ever tried to control your access to money or financial accounts (e.g., bank accounts, credit cards, investments) because of your LGBTI identity?

Yes	1
No	2
Prefer not to say	99

D18aa. [If D18a=1] Who tried to control your access to money or financial accounts?

Family	1
Friends	2
Partner	3
Financial Institutions	4
Any other Specify	

D18b. Has anyone ever pressured you or tricked you into giving them money, taking out loans in your name, or making purchases that you didn't want to make because of your LGBTI identity?

Yes	1
No	2
Prefer not to say	99

D18bb. [If D18a =1] Who pressured you or tricked you into giving them money, taking out loans in your name, or making purchases that you didn't want to make?

Family	1
Friends	2
Partner	3
Financial Institutions	4
Any other Specify	

D18c. [If D18b or/and D18b=1] Has this experience affected your ability to manage your finances, access credit, or save for your future?

Yes	1
No	2
Prefer not to say	99

D18d. Are you aware of any resources or support services available to people experiencing financial abuse or exploitation?

Yes	1
No	2

D18e. [D18d=1] Could you please name some of these resources or services?

Capture response

D19. On a scale of 1 to 5 where 1 is not at all good and 5 is very good, how would you rate your interaction with frontline staff of bank/financial institutions?

Not at all good	1
Not good	2
Average	3
Good	4
Very good	5
Can't Say	99

D20. [If D19=1/2/3] why do you say so?

[Capture Response]

D20a. On a scale of 1 to 5 where 1 is not at all knowledgeable and 5 is very knowledgeable, how knowledgeable do you find the frontline staff of bank/financial institutions in addressing your queries or concerns related to products or documentation?

Not at all knowledgeable	1
Not so knowledgeable	2
Moderately knowledgeable	3

Knowledgeable	4
Very knowledgeable	5
Can't Say	99

D20a. On a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful, how know helpful do you find the frontline staff of bank/financial institutions in helping you access products or documentation?

Not at all helpful	1
Not so helpful	2
Moderately helpful	3
Helpful	4
Very helpful	5
Can't Say	99

D20b. On a scale of 1 to 5, where 1 is not at all inclusive and 5 is very inclusive, how would you find the ability of frontline staff of bank/financial institutions in demonstrating inclusivity towards your personal circumstances or needs?

Not at all inclusive	1
Not so inclusive	2
Moderately inclusive	3
Inclusive	4
Very inclusive	5
Can't Say	99

D5. Experience of Discrimination at the Workplace

D21. [If C1=1] Does your employer have a non-discrimination or anti-harassment policy that explicitly includes sexual orientation and gender identity (LGBTQI)?

Yes	1
No	2
Don't Know	98

D22. [If C1=1] Are there benefits available to LGBTQI employees, such as healthcare coverage for same-sex partners or gender-affirming treatments?

Yes	1
No	2
Don't Know	98

D22a. [If D22=1], What are the benefits available to LGBTQI employees?

[Capture responses]

D23. Does your employer provide equal spousal or domestic partner benefits to all employees, regardless of gender or sexual orientation?

Yes	1
No	2
Don't Know	98

D24. Does your organization provide wellbeing resources (financial, physical, emotional) or support systems that are tailored for LGBTQI employees?

Yes	1
No	2
Don't Know	98

D24a. [IF D24=1] What are the wellbeing resources or support provided by your organisation to LGBTQI employees?

[Capture responses]

E. Disclosure of SOGI details

E1. Were you required to provide details on Sexual Orientation and Gender Identity related information to access any financial products and services?

Yes	1
No	2
Don't know	3

E2. [if E1=1] What SOGI data were you asked to provide?

Sexual orientation	1
Gender identity	2
Both sexual orientation and gender identity	3
Other (Please specify)	4

E3. If there was a regulation for financial institutions to gather SOGI data to provide tailored services, how comfortable would you feel disclosing your sexual orientation or gender identity when dealing with financial institutions?

