## DATA APPENDIX TO: "CAUSE AND EFFECT OF FINANCIAL ACCESS: CROSS-COUNTRY EVIDENCE FROM THE FINSCOPE SURVEYS"

|                  |  | Ein -            | noial A         |               | <b>Notomoria</b>   | otion                 |              | Cata    |        |           |
|------------------|--|------------------|-----------------|---------------|--------------------|-----------------------|--------------|---------|--------|-----------|
|                  |  |                  |                 | Formal        | Categoris          |                       |              | Categ   | jory   |           |
|                  |  | Formal<br>Banked | Semi-<br>Formal | not<br>Banked | Informal -<br>Org. | Informal-<br>Personal | Transactions | Savings | Credit | Insurance |
| Bank<br>Products | Mzansi account   | х                |                 |               |                    |                       | х            |         |        |           |
| FIGUUCIS         | ATM card   | x                |                 |               |                    |                       | ×            |         |        |           |
|                  | Debit card/Cheque card   | x                |                 |               |                    |                       | x            |         |        |           |
|                  | Savings book at a bank   | x                |                 |               |                    |                       | ^            | х       |        |           |
|                  | Post Bank account/Post   |                  |                 |               |                    |                       |              |         |        |           |
|                  | Office savings account<br>Savings/Transaction                                  | Х                |                 |               |                    |                       | Х            | Х       |        |           |
|                  | account  | х                |                 |               |                    |                       | х            |         |        |           |
|                  | Current or Cheque account<br>Credit Card –                                     | х                |                 |               |                    |                       |              |         |        |           |
|                  | Visa/Master/American,<br>Express/Diners Club<br>Fixed Deposit bank             | х                |                 |               |                    |                       | х            |         | х      |           |
|                  | account<br>Personal garage   | Х                |                 |               |                    |                       |              | Х       |        |           |
|                  | card/Petrol card   | х                |                 |               |                    |                       | х            |         |        |           |
|                  | Money market account<br>Cell phone banking e.g.                                | х                |                 |               |                    |                       |              | Х       |        |           |
|                  | MTN, Banking, Wizzit,<br>FNB/  | х                |                 |               |                    |                       | х            |         |        |           |
|                  | Sent Money transfer-bank   | х                |                 |               |                    |                       | х            |         |        |           |
|                  | Sent Money transfer—MTO<br>Sent Money transfer                                 | х                |                 |               |                    |                       | x            |         |        |           |
|                  | courier, bus company,<br>shop  |                  |                 | х             |                    |                       | х            |         |        |           |
|                  | Money transferfriend and   |                  |                 |               |                    |                       |              |         |        |           |
| S                | family   |                  |                 |               | Х                  |                       | Х            |         |        |           |
| Credit           | Home loan from bank or   |                  |                 |               |                    |                       |              |         |        |           |
| 1                | bond/mortgage to pay for a   | V                |                 |               |                    |                       |              |         | V      |           |
| lousing          | house<br>Home loan from bank or  | Х                |                 |               |                    |                       |              |         | Х      |           |
|                  | bond/mortgage to build,  | х                |                 |               |                    |                       |              |         | х      |           |
|                  | extend or improve a house<br>Loan from microlender to                          | ~                |                 |               |                    |                       |              |         | ~      |           |
|                  | buy a house<br>Loan from microlender to  |                  |                 | Х             |                    |                       |              |         | Х      |           |
|                  | improve a house  |                  |                 | х             |                    |                       |              |         | х      |           |
|                  | Loan from government to<br>buy a house   |                  |                 | х             |                    |                       |              |         | х      |           |
|                  | Loan/subsidy from  |                  |                 | X             |                    |                       |              |         | X      |           |
|                  | government to build or<br>extend a house<br>Loan from                          |                  |                 | х             |                    |                       |              |         | х      |           |
|                  | employer/friend/family/ to<br>buy a house<br>Loan from                         |                  |                 | х             |                    |                       |              |         | х      |           |
|                  | employer/friend/family/ to<br>build or extend a house                          |                  |                 | х             |                    |                       |              |         | х      |           |
| Other Credit     | Personal loan from a bank  | х                |                 |               |                    |                       |              |         | х      |           |
|                  | Loan from friend or family   |                  |                 |               |                    | х                     |              |         | х      |           |
|                  | Loan from an employer<br>Loan from a micro-lender<br>e.g. African Bank, Credit |                  |                 | Х             |                    |                       |              |         | Х      |           |
|                  | Indemnity, Capitec Bank,<br>Teba Bank  |                  | х               |               |                    |                       |              |         | х      |           |

