

SUPERVISOR _____ EDITOR _____	CONFIDENTIAL	IDRT _____
----------------------------------	--------------	------------

INTERVIEWER \_\_\_\_\_

## INDONESIA ACCESS TO FINANCE SURVEY

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

NAME OF HEAD OF HOUSEHOLD \_\_\_\_\_

NAME OF RESPONDENT \_\_\_\_\_

Number of visit : \_\_\_\_\_

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


We are conducting a survey on how households operate and on people's money habits. The purpose of this surveys is to understand different level of household access and constraint to the financial services. 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 to someone who can tell me some basic information about everyone in this household and about money related matters. This might be the head of the household, or someone who knows most about everyone who lives here. Could I please speak to that person now?

**SEKSI A: SURVEY INFORMATION**

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

## HOUSEHOLD LOCATION SKETCH

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

A large, empty rectangular box with a thin black border, intended for a hand-drawn sketch of a household location. The box is oriented horizontally and occupies the central portion of the page below the instructions.

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

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

**SECTION B : DEMOGRAPHIC INFORMATION**

FOR ALL INDIVIDUALS LIVING IN THE HOUSEHOLD WHO ARE AGED 15 YEARS AND OLDER

COPY ID	NAME	B2.1 Age [....]	B2.2 Sex [...]	B2.3 What is the relationship of [...] to the head of household?	B2.4 What is [...]’s present marital status?
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>
		<input type="text"/>	1      3	<input type="text"/>	<input type="text"/>

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

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

1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		
1	3 → B2.7		1	3 → B2.9		

<p>B2.5</p> <p>1. Yes</p> <p>3. No</p>	<p>B2.7</p> <p>1. Yes</p> <p>3. No</p>	<p>B2.8</p> <p>1. Did not complete Primary school</p> <p>2. Primary school/equivalent</p> <p>3. Secondary school/equivalent</p> <p>4. Senior High school/equivalent</p> <p>5. D1/D2/D3</p> <p>6. S1/S2</p> <p>95. Other (Specify)</p>	<p>B2.9</p> <p>1. Muslim</p> <p>2. Protestant</p> <p>3. Catholic</p> <p>4. Hindu</p> <p>5. Buddhist</p> <p>95. Other (Specify)</p>
--	--	---	--

INTERVIEWER READOUT:

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

B2.10 Did [...] do any work or received some payment in the past 12 months?	B2.11 How is [...]’s main job classified?	B2.12 Which industry does [...]’s main job fall under?	B2.13 Is [...]’s work located in your village/ town?	B 2.14 Is [...]’s work based in a rural or urban area?
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3
1 3 → B 2.21	<input type="text"/>	<input type="text"/>	1 3	1 3

B2.10 1. Yes 3. No	B2.11 01. Government employed 02. Private employed 03. Self-employed (with the help of family labor) 04. Employer (use steady/unsteady outside labour) 05. Freelance worker/ Casual labor 06. Unpaid family worker 95. Other, _____	B2.12 01. Farming 02. Fisheries 03. Mining 04. Industry 05. Electricity, gas and water	06. Trade 07. Construction 08. Transportation, telecommunication 09. Finance 10. Service 95. Other (specify), _____	B 2.13 1. Yes 3. No	B 2.14 1. Urban 3. Rural
--------------------------	--	---	--	---------------------------	--------------------------------

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

B 2.15 01. Daily 02. Weekly 03. Every 2 weeks 04. Monthly 05. Every 3 months 06. One off payment only 07. Irregular basis 08. Not been paid 95. Other (Specify)	B 2.16 1. Yes 3. No	B2.17 01. Goods 02. Services 03. Goods and services 04. None 95. Other (specify)
--	---------------------------	---



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

# SECTION C: SOCIO-ECONOMIC CHARACTERISTICS

C1.1	RECORD THE MAIN MATERIAL USED FOR THE WIDEST PART OF WALL IN THIS HOUSE	1. Bamboo 2. Wood 3. Brick 95. Other (Specify) _____
C1.2	RECORD THE WIDEST ROOF TYPE IN THIS HOUSE MADE OF	1. Thatch 2. Tin 3. Tile 4. Concrete 5. Wood 6. Asbestos 7. Rumbia 95. Other (Specify) _____
C1.3	RECORD THE WIDEST TYPE OF FLOOR OF THE HOUSE	1. Tile 2. Cement 3. Soil 4. Wood/Bamboo 95. Other (specify) _____
C1.4	How many rooms does your house have (excluding toilet)?	<div style="border: 1px solid black; width: 50px; height: 20px; margin: 0 auto;"></div>
C1.5	Does your house have electricity?	1. Yes 3. No
C1.6	What is this household's primary source of drinking water?	1. Government water company (PDAM/PAM) 2. Public hydrant 3. Mineral water/Aqua 4. Well 5. River/canal/pond 6. Lake/stream 7. Rain 95. Other (specify) _____