Not at all comfortable	1
Slightly comfortable	2
Moderately comfortable	3
Very comfortable	4
Extremely comfortable	5

E4. [if E3 =1/2/3] why do you say so?

Concern about privacy and data security	1
Fear of discrimination or biased treatment	2

Other (Please specify)	3
------------------------	---

F. Awareness about Grievance redressal mechanism

F1. On a scale of 1 to 5, where 1 Not Vulnerable and 5 is Very Vulnerable, how vulnerable do you feel to the following?

Items	Not Vulnerable	Slightly Vulnerable	Somewhat Vulnerable	Vulnerable	Very Vulnerable	Can't say
Being coerced into revealing your financial information (e.g., bank accounts, credit cards) against your will.	1	2	3	4	5	98
Being denied access to your own financial resources.	1	2	3	4	5	98
Having debts or loans taken out in your name without your consent.	1	2	3	4	5	98
Being targeted by scams involving fake emails or messages that attempt to steal personal information	1	2	3	4	5	98
Unauthorized access to your online financial accounts by others	1	2	3	4	5	98

F2. Can you tell me what all channels that can be approached to resolve issues encountered related to financial fraud? [Multiple response possible] [Do not Read Options]

Community Service Organisations	1
Financial Institution Help desk	2
Community Leaders	3
Police	4
Other (Please specify)	5
Don't know	98

F3. What channels would you use for reporting discrimination or seeking support if you face issues while accessing financial services? [Multiple response possible] [Do not Read Options]

Community Service Organisations	1
Financial Institution Help desk	2
Community Leaders	3
Police	4
Other (Please specify)	5
Don't know	98

G. Perception on FIs and Eco-system Support

G1. On a scale of 1 to 5, where 1 is do not trust at all and 5 is completely trust, how much do you trust the following financial institutions?

	1-Do not trust at all	2	3	4	5- Completely trust	Don't know
Commercial banks operating in India	1	2	3	4	5	98
Insurance Companies	1	2	3	4	5	98
Mutual Fund Companies	1	2	3	4	5	98
Pawn Shops	1	2	3	4	5	98
Digital Payment Platforms	1	2	3	4	5	98
Online Lenders	1	2	3	4	5	98
Microfinance Institutions	1	2	3	4	5	98
Credit Unions and Cooperatives	1	2	3	4	5	98

G2. On a scale of 1 to 5, where 1 is not at all approachable and 5 is very approachable, to what extent do you think the following are approachable for you to access financial products and services?

	1-Not at all approachable	2	3	4	5-Very approachable	Don't know
Commercial banks operating in India	1	2	3	4	5	98
Insurance Companies	1	2	3	4	5	98
Mutual Fund Companies	1	2	3	4	5	98
Pawn Shops	1	2	3	4	5	98
Digital Payment Platforms	1	2	3	4	5	98
Online Lenders	1	2	3	4	5	98
Microfinance Institutions	1	2	3	4	5	98
Credit Unions and Cooperatives	1	2	3	4	5	98

G3. Which of the following community networks are you associated with?

Items	Yes	No
LGBTI support groups and community centers	1	2
LGBTI advocacy organizations	1	2
Online LGBTI forums and groups	1	2
Other Specify	1	2

IF G3 IS 1 for any one item, ASK G4 to G8

G4. Have you ever received any support from them to access financial services?

Yes	1
No	2

G5. [If G4=1] Can you explain what type of support you have received from them?

G6. How competent are they to provide support in accessing financial services?

Not at all competent	1
Somewhat Competent	2
Very Competent	3
Extremely competent	4
Don't know	98

G7. Why do you say so?

[\[Capture Response\]](#)

G8. Have you attended any program/webinar/workshop on financial literacy in the last 2 years?

Yes, online	1
Yes, offline	2
No	3

G9. Who conducted this program/webinar/workshop on financial literacy? [\[Capture Response\]](#)

G10. What are the topics covered? [\[Capture Response\]](#)

Thank you for your time