## **Data Appendix: Variable Construction**

|               | _   |   |   |        |   |   |   |        |
|---------------|---|---|---|--------|---|---|---|--------|
|               | Loan from an informal money lender, e.g. a                  |   |   |        |   |   |   |        |
|               | mashonisa/cash loan   |   |   |        | х |   | Х |        |
|               | Borrowed money from a stokvel/umgalelo/savings              |   |   |        |   |   |   |        |
|               | club (not your contribution)                                |   | х |        |   |   | X |        |
|               | Loan from local spaza<br>Vehicle or car finance             |   |   |        | Х |   | х |        |
|               | through bank or dealer<br>Vehicle or car finance from       | Х |   | Х      | х |   | Х |        |
|               | elsewhere e.g. personal<br>loan, mashonisa, micro-          |   |   |        |   |   |   |        |
|               | finance   |   |   |        |   |   | X |        |
|               | Overdraft facility<br>Store card where you buy              |   |   |        |   |   | х |        |
| Retail Credit | on account and pay later<br>e.g. Edgars, Sales House        |   |   | х      |   |   | х |        |
|               | Loyalty card that gives you cash back, such as Clicks,      |   |   |        |   |   |   |        |
|               | Edgars Cash Card<br>Other club or loyalty cards             |   |   | Х      |   |   | Х |        |
|               | such as Voyager, Ster                                       |   |   |        |   |   |   |        |
|               | Kinekor, Kaizer Chiefs, Nu<br>Metro                         |   |   | х      |   |   | х |        |
|               | Retail/Hire Purchase store account for the purchase of      |   |   |        |   |   |   |        |
|               | household goods, e.g.<br>fridge or bed, which has a         |   |   |        |   |   |   |        |
|               | fixed credit limit, a fixed repayment period and fixed      |   |   |        |   |   |   |        |
|               | instalment amount   |   |   | Х      |   |   | Х |        |
| Insurance     | Funeral policy from a shop                                  |   |   |        |   |   |   |        |
| Funeral       | or store e.g. Edgars, Sales<br>House, Jet                   |   |   | х      |   |   |   | х      |
|               | Funeral cover through an                                    |   |   |        |   |   |   |        |
|               | undertaker/funeral parlour<br>Funeral policy with an        |   |   | x      |   |   |   | Х      |
|               | insurance company<br>Funeral policy with a broker           |   |   | X<br>X |   |   |   | X<br>X |
|               | Funeral policy with a bank                                  | х |   | ~      |   |   |   | x      |
|               | Funeral policy with an administrator, e.g. The              |   |   |        |   |   |   |        |
|               | Best Funeral Practice                                       |   |   | х      |   |   |   | Х      |
|               | Funeral cover/insurance<br>from your current employer       |   |   | х      |   |   |   | х      |
|               | Belong to a burial society                                  |   |   |        | х |   |   | Х      |
| Asset         | Vehicle or Car insurance<br>Insurance for a caravan or      |   |   | х      |   |   |   | Х      |
|               | trailer   |   |   | x      |   |   |   | Х      |
|               | Insurance for jewellery<br>Insurance for a boat             |   |   | X<br>X |   |   |   | X<br>X |
|               | Insurance for hand tools or                                 |   |   | x      |   |   |   | x      |
|               | agricultural equipment<br>Household content                 |   |   |        |   |   |   |        |
|               | insurance (not jewellery)<br>Shack Insurance                |   |   | X<br>X |   |   |   | X<br>X |
|               | Cell phone insurance  |   |   | x      |   |   |   | x      |
|               | Travel insurance  |   |   | х      |   |   |   | х      |
|               | Home owners' insurance<br>(e.g. insurance on building)      |   |   | х      |   |   |   | х      |
|               | Credit insurance that pays<br>your credit repayments if     |   |   | ~      |   |   |   | ~      |
|               | you are unable to pay<br>Legal insurance, e.g. Legal        |   |   | х      |   |   |   | х      |
| Life          | Aid   |   |   | х      |   |   |   | х      |
|               | Life insurance/assurance<br>policy with an institution/     |   |   | х      |   |   |   | х      |
|               | Life cover/credit life to pay<br>off any money that you owe |   |   |        |   |   |   |        |
| Loss of       | when you die<br>Disability insurance with an                |   |   | х      |   |   |   | Х      |
| Earnings      | institution<br>Disability cover from your                   |   |   | х      |   |   |   | х      |
|               | employer  |   |   | х      |   |   |   | х      |
|               | Dreaded disease/critical                                    |   |   | Х      |   | l |   | Х      |