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

TYPE	C1.12 Does the household own [...]? 1. Yes 3. No	C1.13 Quantity?
a. Telephone (landline)	1      3 ↓	<input type="text"/>
b. Telephone (mobile)	1      3 ↓	<input type="text"/>
c. TV	1      3 ↓	<input type="text"/>
d. Parabola (satelite dish)	1      3 ↓	<input type="text"/>
e. VCD/DVD	1      3 ↓	<input type="text"/>
f. Radio/tape	1      3 ↓	<input type="text"/>
g. Jewelry	1      3 ↓	

h. Sewing machine	1	3 ↓	□□□
i. Car	1	3 ↓	□□□
j. Other motorized vehicle (e.q. motorbike, motor boat)	1	3 ↓	□□□
k. Other non-motorized vehicle (e.q. bicycle, boat)	1	3 ↓	□□□
l. Refrigerator/freezer	1	3 ↓	□
m. Electric water pump	1	3 ↓	□
n. Land (incl. Houseplot, farmland, fishponds)	1	3 ↓	□□□□, □□□□, □□□□ m2
o. Cow	1	3 ↓	□□□□
p. Buffalo	1	3 ↓	□□□□
q. Pig	1	3 ↓	□□□□
r. Poultry	1	3 ↓	□□□□
s. Goat	1	3 ↓	□□□□
t. Electric fan	1	3 ↓	□□□□
u. Rice Cooker	1	3 ↓	□□□□
v. Other (specify)_____	1	3 ↓	□□□□
w. Water Dispenser	1	3 ↓	□□□□

# SECTION D: FINANCIAL SERVICES ( Bank and Saving Accounts)

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

D1.1	Do you or anyone in your household <b>currently</b> have a savings/deposit account? (NOTE TO SURVEYOR: BPR should be counted as bank accounts)	1. Yes → D1.4 3. No
D1.2	Have you or anyone in your household <b>ever</b> had a bank savings/deposit account?	1. Yes 3. No → D2.1
D1.3	What was the main reason you stopped using a bank account?	<div> <div></div> <div></div> <div></div> </div> <div>→ D2.1</div>
<div> D1.3 (DO NOT PROMPT) <div> 01. DO NOT HAVE A JOB OR ENTERPRISE  02. DO NOT HAVE MONEY OR ALL SPENT FOR CONSUMPTION  03. BANK FEES WERE TOO HIGH  04. BANK LOCATION WAS NOT CONVENIENT  05. FINANCIAL PRODUCTS WERE NOT SUITABLE </div> <div> 06. INTEREST RATE OFFERED ON BANK ACCOUNT WAS TOO LOW  07. DID NOT SEE THE ADVANTAGE OF HAVING A BANK ACCOUNT  08. BANK STAFF WERE RUDE OR UNHELPFUL  09. AVAILABILITY OF ALTERNATIVE INVESTMENT OPPORTUNITIES (SAVING CLUB, VILLAGE CREDIT UNION, ETC.)  95. OTHER (SPECIFY)_____ </div> </div>		
D1.4	What are the names of the banks where you or other members of your household have an account?	<div> <div></div> <div></div> <div></div> </div>
D 1.4 01. BRI Unit 02. Government Bank other than BRI Unit (BRI Cabang, Bank Mandiri, BNI, BPD) 03. Danamon Simpan Pinjam (DSP) 04. Private Bank other than DSP		05. Bank syariah (Bank Syariah Mandiri, Bank Muamalat, dst.) 06. BPR 07. BPR syariah 95. Other bank,_____
D1.5	What are the three main reasons you have a bank account? Please list them in order of importance.	<div> <div></div> <div></div> <div></div> </div>
<div> D1.5 (DO NOT PROMPT) <div> 01. SECURITY REASONS. KEEP MONEY SAFE  02. GAIN ACCESS TO OTHER FINANCIAL SERVICES (E.G. WRITING CHECKS)  03. EARN INTEREST/RETURN ON SAVING  04. SAVE MONEY FOR A SPECIFIC PURCHASE (E.G. CAR)  05. TO ABLE TO BORROW MONEY </div> <div> 06. FOR PREDICTED FUTURE NEEDS (EDUCATION OF CHILDREN, RETIREMENT, ETC)  07. FOR EMERGENCY NEEDS (DEATH, ACCIDENT)  08. PAY BILLS OR DEBTS USING CHECKBOOK OR CARD.  09. TRANSFER MONEY (SENDING OR RECEIVING MONEY ETC </div> <div> 10. PREVENT SPOUSE FROM SPENDING MONEY  11. PREVENT FRIENDS/RELATIVES FROM ASKING FOR IT  12. TO WIN LOTTERY/OTHER NON-INTEREST INCOME  13. BEING ASKED BY THE EMPLOYER FOR SALARY TRANSFER  95. OTHER (SPECIFY),_____ </div> </div>		

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

**INTERVIEWER READOUT:** IF THE RESPONDEN OR ANY OF THEIR HOUSEHOLD MEMBERS HAVE AN ACCOUNT IN DIFFERENT BANK, THEN QUESTIONS BELOW REFER TO THE MAIN BANK WHICH THEY HAVE MORE MONEY, OR USED MOST, OR CLOSER TO THEIR HOME.  
 RECORD THE NAME OF THE MAIN BANK : \_\_\_\_\_

D1.13	Would you say that the location of your main bank branch is:	1. Very Convenient 2. Convenient 3. Inconvenient
D1.14	What mode of transportation do you use to go to your main bank?	A. Walking B. Bicycle/Motorbike C. Personal Car D. Public transportation E. Water transportation V. Other (specify) _____
D1.15	What is the average time you spend traveling to the bank (one way)?	<div style="text-align: right;">           [ ] [ ] [ ] [ ] Minutes         </div>
D1.16	How much does it cost to travel to the bank?	<div style="text-align: right;">           Rp [ ] [ ] [ ] [ ] . [ ] [ ] [ ] [ ]         </div>
D1.17	What is the average time you wait to be served at the bank?	<div style="text-align: right;">           [ ] [ ] [ ] [ ] Minutes         </div>

