

SMALLHOLDER FINANCIAL DIARIES

THIRD INITIAL QUESTIONNAIRE – FINANCIAL INSTRUMENTS

Interviewer: Complete before beginning interview and revisit after interview			
Interviewer code _____	Household code _____	Name of person(s) being interviewed _____ _____ _____	Location of Interview (int_loc) 01 Home 02 Work 03 Public space 04 Religious Centre 05 Someone else's home Who? _____ Other Specify: _____
Interview date (DD/MM/YYYY): _____	Start Time: _____ End Time: _____	Next Interview: (DD/MM/YYYY): _____ Start Time: _____	

Does anyone in the household have or use any of the following financial tools?

Assets

1. Checking/Savings Account At a bank, MFI, Cooperative	No	Yes	Don't Know
If Yes:	Complete FA01. Checking/Savings Account		
2. Long-term investment Retirement Pension Fund, Provident Fund, Annuity	No	Yes	Don't Know
If Yes	Complete FA02. Long-term Investment		
3. KEEPING CASH AT HOME OR IN A HIDING PLACE Money kept at home or in a hiding place: (mattress, buried, piggy bank, etc)	No	Yes	Don't Know
If Yes	Complete FA03. Keeping cash at home		
4. MONEY GUARD This is someone outside the household for safekeeping/saving (e.g. employer, neighbour, etc)?	No	Yes	Don't Know
If Yes	Complete FA04. Use Money Guard		
5. ROTATING SAVINGS GROUP BC, Committee or other informal savings group in which everyone gives the same amount of money each time, and one person takes the pot each time? (lottery or fixed amounts)	No	Yes	Don't Know
If Yes	Complete FA05. Rotating Savings group		
6. Saving in an ASCA In these groups, members contribute regularly but everyone takes their money out at the same time at the end of a pre-designated period. Sometimes you can borrow from the group too.	No	Yes	Don't Know
If Yes	Complete FA06. Savings in an Accumulating savings group		

7. OTHER FINANCIAL INVESTMENTS Investments such as stocks, bonds, or unit trusts <i>(Do not include those already covered in retirement or restricted savings accounts)</i>	No	Yes	Don't Know
If Yes	Complete FA07. Other Financial Investments		
8. PRIVATE INVESTMENT IN SOMEONE ELSE'S BUSINESS A private investment in someone else's business	No	Yes	Don't Know
If Yes	Complete FA08. Private Investment in Someone else's Business		
9. LAYAWAY <i>Paying for an item on layaway (where you pay in advance in installments before you can take the item from the shop)?</i>	No	Yes	Don't Know
If Yes	Complete FA09. Layaway		
10. Prepaid/Stored value card <i>Does at least one person in the household currently have a prepaid voucher for a particular store</i>	No	Yes	Don't Know
If Yes	Complete FA10. Prepaid/Stored value card		
Instruction: Tell interviewee that you will now ask about borrowing.			
Borrowing			
Does at least one person in the household have a:			
1. CREDIT CARD OR STORE CARD <i>This is where you charge the purchase to the card and pay the company later. (ex: Visa, Mastercard)</i>	No	Yes	Don't Know
If Yes	Complete FL01. Credit Card or Store card		
2. INFORMAL CREDIT AT STORE <i>This is sometimes allowed at small stores (e.g. a kirana or paan shop) that allow them to take an item now with the promise to pay back at a later date.</i>	No	Yes	Don't Know
If Yes	Complete FL02. Informal Credit at a Store		
3. PAWNING Does at least one person in the household have pawned goods currently sitting with a shop or moneylender (such as gold, phones, televisions, appliances, etc.)?	No	Yes	Don't Know
If Yes	Complete FL03. Pawning		
4. FRIENDS AND FAMILY BORROWING Loan with a friend, neighbour or family member. This is different from a money lender loan.	No	Yes	Don't Know
If Yes	Complete FL04. Friends and Family Borrowing		
5. MONEYLENDER BORROWING This is a loan from a private individual who lends out money and normally charges interest	No	Yes	Don't Know
If Yes	Complete FL05. Moneylender Borrowing		
6. BORROWING FROM AN INFORMAL GROUP Does at least one person have a loan from a tanda, savings group, group of merchants, or other group (not a Microfinance organization)?	No	Yes	Don't Know

