FINANCIAL LITERACY SURVEY INSTRUMENT

QUESTIONNAIRE IDENTIFICATION

Questionnaire ID		
District Code		
Name of Suburb		
Residential Classification	1. Low density 2. Medium density 3. High density	
Enumerator ID		
Date of Interview		

SECTION A: GENERAL INFORMATION

A1. HOUSEHOLD DEMOGRAPHICS *(Fill in appropriate codes/numbers in the space provided)*

All Household Members							
A1.1 Name of Household Member/Respondent -Residential address -Phone number -Email address	**A1.2** Sex **1=Male** **2=Female**	**A1.3** Age ***(Input years)***	**A1.4** Marital status ***(See codes below)***	**A1.5** Educational level attained ***(See codes below)***	**A1.6** Disability Does **[name]** seeing, walking, hearing etc 0= No 1 = Yes	**A 1.7** Chronic disease Does **[name]** have a chronic disease (e.g TB,BP, Diabetes etc) 0= No 1 = Yes	**A1.8** Relationship with Household Head

A1.4 Marital status	***A1.5 Educational level attained***	***A1.8 Relationship with Household Head***
1=Single 2=Married 3=Separated /Divorced 4=Widowed 5=Refused 98	***1** = None **2** = Primary level **3** = ZJC level* ***4** = O' level **5** = A' level* ***6** = Diploma/ Certificate after primary* ***7** = Diploma/Certificate after secondary* ***8**= Graduate/ Post-Graduate*	*1=Self 2=Spouse 3=Child* *4= Parent 5=Relative* *6=Other non-relative (e.g. Domestic worker, Friend etc)*

A1.9	Race	1=Black 2=White/Caucasian 3=Asian 4=Other
A1.10	How many members are in your household? (inclusive of you)	Input (Drop down) (Values from 1)
A1.11	How many children under the age of 18 live with you, in your household?	Input (Drop down) (Values from 0)
A1.12	How many people aged 18 and above live with you and are dependent on you? (Including your spouse)	Input (Drop down) (Values from 0)
A 1.13	Which of these best describes your current employment situation?	1=Self-employed 2=In paid employment 3=Looking for work 4=Looking after the home 5=Unable to work due to sickness/ill health/disability 6=Retired 7=Student 8=Not working and not looking for work 9=Refused
A1.13.1	If answer is either A1.13, Option 1 or 2, Is it formal or informal?	1= Formal 2=Informal
A.1.14	Which sector did you spend more years?	1=Financial 2=Retailing 3=Manufacturing 4=Agriculture 5=Mining 6=Tourism 7=Other

A.1.16 Which of these identification documents do you have?	
	E1. ID Type

			Yes	No
1	Birth Certificate		1	2
2	National Identity Card (ID)		1	2
3	Passport		1	2
4	Alien ID		1	2
97	None of these (DO NOT READ OUT)		97	97
99	Refused to Answer (DO NOT READ OUT)		99	99

SECTION B: FINANCIAL HEALTH AND KNOWLEDGE

B1. At this point of your life, what is **Most Important** to you?

		B1. Main Life Goal
	Putting food on the table	1
	Educating and Career Development	2
	Starting/Improving your business/farm/ livestock	3
	Buying assets and property e.g. car, house	4
	Health (yourself or family/ others)	5
	Religion	6
	Other	7

B2. Please tell me if you (READ STATEMENT) is it…often, sometimes, or never?

		B2. Vulnerability			
		Often	Sometimes	Never	Refused to Answer (DO NOT READ OUT)
a	Gone without enough food to eat	1	2	3	98
b	Gone without medicine or medical treatment that was needed	1	2	3	98
c	Had to miss an important family event (funeral, wedding, etc.) because you did not have any money	1	2	3	98
d	Child or any person you support sent home for lack of school fees	1	2	3	98

B3. Who makes the main decisions about how money is spent on large expenditures in this household? (e.g., education, property, etc.)

		B3. Financial decisions - large expenditure
	Self	1
	Spouse	2
	Jointly (with spouse)	3
	Jointly (with other household member(s) not spouse)	4
	Head of the household (mother or father)	5
	Other relative(s)	6
	Nonrelative(s)	7
	Refused to Answer (DO NOT READ OUT)	98

B4. What is your current main source of income?