**INTERVIEWER READOUT:**

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

D2.1	Have you or anyone in your household used a credit union or a formal savings association (for instance one run by an NGO) to save money in the past 12 months?		1. Yes                      3. No → D3.1
D2.2	What are the names of the credit unions or formal savings associations that you or other members of your household used to save money in the past 12 months?		___
			___
			___
D 2.2 01. Koperasi Simpan Pinjam (KSP/USP), Credit Union 02. BMT or other shariah cooperative		03. Legal savings entity runs by a formal institution (eg.BKM) 95 Other,_____	
D2.3	Do you earn interest from keeping money in this savings account?		1. Yes                      3. No
D2.4	What are the three main reasons that you have this savings account?		___
			___
			___
D2.4 (DO NOT PROMPT) 01. SECURITY REASONS. KEEP MONEY SAFE                      07. FOR EMERGENCY NEEDS (DEATH, ACCIDENT) 02. GAIN ACCESS TO OTHER FINANCIAL SERVICES (E.G. WRITING CHECKS)                      08. PAY BILLS OR DEBTS USING CHECKBOOK OR CARD. 03. EARN INTEREST/RETURN ON SAVING                      09. TRANSFER MONEY (SENDING OR RECEIVING MONEY ETC) 04. SAVE MONEY FOR A SPECIFIC PURCHASE (E.G. CAR)                      10. PREVENT SPOUSE FROM SPENDING MONEY 05 TO ABLE TO BORROW MONEY                      11. PREVENT FRIENDS/RELATIVES FROM ASKING FOR IT 06. FOR PREDICTED FUTURE NEEDS (EDUCATION OF CHILDREN, RETIREMENT, ETC) 12. TO WIN LOTTERY/OTHER NON-INTERSET FOR OPENING BANK ACCOUNT 13. BEING ASKED BY THE EMPLOYER FOR SALARY TRANSFER 14. SOCIAL PURPOSES ( I.E SOLIDARITY, MEMBER WELFARE) 15. EASY ACCESS 95. OTHER (SPECIFY),_____			



D3.1	Have you or anyone in your household used a community welfare scheme or informal saving clubs (such as a neighborhood rotating savings group) to save money in the past 12 months?	1. Yes 3. No → D3.6
D3.2	Can you borrow money from your welfare scheme or savings club?	2. Yes 3. No → D3.5
D3.3	Can you borrow more than your contributions to this welfare scheme or savings club?	1. Yes 3. No
D3.4	Has the amount that you can borrow from your welfare scheme or savings club increased over time?	1. Yes 3. No
D3.5	How often do you make contributions to your welfare scheme or savings club?	1. Daily 5. Quarterly 2. Weekly 6. Annually 3. Half-Monthly 7. Every 35 days 4. Monthly 95. Other (specify)_____

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

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

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

D4.1	Although you do not have your own bank account, do you or other members of your household perform banking transactions using someone else's account?	1. Yes                      3. No → D 4.3
D4.2	What is your relationship with the person whose account you or other members of your household use to perform banking transactions?	1. Friend 2. Relative 95. Other (specify) _____
D4.3	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a bank account.	<div> <div> <div></div> <div></div> </div> <div>_____</div> </div> <div> <div> <div></div> <div></div> </div> <div>_____</div> </div> <div> <div> <div></div> <div></div> </div> <div>_____</div> </div>
<div> <div> D4.3 (DO NOT PROMT)  01. DO NOT HAVE A JOB OR ENTERPRISE  02. DO NOT HAVE MONEY OR ALL SPENT FOR CONSUMPTION  03. BANK FEES ARE TOO HIGH  04. BANK LOCATION IS NOT CONVENIENT </div> <div> 05. FINANCIAL PRODUCT ARE NOT SUITABLE  06. INTEREST RATE OFFERED ON BANK ACCOUNT IS TOO LOW  07. DO NOT SEE THE ADVANTAGE OF HAVING A BANK ACCOUNT </div> <div> 08. DO NOT TRUST BANKS  09. BANK STAFF ARE RUDE OR UNHELPFUL  10. DON'T KNOW HOW THE BANK OPERATE/NOT FAMILIAR  11. PREFER TO USE THE MONEY FOR INVESTMENT  95. OTHER (SPECIFY),_____ </div> </div>		
D4.4	Do you know where the nearest bank branch from your house is located?	1. Yes, Specify name of bank _____ 3. No → D4.9
D4.5	Would you say the location of this bank branch is:	1. Very Convenient 2. Convenient 3. Inconvenient
D4.6	What mode of transportation would you use to go to this bank branch?	A. Walking                      B. Bicycle/Motorbike C. Personal Car                D. Public transportation E. Water transportation V. Other (specify)_____