	If Yes	Complete FL06. Borrowing from an Informal Group		
7. MORTGAGE This is a loan given by the bank to buy a house. The title for the house is only transferred once the loan is fully paid.		No	Yes	Don't Know
	If Yes	Complete FL07. Mortgage (Housing Bond)		
8. INDIVIDUAL LOAN FROM INSTITUTION This is a loan where only you are liable. There is no group involvement.		No	Yes	Don't Know
	If Yes	Complete FL08. Individual loan from institution		
9. JOINT LIABILITY LOAN (E.G. THROUGH AN MFI) This is where members of a group (outside the household) guarantee one another to repay		No	Yes	Don't Know
	If Yes	Complete FL09. Joint Liability Loan		
10. WAGE ADVANCE FROM EMPLOYER This is where the employer pays you extra, with the intention of removing payment directly from the next salary.		No	Yes	Don't Know
	If Yes	Complete FL10. Wage Advance		
11. LOAN FROM EMPLOYER (in cash or in kind) Repayments again tend to be deducted from your salary, but will be covered over multiple salaries.		No	Yes	Don't Know
	If Yes	Complete FL11. Loan from Employer		
12. SUPPLIER CREDIT An arrangement with a supplier to take goods on credit and pay later Usually for businesses that need to buy stock.		No	Yes	Don't Know
	If Yes	Complete FL12. Supplier credit		
13. INSTALLMENT PURCHASES Goods bought where a sum is paid over time in a series of installments. If one person still has payments outstanding, complete this form.		No	Yes	Don't Know
		Complete FL13. Installment purchases		
14. RENT ARREARS When a household member owes rent payments.		No	Yes	Don't Know
		Complete FL14. Rent Arrears		
Instruction: Tell interviewee that you will now ask about insurance.				
Insurance				
1. HEALTH INSURANCE - Insurance that requires a premium to be paid.		No	Yes	Don't Know
	If Yes	Complete FI01. Medical Aid		
2. LIFE INSURANCE A plan that pays out in the case of death of the policyholder.		No	Yes	Don't Know
	If Yes	Complete FI02. Life Insurance		
3. VEHICLE INSURANCE Insurance to cover a car, motorbike, tractor, etc		No	Yes	Don't Know
	If Yes	Complete FI03. Vehicle or Motorcycle Insurance		
4. HOME OR RENTAL INSURANCE		No	Yes	Don't Know
	If Yes	Complete FI04. Home/ Renter's Insurance		

5. CROP INSURANCE	No	Yes	Don't Know
If Yes	Complete FI05. Crop insurance		
6. LIVESTOCK INSURANCE	No	Yes	Don't Know
If Yes	Complete FI06. Livestock insurance		
7. FUNERAL INSURANCE			
If Yes	Complete FI07. Funeral Insurance		
Instruction: Tell interviewee that you will now ask about the provision of financial services and money owed to a household member.			
Providing Financial Services/Money Owed to Household Member			
Is / Does anyone in the household...			
1. WAGE OR RENTAL ARREARS Owed money by their employer (wage arrears) or from renters who are late paying rent?	No	Yes	Don't Know
If Yes	Complete FP01. Wage or Rental Arrears		
2. LENDING TO FAMILY AND FRIENDS Lend out money to friends or family members (big amounts, but also small amounts like INR 100)? <i>Can be with or without expectation of interest.</i>	No	Yes	Don't Know
If Yes	Complete FP02. Friends and Family Lending		
3. CREDIT GIVEN TO CLIENTS. Give credit for goods or services to his or her clients?	No	Yes	Don't Know
If Yes	Complete FP03. Credit Given to Clients		
4. ACTING AS A MONEY GUARD Keep money safe for someone outside the household?	No	Yes	Don't Know
If Yes	Complete FP04. Acts as Money Guard		

Enter next meeting time onto first page of this questionnaire

Journal

After this interview is over, use this page to write down anything that came up in the interview that sounded interesting or relevant to our study that wasn't captured in the questions we asked.

EXAMPLE