	No income	0
	Regular job	1
	Side job	2
	Draw on savings	3
	Drawing on pension/annuity or access retirement savings	4
	Rely on children or other family	5

	Run my own business	6
	Sell assets	7
	Income from investments (e.g., shares, rental)	8
	Government funding/social welfare/donors	9
	Don't know how / Have no plans	10
	Other	98

B5. Compared to one year ago, would you say your financial status has improved/remained the same/worsened?

		B1G. Remained Same or Worsened
	Improved	1
	Remained the same	2
	Worsened	3
	Refused to Answer (DO NOT READ OUT)	98

B6. Who/what, do you depend on most for financial advice or information?

		B10. Financial Advice
	Information from a formal financial institution (Bank, Finance house, etc.)	1
	Information from my group / Mukando	2
	Information from mainstream media / advertisement (newspaper, radio, TV, Internet, billboard etc.)	3
	Advice from friends / family	4
	Advice from MP / political leader	5
	Formal education (e.g., school curriculum, advice from teacher, education through employer)	6
	Nobody else / nothing else / my own personal experience	7
	Social media	8
	Investment advisors/Stockbrokers/Investment banks	9
	Other (SPECIFY)	10
	Refused to Answer (DO NOT READ OUT)	98

B.7 Have you engaged in gaming (betting, lottery, gambling) activity in the last 24 months

	B7. Gaming		
	Yes	**No**	**Refused to Answer (DO NOT READ OUT)**
	1	2	98

B7.1 Do you think gaming (betting, lottery, gambling) is a good way of earning an income?

	B11B. Gaming opinion		
	1	2	98

B.8	How do you rate your level of financial literacy?	1=Low 2=Medium 3=High 4=Don't know
B.9	Do you make at least 2 price comparisons before purchasing products?	0=No 1=Sometimes 2=Often 3=All the time
B.10	How do you purchase major family groceries?	1=Single products as when needed 2=Bulk buying for 1 month 3=Bulk buying for more than 1 month but less than 3 months 4=Bulk buying for 3 months or more
B.11	Do you pay your bills in time?	0=No 1=Yes, always 2=Only when necessary
B.12	Do you own a business? If No, skip to B.14)	0=No 1=Yes
B.13	What form is your business?	1= Formal 2=Informal 3= Don't know

B.14. Suppose you take a loan of ZWL 1,000 with an interest rate of 10 percent per year. How much more money would you have to pay at the end of the year?		
	IF = ZWL 100: then correct	1
	If NOT ZWL 100: then incorrect	2
	Don't Know (DO NOT READ OUT)	98

B15. Monthly Income overall, including all your sources of income, how much money would you say you get on average in a MONTH?

		B14. Monthly Income
		ENTER AMOUNT (ZWL)…… Or (USD)……
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

B.16	Do have a monthly budget? (if answer is 2;3;4, skip to B.18)	0=No 1=Yes, all the time 2= Often 3= Sometimes 4= Don't know
B.16.1	In most months, do you have a budget deficit, breakeven or surplus?	1=Deficit 2=Surplus 3= Break-even 4= Don't know
B.16.2	If answer is in B.17.1 is (Yes=1), in what ways do you cover the deficit?	0=None 1=Borrow 2=Cutting expenses 3=Selling off assets 4=Creating a side business 5=Other
B.17	Do you have any family savings?	0=No 1=Yes
B.17.1	If yes, what type of family savings do you have?	1=Home/ wallet 2=Bank account 3=Mobile money banking 4= Informal savings clubs 5=Real Estate 6=Investments products e.g shares, trusts 7. SACCO Scheme 8.Other
B.17.2	In the event of a shock, and you no longer have any source of income at all, how long can your savings last you?	1= less than a week 2= 1-4 weeks 3=More than 1 month but less than 3 months 4=More than 3 months but less than six months 5=More than six months

B. 18 If you needed USD50 within three days in case of an emergency, would you be able to get it?
(if No and don't know skip to B.20)

	0=No	
	1= Yes	
	98= Don't know (DO NOT READ OUT)	

	B18.1 if yes in B.19, what would be your main source in case of an emergency?	
		B19.1. Source Emergency
	Loan from bank	1
	Loan from microfinance	2
	Loan from mobile banking (e.g., Eco-cash, One-Money, Tele-cash)	3
	Loan from loan shark (Chimbadzo) / money lender / money merchant (not	4
	Loan from a Sacco / Savings and Credit Cooperative society, group / mukando	5
	Loan from Government institution (e.g., youth fund, women fund)	6
	Loan / advance from an employer	7
	Loan from family / friends / community / church / mosque	8
	Own Savings	9
	Cut back on expenses / adjust consumption patterns.	10