D4.7	What is the approximate time that it would take you to travel to this bank branch (one way)?	<div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div>Minutes</div> </div>
D4.8	Approximately how much would it cost to travel to this bank branch (one way)?	<div> <div>Rp.</div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div>.</div> <div> <div></div> <div></div> <div></div> <div></div> </div> </div>
D4.9	Do you know what is required to open a bank account? (Do not prompt. Circle all that apply.)	<div> <div>1. NO REQUIREMENTS</div> <div>2. PROOF OF IDENTITY (I.E. KTP )</div> <div>3. MINIMUM BALANCE</div> <div>4. REGULAR DEPOSITS</div> <div>V. OTHER (SPECIFY) _____</div> <div>Y. DO NOT KNOW</div> </div>
D 4.10	Are you interested with the banking services which can use mobile phone to make bank transactions? (i.e. storing fund, making payment, purchasing goods, remittance, etc)	<div> <div>1. Yes → D 5.1</div> <div>3. No</div> </div>
D 4.11	If not, why?	<div> <div>A. Cost</div> <div>B. Security</div> <div>C. Difficulty</div> <div>D. Reliability</div> <div>E. Do not have handphone</div> <div>F. Never heard before</div> <div>G. Not interested</div> <div>V. Other_____</div> </div>

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

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

D5.1	Would you be likely to open a bank account if these fees were cut by one half (50%)?	1. Yes → D5.3      3. No
D5.2	Would you be likely to open a bank account if these fees were cut by 100%--that is to say, if there were no fees to having a bank account?	1. Yes      3. No
D5.3	<p>If you are not familiar with or might familiar with the process of opening bank account: how to do it, what is required, etc.</p> <p>Would you be likely to attend a “training session” offered near your home for one or two hours at a convenient time, where the benefits and procedures of opening a bank account are explained in very simple terms?</p>	1. Yes      3. No
D5.4	Suppose you win a small lottery tomorrow worth Rupiah 1,000,000 (one million). What do you think you would do with that money?	<p>A. Spend on daily consumer needs</p> <p>B. Store in home as cash</p> <p>C. Store in bank or saving organization</p> <p>D. Invest in fixed assets</p> <p>E. Share with friends/family</p> <p>F. Repay other debt</p> <p>G. For working capital</p> <p>H. Livestock investment</p> <p>I. Education school fee</p> <p>J. Donation/charity fund</p> <p>V. Others (specify)_____</p>

## SECTION E: FINANCIAL SERVICES (Loans)

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

	E1.1 Have you or any other member of your household <b>ever</b> used [...] to borrow money?  1. Yes 3. No	E1.2 Do you or any other member of your household <b>currently</b> use [...] to borrow money?  1. Yes 3. No	E1.3 What was the main reason you stopped borrowing money from [...]?  1. Do not have job or enterprise 2. Do not have enough money 3. Do not need to borrow 4. Afraid can not repay 5. Do not want debt (prefer to save) 6. Interest rate too high 7. Institution staff were rude or unhelpful 8. Decided to use alternative source of loans  9. Unsuitable loan term 10. Inconvenient location 11. Unsuitable repayment schedule 12. Institution refused to lend money 13. Institution not existed anymore 14. Not enough collateral 95. Other (Specify) _____ → Skip to E 1.17	E1.4 What are the names of the institutions that you or other members of your household have used to borrow money <b>in the past 12 months</b> ?
a. Formal institution (in the form of bank) such as government bank, private bank incl. syariah bank, BPR	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
b. Micro-finance institution (in the form of non-bank) such as : koperasi simpan pinjam, BMT, formal saving institution by NGO	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
c. Employer	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
d. Pawn shop (e.g. Pagadaian)	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
e. Daily bank	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
f. Community welfare schemes	1    3 → E 1.17	1 → E 1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.
g. Neighborhood community, family and friends	1    3 → E 1.17	1 → E1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	
h. On credit from a shop (e.g. take home now and pay later)	1    3 → E 1.17	1 → E1.4    3	1    2    3    4    5    6    7    8 95 _____ → E 1.17	1. 2.

	E1.5 What was the main purpose for your most recent loan from [...]?	E1.6 What guarantees were required by the [...] for this loan?	E1.7 Do you know what interest rate [...] charges on loans?	E1.8 How large was the interest rate?
a. Formal institution (in the form of bank) such as government bank, private bank incl. shariah bank, BPR	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
b. Micro-finance institution (in the form of non-bank) such as : koperasi simpan pinjam, BMT, formal saving institution by NGO	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
c. Employer	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10 96 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
d. Pawn shop (e.g. Pagadaian)	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y		
e. Daily bank	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
f. Community welfare schemes	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
g. Neighborhood community, family and friends	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10 96 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____
h. On credit from a shop (e.g. take home now and pay later)	1 2 3 4 5 6 7 8 95 _____	A B C D E F V _____ Y	1 3 → E 1.10	1. _____, _____ percent 2. Rp _____ . _____ . _____

<p>E. 1.5</p> <p>1. Consumption expenditure, such as personal items, travel, celebrations, etc.</p> <p>2. Investment expenditure, such as building or renovating a house, buying a car, etc.</p> <p>3. Business expenditure, such as enhancing a business or productive activity.</p> <p>4. To pay for unforeseen expenses.</p> <p>5. To purchase animals or livestock.</p> <p>6. Party, traditional ceremony</p> <p>7. Repay loan</p> <p>8. Pay the school fee</p> <p>95. Other (Specify) _____</p>	<p>E.1.6</p> <p>A. Co-signer (group or individual).</p> <p>B. Fixed assets for collateral (such as land, building)</p> <p>C. Other assets for collateral (such as livestock, jewelry, vehicle/motorbike etc.).</p> <p>D. Minimum balance requirement in bank savings (or other) account.</p> <p>E. Repayment through automatic salary deductions</p> <p>F. No collateral</p> <p>G. Letter of employment or retirement</p> <p>H. Proof of identity</p> <p>I. Payment/Salary receipt</p> <p>V. Other (Specify) _____</p> <p>Y. DON'T KNOW</p>	<p>E.1.7</p> <p>1. Yes</p> <p>3. No</p> <p>96. NOT APPLICABLE ( No interest rate)</p>
--	---	---

