QUESTIONNAIRE (INDIVIDUAL INTERVIEWS)

1. **Date:** **Interviewee No:**

2. **Region:**
   - ☐Rivercess
   - ☐Sinoe
   - ☐Grand Kru
   - ☐Rivergee

3. **Community: Nayplaykpor**

4. **Interviewee' Name: Helena Tarpeh**

5. **What is your occupation?**
   - ☐Entrepreneur
   - ☐Farmer
   - ☐Health Worker
   - ☐Teacher
   - ☐Other

6. **May I have your telephone number? 0778389778**

7. **How old are you?**
   - ☐18-25
   - ☐26-32
   - ☐33-40
   - ☐41-48
   - ☐49-56
   - ☐57-above

8. **Interviewee sex:**
   - ☐Male
   - ☐Female

9. **Do you know about the existence of an RCFI in your region?**
   - ☐Yes (go to question 10)
   - ☐No (go to question 11)

10. **Do you use the RCFI Services?**
    - ☐ Yes (go to question 12)
    - ☐ No (go to question 11)

11. Why don't you use the RCFI's services? Multiple

- ☐ Products are not useful to me
- ☐ Prices and fees are too high
- ☐ RCFI is too far away
- ☐ RCFI is not open at convenient times
- ☐ I do not feel comfortable at the RCFI
- ☐ Don't trust the banking system
- ☐ Other

12. How did you find out about the RCFI in your region?

- ☐ Co-workers
- ☐ Employer
- ☐ Friend & Family
- ☐ Other

13. Have you used the services of the RCFI in the past?

- ☐Yes
- ☐No

14. Do you currently use a formal financial product of banks other than the RCFIs?

- ☐Yes
- ☐No

15. What are some of the services that you use from the bank? Multiple

- ☐Collect Payroll
- ☐Deposit
- ☐Remittance (Receive)
- ☐Remittance (Send)
- ☐Salary Overdraft
- ☐Regular Loan

16. If you receive payments (payroll /remittances), where does it come from?

- ☐ Employer GoL
- ☐ Employer Other
- ☐ Other Source

17. How does the money reach to your local bank? Multiple

- ☐Wire
- ☐Mobile Money
- ☐ Money Gram
- ☐ Western Union
- ☐ Local Transfer (bank-to-bank)

18. On Average how long does it take get remittance services or salary at the bank?

- ☐ 1-2 days
- ☐ 3-5 days
- ☐ 6-more days

19. Is the RCFI helpful (now) or will be helpful in the future?

- ☐ Yes
- ☐ No
- ☐ Not Sure

20. Do you think the RCFI facilitates the completion of rural payments (remittance)/deposits?

- ☐ Yes
- ☐ No
- ☐ Not Sure

21. Do you think the RCFI of your region is operating successfully?

- ☐ Yes
- ☐ No
- ☐ Not Sure

22. As a customer which of the following do you think explains problems that affect the performance of the RCFI? Multiple

- ☐ Poor infrastructure,
- ☐ Low human resource capacity,
- ☐ Limited financial resources,
- ☐ Lack of knowledge about the service within the community
- ☐ Understaffed

***23.* As a customer of the RCFI, what do you like about the RCFI's services? Multiple**

- ☐ Products are useful to me
- ☐ Products and fees are fair
- ☐ RCFI is conveniently located
- ☐ RCFI is open at convenient times
- ☐ I feel welcome at the RCFI
- ☐ Other

24. As a customer (employee) of the RCFI what don't you like about the RCFI's services? Multiple

- ☐ Products are not useful to me
- ☐ Prices and fees are too high
- ☐ RCFI is too far away
- ☐ RCFI is not open at convenient times
- ☐ I do not feel comfortable at the RCFI
- ☐ Other

25. Would other services be helpful? Multiple

- ☐ ATM

☐ Banking Agents

26. Do you have a loan (do you borrow money)?

☐ Yes (if yes, go to question 27)
☐ No (if no interview is over, not further question is necessary)

27. If yes, source of borrowing frequently used

☐ Salary Loan
☐ VSLA
☐ Family & other sources
☐ RCFI

28. Is your loan in LD and how much is it?

☐ Below 1,000 LD
☐ 1,000-2,500 LD
☐ 2,501-10,000 LD
☐ 10,001-20,000 LD
☐ 20,001-40,000 LD
☐ 40,001-60,000 LD
☐ 60001-100,000 LD
☐ 100,001-150,000 LD
☐ 150,001- Above

29. Is your loan in USD and how much is it?

☐ Below $100 USD
☐ $100-$200 USD
☐ 201-500 USD
☐ 501-700 USD
☐ 701-1,000 USD
☐ 1,001- Above

30. How long were you given to pay off the loan?

☐ 0-6 months
☐ 7-12 months
☐ 13-24 month
☐ 24-over

31. What is the payment status?

☐ Paid off
☐ Still Paying
☐ Default

I want to thank you for taking time with us….

NOTE PAGE: