

16 Saving Accounts

This module asks about bank accounts owned by household members, including household's business bank accounts. This module is used with the Account Roster. This module is divided into two parts. The first part asks general questions relevant to all accounts. The second part asks for information about each account.

Part 1: All Accounts

- 1) Do any household members currently own any bank accounts, including cooperatives' and farmers groups' accounts?

1 -Yes 3 -No

1

- 2) Besides interest, has there been any money deposited or wired into any members' accounts since the last interview?

For enumerator: you must always ask this question even if household no longer has any accounts. This is because members might have *recently closed their accounts*

1 -Yes 3 -No (skip to 5)

2

- 3) In which ways was the money deposited or wired into members' accounts? (Record all that apply)

a -members deposited cash or check at the institution
b -institutions' officers came to pick up deposits at household or household's business establishments
c -members deposited cash or check at ATM
d -members transferred money among their own accounts via wire
e -employers wire transferred wages/compensation into members' accounts via wire
f - household business's customers transferred payment into members' accounts via wire
g -individuals/organizations that are not household's business customers transfer money into this account via wire. For example, government transferring aid money or tax return, debtor making repayment, etc.
h -other (specify in 3A)

3

3A

- 4) What is the total amount of money deposited into or wired into members' accounts since the last interview?

If respondents refuse or "don't know", continue with 4A

4

4A Probe for the range of the amount.

more than?

less than?

4AA

4AB

- 5) Was any money withdrawn from members' accounts since the last interview?

1 -yes 3 -No (skip to 8)

5

- 6) In what ways was the money withdrawn from members' accounts? (Record all that apply)

a -members withdrew cash from the institution
b -members withdrew cash from institutions' officers who visited household or household's business establishments
c - members withdrew cash from ATM
d -members transferred money among their own accounts via wire
e - members paid for goods/services by check
f -members used debit or credit cards linked to own accounts
g -members transferred money from own accounts to non-members' accounts via wire
h -other (specify in 6A)

6

6A

- 7) What is the total amount of money withdrawn from members' accounts since the last interview?

If respondents refuse or "don't know", continue with 7A

7

7A probe for the range of the amount.

more than?

less than?

7AA

7AB

- 8) What is the current total amount of money left in members' account?

If respondents refuse or "don't know", continue with 8A

8

8A probe for the range of the amount.

more than?

less than?

8AA

8AB

- 9) Compared with the total amount of money in members' account at the time of the last interview, did the amount increase, decrease, or stay the same?

1 -decreased
3 -same
5 -increased
7 -cannot make comparison since all of members' accounts were opened after last interview

9

Part 2: Individual accounts

This section asks about each individual bank account

- 10) For enumerator: look up Account Roster and check whether there are any bank accounts open as of the last interview.

If there are, use module 16B for each such account and then continue to 11). For example, if there are three bank accounts open as of the last interview, you have to use three forms of 16B -one for each account -before proceeding to 11)

- 11) (Besides the accounts mentioned in 10), do household members currently own other accounts?

1 -Yes 3 -No (skip to 13)

11

12) How many other accounts do household members own?

12

For enymerator: use module 16A for each such account and then continue to 13). For example, if there are two such accounts, you have to use two forms of 16A -one for each account -before proceeding to 13)

13) Interviewer's note

--

End of module 16

16A Details of new accounts

- 1) Indicate the Account ID of this account 1
- 2) Indicate the Member ID of a household member who owns this account
(if a household's business is a titled owner, indicate the Business ID) 2
- 3) What type is this account?

1-current	3-savings	5-Other (specify in 3A)
-----------	-----------	-------------------------

 3 3A
- 4) What is the name of institution that opened this account? 4
- 5) Where is this institution located? (See code) 5
- 6) In which month was this account opened? (See code) 6
- 7) In which year was this account opened? 7
- 8) Is there a debit or ATM card linked to this account?

1 -yes	3 -No
--------	-------

 8
- 9) Is there an overdraft facility for this account?

1 -yes	3 -No
--------	-------

 9
- 10) Is there a credit card linked to this account

1 -yes	3 -No
--------	-------

 10
- 11) Besides interest, has any money been deposited into or wired into this account since the last interview?