	E1.9 How is the interest calculated? 1. Daily 2. Weekly 3. Monthly 4. Yearly 5. Single payment 6. No interest 7. Every 3 months 95. Other (Specify) _____ 98. DO NOT KNOW	E 1.10 How much did your borrow?	E 1.11 How much do you pay?
a. Formal institution (in the form of bank) such as government bank, private bank incl. shariah bank, BPR	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
b. Micro-finance institution (in the form of non-bank) such as : koperasi simpan pinjam, BMT, formal saving institution by NGO	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
c. Employer	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
d. Pawn shop (e.g. Pagadaian)		Rp _____ . _____ . _____	Rp _____ . _____ . _____
e. Daily bank	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
f. Community welfare schemes	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
g. Neighborhood community, family and friends	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____
h. On credit from a shop (e.g. take home now and pay later)	1                      2                      3                      4 95. _____ 98	Rp _____ . _____ . _____	Rp _____ . _____ . _____

	<p>E1.12 What was the term period of the loan?</p> <p>1.    Year    Month    Day</p> <p>2. No term period</p> <p>98 DON' KNOWT</p>	<p>E 1.13 How often payments are payment made?</p> <p>1. Daily                      6. Single payment</p> <p>2. Weekly                    7. Term not specified</p> <p>3. Monthly                    (indefinite)</p> <p>4. Seasonal                  95. Other _____</p> <p>5. Annual                      98. DON'T KNOW</p>	<p>E1.14 Was there any grace period befoe beginning to repay the loan?</p> <p>1. Yes</p> <p>3. No</p> <p>98. DON'T KNOW</p>
a. Formal institution (in the form of bank) such as government bank, private bank incl. shariah bank, BPR	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
b. Micro-finance institution (in the form of non-bank) such as : koperasi simpan pinjam, BMT, formal saving institution by NGO	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
c. Employer	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
d. Pawn shop (e.g. Pagadaian)	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
e. Daily bank	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
f. Community welfare schemes	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
g. Neighborhood community, family and friends	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>
h. On credit from a shop (e.g. take home now and pay later)	<p>1.    Year    Month    Day</p> <p>2                      98</p>	<p>1    2    3    4    5    6    7</p> <p>95_____ 98</p>	<p>1                      3                      98</p>



	<p>E 1.15 Does [...] charge any other fees on loans?</p> <p>1. Yes 3. No → <b>E 1.17</b> 98.DON'T KNOW → <b>E 1.17</b></p>	<p>E1.16 What other fee does [...] charge on loans?</p> <p>A. Fixed fee for arranging and making loan B. Fixed monthly fee until the loan is repaid C. Fixed annual fee until the loan is repaid D. Late payment fee V. Other (Specify)_____</p>
a. Formal institution (in the form of bank) such as government bank, private bank incl. shariah bank, BPR	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
b. Micro-finance institution (in the form of non-bank) such as : koperasi simpan pinjam, BMT, formal saving institution by NGO	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
c. Employer	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
d. Pawn shop (e.g. Pagadaian)	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
e. Daily bank	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
f. Community welfare schemes	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
g. Neighborhood community, family and friends	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>
h. On credit from a shop (e.g. take home now and pay later)	<p>1      3 → <b>E 1.17</b>      98 → <b>E 1.17</b></p>	<p>A                  B                  C                  D</p> <p>V. _____</p>

	<p>E1.17 In <b>the past 12 months</b> have you or any other member of your household applied for a loan with [...]?</p> <p>1. Yes 3. No</p>	<p>E1.18 Was your loan application accepted or rejected? (If more than one application, refer to the most recent.)</p> <p>1. Accepted 2. Rejected 3. Still in process</p>	<p>E1.19 Why was it rejected?</p> <p>A. Bad credit record B. Have too many debts C. No credit history D. Insufficient income E. No collateral F. No account held with bank G. Lack of formal paperwork (e.g. identity, documents, proof of permanent address, etc.) H. No co-signer (group or individual) I. No reason given V. Other (Specify)</p>
a. Formal institution such as a bank, credit union or savings association	1      3 ↓ E1.1b	1 ↓ E1.1b      2      3 ↓ E1.1b	A    B    C    D    E    F    G    H    I V. _____
b. Micro-finance institution	1      3 ↓ E1.1c	1 ↓ E1.1c      2      3 ↓ E1.1c	A    B    C    D    E    F    G    H    I V. _____
c. Employer	1      3 ↓ E1.1d	1 ↓ E1.1d      2      3 ↓ E1.1d	A    B    C    D    E    F    G    H    I V. _____
d. Pawn shop (e.g. Pagadaian)	1      3 ↓ E1.1e	1 ↓ E1.1e      2      3 ↓ E1.1e	A    B    C    D    E    F    G    H    I V. _____
e. Daily bank	1      3 ↓ E1.1f	1 ↓ E1.1f      2      3 ↓ E1.1f	A    B    C    D    E    F    G    H    I V. _____
f. Community welfare schemes	1      3 ↓ E1.1g	1 ↓ E1.1g      2      3 ↓ E1.1g	A    B    C    D    E    F    G    H    I V. _____
g. Neighborhood community, family and friends	1      3 ↓ E1.1h	1 ↓ E1.1h      2      3 ↓ E1.1h	A    B    C    D    E    F    G    H    I V. _____
h. On credit from a shop (e.g. take home now and pay later)	1      3 → F 1.1	1 → F 1.1      2      3 → F 1.1	A    B    C    D    E    F    G    H    I V. _____

