Dashboard page details

|  |  |  |  |
| --- | --- | --- | --- |
| Pages of dashboard  | Core indicator  | Indicators  | Indicator response  |
| First order of analysis (first level filters) – multiple  |
| Region  |  |  |  |
| State |  |  |  |
| Age range |  |  |  |
| Sector |  |  |  |
| Gender |  |  |  |
| Target groups  |  |  |  |
| Second order of analysis (second level filters) – only select one at a time  |
| Geopolitical zones  |  |  |  |
| State  |  |  |  |
| Sector |  |  |  |
| Gender |  |  |  |
| Target group  |  |  |  |
| Age range |  |  |  |
| Highest level of education  |  |  |  |
| Page 1 |
|  | Headline indicator  | Access strand (mutually exclusive) | Bank  |
|  |  | Informal  |
|  |  | Other formal  |
|  | Banked  |  |
|  | Excluded  |  |
|  | Informal mechanism  |  |
|  | Other formal (non-banked) |  |
| Page 2 | Credit by service provider  | Who did you borrow the most money from  | Service provider grouped by bank, other formal, informal and family & friends  |
|  | Credit by service provider classification  | Who did you borrow the most money from  | List of all service providers  |
| Insurance  | Use insurance | Yes  |
| Microinsurance  | Use microinsurance  | Yes  |
| Pension  | Use pension  | Yes  |
| Remittance by service provider  | Use remittances  | Yes  |
| Savings by service provider  | Use savings  | Service providers grouped by bank, other formal, informal and family & friends  |
| Savings by service provider classification  | Which of these ways of saving suits you best  | List of all service providers |
| Page 3 | Financial capability  | Can confidently choose a financial product  | Agree Disagree Neutral Strongly agree Strongly disagree  |
|  |  | Confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service  | Agree Disagree Neutral Strongly agree Strongly disagree  |
|  | Have a budget for your money  | No YesSometimesNot applicable  |
|  | Information on financial products or services is always provided clearly | No YesSometimesNot applicable  |
|  | Informed of changes to fees/charges of financial products/services in the past 12 months  | No YesSometimesNot applicable  |
|  | Keep track of money | No YesSometimesNot applicable  |
|  | Taken financial products but was later surprised about fees/charges associated with the products  | No YesSometimesNot applicable  |
|  | Understands financial institution’s terms and conditions for contract  | Agree Disagree Neutral Strongly agree Strongly disagree  |
|  | Use mobile phones or tablets to manage your financial activities  | No YesSometimesNot applicable  |
|  | You know what to do when not satisfied with a financial service or products  | No YesSometimesNot applicable  |
| Page 4  | Financial health  | Do you invest money in assets  | AlwaysDo not savesometimes |
|  |  | Do you plan ahead financially  | Agree Disagree Neutral Strongly agree Strongly disagree  |
|  | how often have you experienced running out of money and could not cover your expenses | MonthlyFor more than one month in the last twelve monthsOne month in the past yearIt hasn't happened in the last twelve months |
|  | Thinking about all of your current debts- do you think it is manageable  | Do not have any debtHave a manageable amount of debtHave a bit more debt than is manageableHave far more debt than is manageable |
|  | What did you or your household mainly do when you experienced this event that greatly impacted your household finances  | 1. Sold assets to get money
2. Sold livestock to get money
3. Cut down on food expenses
4. Cut down on non-food expenses
5. Waited/asked for donations
6. Borrowed money from friend/family
7. Borrowed money from employer
8. Borrowed money from bank
9. Borrowed money from informal groups such as savings groups, village
10. associations, savings thrift etc.
11. Borrowed money from other sources
12. Used own savings from the bank and/or other formal institution
13. Used savings from informal groups such as savings groups, village association, savings thrift etc.
14. Used insurance policy
15. Did nothing (Exclusive)
16. Comparing prices to get the best deal
17. Brand switching
18. Cancelled other policies
19. Gifts and donations
 |
| Page 5 | The main reason for not borrowing  | Main reasons for not borrowing  | 1. Did not have anyone to borrow from
2. Did not know who to borrow from
3. Did not need it
4. No ID
5. Do not believe in it
6. Lenders charge too much
7. Do not earn enough money
8. Spouse/partner won’t allow it
9. Do not know where to go for one
10. Do not have a guarantor or referee
11. Do not have any collateral
12. Afraid to lose property in case l fail to payback
13. Unemployed
14. Do not want to pay interest as it is against my religion
15. Like to live within my means
16. Do not know the requirements
 |
|  | The main reason for not saving  | The main reason for not saving  | 1. Nothing to save/No money after I covered my expenses
2. I am unemployed
3. I do not know where to save
4. Do not trust banks or other formal financial institutions
5. Do not trust informal societies/savings clubs/cooperatives/savings collectors
6. Do not know of any benefits of saving
7. Do not believe in saving
8. Rely on someone else (spouse/relative)
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| The main reason for not using bank accounts  | The main reason for not using bank accounts  | 1. Interest earned on deposits is low
2. Interest on loans too high
3. It is expensive to have a bank account
4. Must keep a minimum balance in the bank
5. Too much documentation involved/requiredLC2
6. Charges and fees are too high (e.g., account opening fee, monthly maintenance fee)
7. It costs too much to reach a bank
8. Banks are too far from where l live/work
9. Lack of trust
10. Too much corruption (e.g., bribes)
11. No job
12. Income not regular
13. No identity document
14. Prefer cash or to keep money in my house
15. Can’t read or write
16. Used to have a bank account, but closed it due to a bad experience
17. Spouse will not allow
18. Security
19. Fraud
20. Services not available for my age
21. Not enough money/no money
22. Don’t understand how it works/cannot operate it
23. Not aware
24. No reason
 |
| The main reason for not using insurance  | The main reason for not using insurance  | 1. I do not believe in insurance
2. I do not know the benefits of having one
3. I do not know where to go and get one from
4. They are cheats, they do not settle claims
5. Cannot afford to pay for insurance
6. Religious reasons/God will take care of it
7. Haven’t thought about it yet
8. I have nothing to insure
9. Do not trust insurance companies
10. No reason
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| Main reason for not using mobile money | Main reason for not using mobile money | 1. Don’t know much what mobile money is
2. Don’t know where/how to get mobile money
3. It is expensive
4. I do not trust it
5. I use other ways to do the same transactions
6. Services I need are not available on mobile money
7. It is not easy to use
8. Network challenge- failed/delayed transaction
9. People I transact with prefer cash
10. I do not understand how it works
11. No money
12. No job
13. No reason
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| Reasons for not making regular contributions for old age | Reasons for not making regular contributions for old age | 1. Don’t have a regular income
2. Don’t have a job
3. Do not have enough money
4. Don’t believe in it
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| Page 6  | Factors that would encourage you to use financial service agents  | What would encourage use of financial service agents  | 1. When the agent offers a wide range of services
2. When there is an agent close to me
3. When there is an agent close to my recipient
4. When the agent is same sex as me
5. When using an agent is cheaper
6. When an agent can help me use my mobile apps
7. When an agent is trust in my community
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|  | Interested in microinsurance  | Interested in microinsurance | Yes  |
| Mobile money | Factors that would promote the use of mobile money  | 1. When I understand how mobile money works
2. When I feel it is safe to send/receive money or pay bills using my mobile phone
3. When many people are using mobile money
4. When transactions are faster

When transactions are cheaper/no cost |
|  | Interested in mobile money  | Yes  |
| Page 7 | State view of selected indicators  |  |  |