1 -yes	3- No (skip to 14)
--------	--------------------

 11
- 12) In what ways was the money deposited or wired into this account? (Record all that apply)

a -members deposited cash or check at the institution
b -institutions' officers came to pick up deposits at household or household's business establishments
c -members deposited cash or check at ATM
d -members transferred money among their own accounts via wire
e -employer transferred wages/compensation into members' accounts via wire
f - household business's customers transferred payment into members' accounts via wire
g -individuals/organizations that are not household's business customers transfer money into this account via wire. For example, government transferring aid money or tax return, debtor making repayment, etc.
h -other (specify in 12A)

 12 12A
- 13) What is the total amount of money deposited into or wired into this account since the last interview?
If respondents refuse or "don't know", continue with 13A

13A probe for the range of the amount.

More than? 13AA
Less than? 13AB
- 14) Has there been any money withdrawn from this account since the last interview?

1 -yes	3- No (skip to 17)
--------	--------------------

 14
- 15) In what ways was the money withdrawn from this account? (Record all that apply)

a -members withdrew cash from the institution
b -members withdrew cash from institutions' officers who visited household or household's business establishments
c- members withdrew cash from ATM
d -members transferred money among their own accounts via wire
e- members paid for goods/services by check
f -members used debit or credit cards linked to own accounts
g -members wire transferred money from own accounts to non-members' accounts
h -other (specify in 15A)

 15 15A
- 16) What is the total amount of money withdrawn from this account since the last interview?
If respondents refuse or "don't know", continue with 16A

16A probe for the range of the amount.

More than? 16AA
Less than? 16AB
- 17) Is this account still open?

1 -yes	3 -No (skip to 20)
--------	--------------------

 17
- 18) How much money is there in this account?
If respondents refuse or "don't know", continue with 18A

More than?
Less than?

18A probe for the range of the amount.

18AA

18AB

19) Compared with the total amount of money in this account at the time of the last interview, did the amount increase, decrease, or stay the same?

1 -decreased

3 -same

5 -increased

7 -cannot make comparison since this account was opened after the last interview

19

20) Interviewer's note

End of module 16A

16B Transactions for existing accounts

This module asks about transactions for members' existing accounts

- 1) Indicate Account ID of this account 1
- 2) Besides interest, has any money been deposited into or wired into this account since the last interview?
1 -Yes 3 -No (skip to 5) 2
- 3) In what ways was the money deposited or wired into this account? (Record all that apply)
- a -members deposited cash or check at the institution
 b -institutions' officers came to pick up deposits at household or household's business establishments
 c -members deposited cash or check at ATM
 d -members transferred money among their own accounts via wire
 e -employers transferred wages/compensation into members' accounts via wire
 f - household business's customers transferred payment into members' accounts via wire
 g -individuals/organizations that are not household's business customers transfer money into this account via wire. For example, government transferring aid money or tax return, debtor making repayment, etc.
 h -other (specify in 3A)
- 3

3A
- 4) What is the total amount of money deposited into or wired into this account since the last interview?
If respondents refuse or "don't know", continue with 4A
- 4

4
- 4A probe for the range of the amount.
- More than?
 4AA

Less than?
 4AB
- 5) Has there been any money withdrawn from this account since the last interview?
1 -yes 3- No (skip to 8) 5
- 6) In what ways was the money withdrawn from this account? (Record all that apply)
- a -members withdrew cash from the institution
 b -members withdrew cash from institutions' officers who visited household or household's business establishments
 c- members withdrew cash from ATM
 d -members transferred money among their own accounts via wire
 e- members paid for goods/services by check
 f -members used debit or credit cards linked to own accounts
 g -members transferred money from own accounts to non-members' accounts via wire
 h -other (specify in 6A)
- 6

6A
- 7) What is the total amount of money withdrawn from this account since the last interview?
If respondents refuse or "don't know", continue with 7A
- 7

7
- 7A probe for the range of the amount.
- More than?
 7AA

Less than?
 7AB
- 8) Is this account still open?
1 -yes 3 -No (skip to 11) 8
- 9) How much money is there in this account?
If respondents refuse or "don't know", continue with 9A
- 9

9
- 9A probe for the range of the amount.
- More than?
 9AA

Less than?
 9AB
- 10) Compared with the total amount of money in this account at the time of the last interview, did the amount increase, decrease, or stay the same?
- 1 -decreased
 3 -same
 5 -increased
 7 -cannot make comparison since this account was opened after the last interview
- 10

10
- 11) Interviewer's note
-

End of module 16B