## SECTION F: OTHER FINANCIAL SERVICES

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

### F1. Insurance

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

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

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

<p>F1.7</p>	<p>What are the most important risks to your financial well-being faced by your household? Please tell us the three most important risks</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>01. Illness</p> <p>02. Business perform poorly</p> <p>03. Loss of formal/informal employment</p> <p>04. Fail in harvest</p> <p>05. Death</p> </div> <div style="width: 45%;"> <p>06. Loss of / Damage to Dwelling</p> <p>07. Loss of / Damage to Vehicle</p> <p>08. Loss of / Damage to cattle</p> <p>09. Natural disaster</p> <p>95. Other (specify)_____</p> </div> </div>	<p>a. Risk 1: <input type="text"/> _____</p> <p>b. Risk 2: <input type="text"/> _____</p> <p>c. Risk 3: <input type="text"/> _____</p>
-------------	---	--

**SECTION G: HOUSEHOLD FINANCIAL MANAGEMENT**

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

## SECTION H: ESTABLISHING THE EXISTENCE OF NON FARM ENTERPRISES

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

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

H2.9	<p>I would now like to ask you questions about the assets (that is, equipment, buildings, vehicles, tools, etc.) that you use in your business.</p> <p>At present, does this enterprise own this [ITEM]?</p>	<p>A. Land</p> <p>B. Buildings</p> <p>C. Machinery</p> <p>D. Furniture</p> <p>E. Tools</p> <p>F. Vehicle</p> <p>G. Other durable goods_____</p> <p>H. Inventory that may be used as collateral_____</p> <p>I. Do not have any asset</p>
H2.10	<p>Many small enterprises require financing. Does your business independently receive finance from any outside source, such as friends, a bank, family that do not live with you, or from your suppliers?</p> <p>(FINANCE ONLY FOR ENTERPRISE ACTIVITY)</p>	<p>1. Yes</p> <p>3. No → <b>Section I</b></p>
H2.11	<p>From which of the following sources does this enterprise receive financing?</p>	<p>A. Bank or formal financial institution</p> <p>B. Friends or Family that do not live in the household</p> <p>C. Daily bank or Money Lender</p> <p>D. Micro-Credit Loan</p> <p>E. Credit from suppliers</p> <p>V. Others, specify_____</p>
H2.12	<p>What is the total amount of debt your enterprise holds? If you do not know the exact figure, please estimate.</p>	<p>Rp.    <u>    </u> <u>    </u> <u>    </u> <u>    </u> . <u>    </u> <u>    </u> <u>    </u> <u>    </u></p>



**SECTION I: MIGRANT WORKER REMITTANCES**

I1.1	Are there any members of your family currently living abroad as migrant workers? Or Any other household members have been worked abroad in the last 3 year?		1. Yes  3. No → <b>SEKSI J</b>		
	I 1.2 Please tell us the names of your family members currently living abroad as migrant workers?	I 1.3 What is his / her relation with the family head?  1. Husband/Wife 2. Son/Daughter 3. Grand children 4. Parent 5. Sibling 95. Other relatives_____	I 1.4 Gender  1. Male 3. Female	I. 1.5 What is his / her education level? 0. Never go to school 1. Did not complete Primary school 2. Primary school/equivalent 3. Secondary school/equivalent 4. Senior High school/equivalent 5. D1/D2/D3 6. S1/S2 95. Other (Specify)	I 1.6 How many times has he / she been abroad for work assignments?
a.		1      2      3      4      5 95_____	1      3	1      2      3      4      5      6 95. _____	____ times
b.		1      2      3      4      5 95_____	1      3	1      2      3      4      5      6 95. _____	____ times
c.		1      2      3      4      5 95_____	1      3	1      2      3      4      5      6 95. _____	____ times
d.		1      2      3      4      5 95_____	1      3	1      2      3      4      5      6 95. _____	____ times
e.		1      2      3      4      5 95_____	1      3	1      2      3      4      5      6 95. _____	____ times