| 1                | illness insurance   |        |     |   |
|------------------|---|--------|-----|---|
|                  | Professional insurance (in<br>the event of loss of<br>earnings) (NOTE: Not UIF) | x      |     | x |
|                  | Debtors insurance   | Х      |     | х |
| Savings          |   |        |     |   |
| Retirement       | Retirement annuity  | Х      | х   |   |
|                  | Provident fund  | х      | х   |   |
|                  | Pension fund  | Х      | х   |   |
| Insurance        |   |        |     |   |
| Medical          | Medical aid/scheme  | Х      |     | х |
|                  | Hospital plan   | Х      |     | Х |
|                  | Medical insurance   | Х      |     | Х |
| Investments      | Unit trust  | Х      | х   |   |
|                  | Education policy/plan   | Х      | х   |   |
|                  | Investment/savings policy<br>Endowment policy with<br>death and/or disability   | X      | X   |   |
|                  | cover   | Х      | х   |   |
| Savings<br>Clubs | Stokvel/umgalelo/savings club   | x      | Х   |   |
| Ciuba            | Other savings club (e.g. church club)   | ^<br>Х | × × |   |

|              |  | Fina             | ancial A        |                         | Categoris          | ation                 | Category      |         |        |           |  |
|--------------|--|------------------|-----------------|-------------------------|--------------------|-----------------------|---------------|---------|--------|-----------|--|
|              |  | Formal<br>Banked | Semi-<br>Formal | Formal<br>not<br>Banked | Informal -<br>Org. | Informal-<br>Personal | Transactions  | Savings | Credit | Insurance |  |
| Bank         | ATM card   | Baintou          | i onnai         | Danitou                 | olg.               | roroona               | Tranbaotionio | Cavingo | oroun  | mourano   |  |
| Products     | Dahit and Ohamus as ad                               | Х                |                 |                         |                    |                       | х             |         |        |           |  |
|              | Debit card/Cheque card                               | Х                |                 |                         |                    |                       | х             |         |        |           |  |
|              | Savings book at a bank                               | х                |                 |                         |                    |                       |               | Х       |        |           |  |
|              | Savings/Transaction<br>account                       | х                |                 |                         |                    |                       | x             | х       |        |           |  |
|              | Current or Cheque account                            | х                |                 |                         |                    |                       | х             |         |        |           |  |
|              | Credit Card -  |                  |                 |                         |                    |                       |               |         |        |           |  |
|              | Visa/Master/American<br>Express/Diners Club          | х                |                 |                         |                    |                       |               |         | х      |           |  |
|              | Fixed Deposit bank<br>account                        | х                |                 |                         |                    |                       |               | х       |        |           |  |
|              | Personal garage                                      | ~                |                 |                         |                    |                       |               | ^       |        |           |  |
|              | card/Petrol card                                     | х                |                 |                         |                    |                       | х             |         |        |           |  |
|              | Money market account                                 | Х                |                 |                         |                    |                       |               | Х       |        |           |  |
|              | Sent Money transferbank                              | х                |                 |                         |                    |                       | х             |         |        |           |  |
|              | Sent Money transferMTO                               |                  |                 | х                       |                    |                       | х             |         |        |           |  |
|              | Sent Money transfer<br>courier, bus company,         |                  |                 |                         |                    |                       |               |         |        |           |  |
|              | shop   |                  |                 |                         | Х                  |                       | х             |         |        |           |  |
|              | Money transferfriend and<br>family                   |                  |                 |                         |                    | х                     | х             |         |        |           |  |
| Credit       |  |                  |                 |                         |                    |                       |               |         |        |           |  |
|              | Home loan from bank or                               |                  |                 |                         |                    |                       |               |         |        |           |  |
| Housing      | bond/mortgage to build,<br>extend or improve a house | х                |                 |                         |                    |                       |               |         | х      |           |  |
| 5 5          | Loan from government to                              |                  |                 | V                       |                    |                       |               |         |        |           |  |
|              | buy a house<br>Loan from                             |                  |                 | х                       |                    |                       |               |         | Х      |           |  |
|              | employer/friend/family to<br>buy a house             |                  |                 | х                       |                    |                       |               |         | х      |           |  |
|              | Personal loan from a bank                            |                  |                 | ~                       |                    |                       |               |         | ^      |           |  |
| Other Credit |  | х                |                 |                         |                    |                       |               |         | х      |           |  |
|              | Loan from friend or family                           |                  |                 |                         |                    | х                     |               |         | х      |           |  |