	Work more / get additional jobs/	11
	Liquidation of savings in mutual funds, sale of shares and sale of treasury bills, taking loan against shares/stocks.	12
	Other (Specify)	13
	Don't know (DO NOT READ OUT)	98
	Refused to Answer (DO NOT READ OUT)	99
B.19	In the current multicurrency system in Zimbabwe, what is your **major challenge?**	0=None 1=High inflation 2= Unstable exchange rate 3= High taxation 4=Inconsistent government policies

SECTION C: ACCESS AND USAGE OF FINANCIAL SERVICES

	Questions must be asked in a horizontally sequence!	**A**.Have you heard about these financial products? 0=No 1=Yes (If No, skip to next **C** statement)	**B.**Do you have any need for these financial products? 0=No 1=Yes	**C**.Do you meet the requirements to use these financial products? 0=No 1=Yes 2=Don't know	**D**.Do you think that these financial products are affordable? 0=No 1=Yes 2= Don't know	**E**.Do you currently have/use any of these financial products? 0=No 1=Yes
C1	Bank Savings Account/ Current Account					
C2	Bank Personal loan					
C3	Bank Business loan					
C4	Online payment services (e.g. Mastercard, VISA card, PayPal or Worldpay					
C5	Bank Overdraft					
C6	Mortgage					
C7	FCA/Nostro Account					
C8	Banking app/Internet banking					
C9	Mobile Money Account					
C10	Mobile banking Short term loans					
C11	Microfinance loan					
C12	Pension fund					
C13	Asset Insurance					
C14	Medical Insurance					
C15	Funeral Insurance					
C16	Life Assurance					
C17	Investment Account e.g unit trusts, shares					
C18	Remittances both cash and those accessed using money transfer merchants (e.g. Mukuru, World Remit, Senditoo, Western Union)					
C19	Government funds (e.g., youth fund, women fund)					
C20	Donor agents					
C21	Online Forex Trading Account Digital/crypto/community currencies (e.g., Unregulated online forex trading, Bitcoin, Ethereum, Litecoin, Cardano etc)					
C22	Hire purchase for products (TV Sales, Edgars)					

C.23	When travelling outside the country, what mode of payment do you use?	1= Electronic card 2=Electronic transfer 3=Cash 4=Mixed 5=Does not apply
C.24	In your daily local money transfers, which medium do you **mostly use**?	1=Mobile money transfer 2=Bank transfer 3=Money Transfer Agencies 4= Informal methods 5=All the above
C.25	In your daily local transactions, which mode of payment do you **mostly use**?	1=Electronic card 2= Mobile money 3=Bank transfer(USD) 4=Bank transfer(RTGS) 4= Cash(USD) 5=Cash(ZWL) 6=All the above
C.26	Which platform do you mostly use for integrated financial services? (paying electricity bills, water bills, school fees, medical aid, funeral policy etc)	1=Bank applications (e.g CBZ, NMB,FBC,Steward etc) 2=Mobile money platforms/applications (e.g Ecocash, OneMoney, Telecash etc)

C27. Have you applied for a loan in the past 24 months (1=Yes; 2=No) (If No, skip to **C27.2**)

C27.1 If you were granted the loan, how long did it take? 1=less than a week 2= 1 to <2weeks 3= 2weeks to <1 month 4= 1 to <2months 5= 2 to <3 months 6= 3 months or more

C27.2 If you were denied a loan in the past 24 months, what do you think were the reasons?

	Lack of collateral		1
	Lack of adequate documents/records(e.g payslip)		2
	Lack of business proposal		3
	Bad creditworthy status/history		4
	Assessed incapability to meet payback installments		5
	Project is too risky		6
	Was not given a reason		7
	Discrimination (Gender/culture)		8
	Other		9

C.28. If you had to visit any nearest bank (branch/ATM/headquarter) or mobile money agent, from your home, how long would it take you on average?