		IF I1.6 > 1 THEN I1.8, I1.9, I1.10 BELOW WILL REFER TO THE MOST RECENT ONE			
	I 1.7 How many years in total he/she has been abroad for work assignment?	I 1.8 In which country does he / she work in?  1. Malaysia      9. Japan 2. Brunei        10. South Korea 3. Singapore    11. Egypt 4. Hongkong    12. UAE 5. Taiwan        13. Australia 6. Saudi Arabia 14. Thailand 7. Kuwait        15. Jordan 8. USA 95. Other (specify)	I 1.9 How did he / she get the job abroad?  1. Through the hiring company (PJTKI) by the help of a mediator 2. Through the hiring company without the help of a sponsor 3. Through the hiring company staffs 4. Through a mediator without the company 5. Calling visa through hiring company 6. Own initiative using tourist visa 95. Other (Specify) _____ 98. DON'T KNOW	I 1.10 What kind of job is he / she doing?  A. Domestic worker B. Industry worker C. Factory worker D. Plantation worker E. Construction worker F. Service i.e. servant, care taker, shop assistant V. Other (Specify) _____ Y. DON'T KNOW	
a.	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y	
b.	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y	
c.	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y	
d.	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y	
e.	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>	1 2 3 4 5 6 7 95. _____	1 2 3 4 5 6 95. _____ 98	A B C D E F V. _____ Y	

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

	<p>I 2.1 Before departure, how were the costs of going abroad financed? (Multiple answers are acceptable. Please circle all applied)</p> <p>A. Sale of assets B. Use of personal savings C. Borrowing from other family members D. Borrowing from friends, or neighbors E. Borrowing from a work sponsor F. Borrowing from a bank or other formal lending institution G. Borrowing from employer V. Other (Specify) Y. DON'T KNOW</p>	<p>I 2.2 What was <b>the total cost</b> associated with this trip?</p>	<p><b>IF ANY OF THE ANSWER IN I 2.1 ARE C, D, E, F,G OR V WITH THE BORROWING CONTENT THEN GO TO I 2.3 - I 2.6</b> <b><u>IF NONE GO TO I 2.7</u></b></p> <p>I 2.3 What proportion of the total cost was financed through borrowing (from any source)?</p>
a.	<p>A      B      C      D      E      F      G</p> <p>V. _____ Y</p>	<p>1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DON'T KNOW</p>	<p>1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p> <p>98. DON'T KNOW</p>
b.	<p>A      B      C      D      E      F      G</p> <p>V. _____ Y</p>	<p>1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DON'T KNOW</p>	<p>1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p> <p>98. DON'T KNOW</p>
c.	<p>A      B      C      D      E      F      G</p> <p>V. _____ Y</p>	<p>1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DON'T KNOW</p>	<p>1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p> <p>98. DON'T KNOW</p>
d.	<p>A      B      C      D      E      F      G</p> <p>V. _____ Y</p>	<p>1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DON'T KNOW</p>	<p>1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p> <p>98. DON'T KNOW</p>
e.	<p>A      B      C      D      E      F      G</p> <p>V. _____ Y</p>	<p>1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DON'T KNOW</p>	<p>1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p> <p>98. DON'T KNOW</p>

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

# **Remitting Money**

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

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

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

I 4.1	Which method do you used to receive money?	A. Through a Post Office service B. Bank check sent via airmail C. Western Union D. Bank wire transfer/bank account E. Informal money travel agent (e.g. Indonesia shop) F. Through relatives/friends G. Carries own money on return trips V. Other (Specify)_____
I 4.2	What is the main reason for choosing this method?	A. Speed B. Cost (i.e. Exchange commission, transfer fee tax) C. Convenience for sender D. Convenience for the recipient E. Security F. Reliability G. Flexibility V. Other,_____
I 4.3	Who decide on what method to send money?	1. Employer 2. Hiring company (PJTKI) 3. Sponsor 4. Family in Indonesia 5. The migrant him/herself 95. Others_____ 98. DON'T KNOW
I 4.4	Once the money is sent, who is going to the financial institutions to pick up the money?	1. Family member 2. Neighbor 3. Village head 4. Sponsor 5. Account Mediator 6. Other family 95. Other (specify)_____
I 4.5	Are you and other household member having difficulties to receiving/taking from bank or any other financial institutions?	1. Yes 3. No → I 4.7
I 4.6	What kind of difficulties do you face to go to financial institutions to receive the money from abroad?	A. Cost B. Time C. Distance D. Service are not good/slow E. Legal Documents i.e KTP F. Don't understand the financial/banking services V. Other (specify)_____

I 4.7	What are the three most common usages of the money remitted from abroad?	<div>1.    <input type="checkbox"/> <input type="checkbox"/> _____</div> <div>2.    <input type="checkbox"/> <input type="checkbox"/> _____</div> <div>3.    <input type="checkbox"/> <input type="checkbox"/> _____</div>
<div>I 4.7</div> <div>01. DAILY NEED I.E. CONSUMPTION</div> <div>02. BUILT/BUY/RENOVATE HOUSE</div> <div>03. REPAYMENT OF LOANS I.E. TO PAY MIGRATION LOAN</div> <div>04. PAYMENT OF SCHOOL FEE</div> <div>05. PAYMENT OF HEALTH AND MEDICAL EXPENSES</div> <div>06. INVESTMENT IN BUSINESS</div> <div>07. SPECIAL OCCASIONS (E.G. WEDDINGS, BIRTHDAYS, FUNERALS, ETC)</div> <div>08. BUYING ASSET I.E. LAND /GOLD/OTHER LIVESTOCK</div> <div>09. BUYING MOTORBIKE</div> <div>95. OTHER (SPECIFY)_____</div>		
I 4.8	Who decide for what purpose the money will be used?	<div>a. Sender</div> <div>b. Household head</div> <div>c. Other household/family member, Specify_____</div> <div>d. Other person out of the family, Specify_____</div>
I 4.9	Do you or any household member save the money sent from abroad?	<div>1. Yes                      3. No → I 4.11</div>
I 4.10	If yes. Where do you save the money?	<div>1. Bank</div> <div>2. Cooperatives</div> <div>3. Home</div> <div style="text-align: right;">→ Section J</div>
I 4.11	If, no. Why?	<div>A. All money is spent for consumption</div> <div>B. Don't know how to save</div> <div>C. Don't know how to use financial institutions</div> <div>D. Don't want anyone to ask me for borrowing the money</div> <div>V. Other (specify)_____</div>

