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  Yes  Sometimes  Not applicable |
|  | Information on financial products or services is always provided clearly | No  Yes  Sometimes  Not applicable |
|  | Informed of changes to fees/charges of financial products/services in the past 12 months | No  Yes  Sometimes  Not applicable |
|  | Keep track of money | No  Yes  Sometimes  Not applicable |
|  | Taken financial products but was later surprised about fees/charges associated with the products | No  Yes  Sometimes  Not 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  Yes  Sometimes  Not applicable |
|  | You know what to do when not satisfied with a financial service or products | No  Yes  Sometimes  Not applicable |
| Page 4 | Financial health | Do you invest money in assets | Always  Do not save  sometimes |
|  |  | 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 | Monthly  For more than one month in the last twelve months  One month in the past year  It 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 debt  Have a manageable amount of debt  Have a bit more debt than is manageable  Have 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) |
| 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 |
| 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 |
| 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 |
| 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 |
|  | 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 |  |  |