		C.25. Average time to Walk to the Nearest Bank/ Mobile money agent
	Under 10 minutes	1
	10 to < 30 minutes	2
	30 minutes to <1 hour	3
	1 to <3 hours	4
	3 hours plus	5

SECTION D: QUALITY AND RELIABILITY OF FINANCIAL SERVICES

D.1. Do you have a bank account? 0=No 1=Yes

D.1.1 (If No, why?) 1=Too expensive 2= No regular income 3=Transacting in cash only 4=Lack of information 5=Other

Bank Account **(If No to C.1.E to skip to D.3.A.1)** ***Questions must be asked in a horizontal sequence!***		**D1.2** In the past 12 months have you experienced any of the following in relation to your Bank account? 0= No 1=Yes (If No, skip to next D.1.A statement)	**D.1.3** Did you try to resolve / register a complaint for the issue? 0= No 1= Yes
1	Unexpected charges related to your account or related service		
2	Poor customer service/ No or unreachable customer care		
3	Delays in getting a service e.g., system down time/ slower approval process		
4	Applied for a service or facility but did not get		
5	The automatic transaction reversal system taking longer than usual to resolve, requiring you to visit a branch		
6	Fraud		
7	Harassment /Listing on social sites (Pushy messages / threats from provider)		
8	Personal Information shared without my consent		

D.2 Can you rate your bank on each of the following services?

		Excellent	Satisfactory	Fair	Poor	Very poor
D2.1	Physical banking	1	2	3	4	5
D2.2	Online/Virtual banking	1	2	3	4	5
D2.3	Usefulness of their Social media sites (e.g., Twitter, Facebook)	1	2	3	4	5
D2.4	Customer service	1	2	3	4	5
D2.5	Protection of privacy (ATM CARD and	1	2	3	4	5
D2.6	Full disclosure (sharing of information like transaction charges)	1	2	3	4	5
D2.7	Overall service	1	2	3	4	5

D.3 Do you use a mobile money account? 0=No 1=Yes

D.3. 1 (If No, why?) 1=Too expensive 2= No regular income 3=Transacting in cash only 4=Lack of information 5= Do not have a mobile device/mobile account 5=Other

Mobile Money Account (If No to C.9.E, skip to GPS and end) ***Questions must be asked in a horizontal sequence!***		**D3.2** In the past 12 months have you experienced any of the following in relation to your Mobile money account? 0= No 1=Yes	**D.3.3** Did you try to resolve / register a complaint for the issue? 0= No 1= Yes
1	Unexpected charges related to your account or related service		
2	Poor customer service/ No or unreachable customer care		
3	Delays in getting a service e.g., system down time/ slower approval process		
4	Applied for a service or facility but did not get		

5	The automatic transaction reversal system taking longer than usual to resolve, requiring you to visit a branch		
6	Fraud		
7	Harassment /Listing on social sites (Pushy messages / threats from provider)		
8	Personal Information shared without my consent		

D4. Can you rate your mobile money service provider on each of the following services?

		Excellent	Satisfactory	Fair	Poor	Very poor
D4.1	Physical banking	1	2	3	4	5
D4.2	Online/Virtual banking	1	2	3	4	5
D4.3	Usefulness of their Social media sites (e.g., Twitter, Facebook)	1	2	3	4	5
D4.4	Customer service	1	2	3	4	5
D4.5	Protection of privacy (ATM CARD and	1	2	3	4	5
D4.6	Full disclosure (sharing of information like transaction charges)	1	2	3	4	5
D4.7	Overall service	1	2	3	4	5

SECTION E: SOCIAL INDICATORS

E.1 In your free time, what consumes most of your time?

1= Resting 2=Doing chores 3=Working from home 4=Socializing with friends/family
5= Travelling 6=Religious activities 7= Other

E.1.1 Approximately how long do you spend doing that activity? 1= less than an hour 2=more than one hour but less than 2 hours 3= more than 2 hours but less 4hours 5=more than 4 hours but less than 6 hours 6= more than 6 hours

E. 2 To what degree do you agree with these statements.	**1=Strongly agree 2=Agree 3=Disagree 4=Strongly disagree 5=Not applicable**
E.2.1 When women get rights they are taking rights away from men	
E.2.2 Gender equality has been totally achieved	
E.2.3 A wife should obey her husband, even if she disagrees	
E.2.4 Men are better leaders than women	
E.2.5 A person should be able to choose their own friends, even if they are married	
E.2.6 Men waste more money on unnecessary things than women	
E.2.7 A person should decide how to spend their own free time, even if they are married	

	RECORD GPS readings.									
1	LATITUDE									
2	LONGITUDE									

END (Thank the respondent)