## SECTION J: EVALUATING PREFERENCES 1

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

J1.1	Would you prefer to receive Rupiah 80.000 today or Rupiah 80.000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 80,000 next month → <b>SEKSI K</b></p> <p>98. DO NOT KNOW</p>
J1.2	Would you prefer to receive Rupiah 80.000 today or Rupiah 90.000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 90,000 next month → <b>SEKSI K</b></p> <p>98. DO NOT KNOW</p>
J1.3	Would you prefer to receive Rupiah 80.000 today or Rupiah 100.000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 100,000 next month → <b>SEKSI K</b></p> <p>98. DO NOT KNOW</p>
J1.4	Would you prefer to receive Rupiah 80.000 today or Rupiah 110.000 one month from today?	<p>1. Rupiah 80,000 today</p> <p>3. Rupiah 110,000 next month → <b>SEKSI K</b></p> <p>98. DO NOT KNOW</p>
J1.5	How much would we have to give you in one month for you to choose to wait instead of receiving Rupiah 80,000 today?	<p>Rp <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DO NOT KNOW</p>



**SECTION K: FINANCIAL LITERACY**

K1.1	Generally how interested are you in financial matters?	1. Not interested 2. Interested 3. Very interested
K1.2	How closely do you follow what is written or said about financial matters ?	1. Never → <b>K2.1</b> 2. Rarely                      4. Often 3. Sometimes                5. Always
K 1.3	What is the source of information about the financial matters?	A. Newspaper B. Advertisement C. Radio/TV D. Friend or relatives E. Other readings such as magazine, book etc F. Explanation from institutions such as school, bank etc V. Other (specify)_____
<b>INTERVIEWER CHECKPOINT: GIVE RESPONDENT A PIECE OF PAPER AND A PEN OR PENCIL</b> <b>INTERVIEWER READPOINT: Now we would like to ask you a few math questions to help us better understand how you make decisions.</b>		
K2.1	How much is $4 + 3$ ?	1. _____ 98. DON'T KNOW
K2.2	If you have 2,000 Rupiah and friend gives you 5,000 Rupiah, how many Rupiah do you have?	1. _____ 98. DON'T KNOW
K2.3	How much is $35 + 82$	1. _____ 98. DON'T KNOW
K2.4	If you have 4,800 Rupiah and friend gives you 5,800 Rupiah, how many Rupiah do you have?	1. _____ 98. DON'T KNOW
K2.5	What is 3 multiplied by 6?	1. _____ 98. DON'T KNOW

K2.6	If you have four friends and would like to give each friend four sweets, how many sweets in total must you have to give away?	1. _____ 98. DON'T KNOW
K2.7	What is one-tenth of 400?	1. _____ 98. DON'T KNOW
K2.8	Suppose you want to buy a bag of rice that costs 37,000 Rupiah. You only have one 100,000 Rupiah note. How much change will you get?	1. _____ 98. DON'T KNOW
K2.9	Suppose you borrowed Rupiah 100,000 from a moneylender, and the rate of interest was 2% per month. If you made no repayment for three months, how much would you owe: Less than Rupiah 102,000, exactly Rupiah 102,000, or more than Rupiah 102,000	1. Less than Rupiah 102,000 2. Exactly Rupiah 102,000 3. More than Rupiah 102,000 98. DO NOT KNOW
K2.10	Suppose you need to borrow Rupiah 500,000. Two people offer you a loan. One loan requires you pay back Rupiah 600,000 in one month. The second loan also requires you pay back in one month, Rupiah 500,000 plus 15 percent interest. Which loan would you prefer?	1. Rupiah 600,000 in one month 2. Rp 500.000 + 15% interest 98. DO NOT KNOW
K2.11	Imagine that you saved Rupiah 100,000 in a saving account, and were earning an interest rate of 1% per year. If prices were increasing at a rate of 2% per year, after one year, would you be able to buy more than, less than, or exactly the same amount as today with the money in the account?	1. Less than today 2. Exactly as much as today 3. More than today 98. DO NOT KNOW
K2.12	Do you think the following statement is true or false? For farmer, planting one crop is usually safer than planting multiple crops.	1. True 3. False 98. DO NOT KNOW

## SECTION L: EVALUATING PREFERENCES II

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

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

**SECTION M: EXPENDITURE****INTERVIEWER CHECKPOINT:** COLLECT DATA ON CONSUMPTION FOR EACH THE FOLLOWING ITEMS.**How much does your household spend in a normal week on:**

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

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

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

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

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

# SETION N: FOLLOW - UP

## Re-interview

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

**Section O : INTERVIEWER CHECK**

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

INTERVIEWER NOTE :



INTERVIEWER NOTE:

**LIST OF THE QUESTIONER CORRECTION**  
Fill by the Editor / Supervisor dan corrected by the Interviewer

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