| I                   | Loop from an amployor                                       | 1 |        |   | 1 |        |   |   |
|---------------------|---|---|--------|---|---|--------|---|---|
|                     | Loan from an employer<br>Loan from a micro-lender           |   | Х      |   |   |        | Х |   |
|                     | e.g. African Bank, Credit                                   |   |        |   |   |        |   |   |
|                     | Indemnity, Capitec Bank,<br>Teba Bank                       | х |        |   |   |        | х |   |
|                     | Loan from an informal money lender, e.g. a                  |   |        |   |   |        |   |   |
|                     | mashonisa/cash loan shop                                    |   |        | Х |   |        | х |   |
|                     | motshelo  | х |        |   |   |        | х |   |
|                     | Vehicle or car finance                                      |   |        |   |   |        |   |   |
|                     | through bankor dealer                                       | х |        |   |   |        | Х |   |
|                     | Overdraft facility<br>Loan from government                  | х |        |   |   |        | х |   |
|                     | scheme for business   |   |        | Х |   |        | х |   |
|                     | Store card where you buy<br>on account and pay later        |   |        |   |   |        |   |   |
| Retail Credit       | e.g. Edgars, Sales House<br>Loyalty card that gives you     |   | Х      |   |   |        | х |   |
|                     | cash back, such as Clicks,<br>Edgars Cash Card              |   | х      |   |   |        | х |   |
|                     | Other club or loyalty cards such as Voyager, Ster           |   |        |   |   |        |   |   |
|                     | Kinekor, Kaizer Chiefs, Nu                                  |   |        |   |   |        |   |   |
|                     | Metro   |   | Х      |   |   |        | Х |   |
| Insurance           |   |   |        |   |   |        |   |   |
|                     |   |   |        |   |   |        |   |   |
| Funeral             | Funeral cover through an                                    |   | v      |   |   |        |   | v |
| Funeral             | undertaker/funeral parlour<br>Funeral policy with an        |   | х      |   |   |        |   | Х |
|                     | insurance company<br>Funeral cover/insurance                |   | Х      |   |   |        |   | Х |
|                     | from your current employer                                  |   | х      |   |   |        |   | Х |
|                     | Belong to a burial society                                  |   |        | х |   |        |   | Х |
| Asset               | Vehicle or Car insurance                                    |   | х      |   |   |        |   | Х |
|                     | Household content<br>insurance (not jewellery)              |   | х      |   |   |        |   | х |
|                     | Cell phone insurance  |   | х      |   |   |        |   | х |
|                     |   |   |        |   |   |        |   |   |
|                     | Travel insurance  |   | Х      |   |   |        |   | Х |
|                     |   |   |        |   |   |        |   |   |
|                     | Home owners' insurance<br>(e.g. insurance on building)      |   | х      |   |   |        |   | х |
|                     | Credit insurance that pays your credit repayments if        |   |        |   |   |        |   |   |
|                     | you are unable to pay                                       |   | Х      |   |   |        |   | Х |
|                     | Legal insurance, e.g. Legal<br>Aid                          |   | х      |   |   |        |   | х |
|                     | Demonstration ( as a ident                                  |   | Y      |   |   |        |   | v |
|                     | Personal injury/ accident<br>Life insurance/assurance       |   | x      |   |   |        |   | Х |
| Life                | policy with an institution<br>Life cover/credit life to pay |   | х      |   |   |        |   | Х |
|                     | off any money that you owe<br>when you die                  |   | х      |   |   |        |   | х |
| Loss of<br>Earnings | Disability insurance with an institution                    |   | х      |   |   |        |   | х |
| Lamings             | Disability cover from your                                  |   |        |   |   |        |   |   |
|                     | employer<br>Dreaded disease/critical                        |   | Х      |   |   |        |   | Х |
|                     | illness insurance   |   | х      |   |   |        |   | Х |
|                     | Debtors insurance   |   | Х      |   |   |        |   | Х |
| Savings             |   |   |        |   |   | N.     |   |   |
| Retirement          | Retirement annuity  |   | x      |   |   | x      |   |   |
|                     | Provident fund<br>Pension fund                              |   | x<br>x |   |   | X<br>X |   |   |
| Insurance           |   |   | ~      |   |   | ~      |   |   |
| Medical             | Medical aid/scheme  |   | х      |   |   |        |   | х |
|                     | Hospital plan   |   | х      |   |   |        |   | х |
|                     |   |   |        |   |   |        |   |   |

|             | Medical insurance   | х |   |   | х |
|-------------|---|---|---|---|---|
| investments | Education policy/plan<br>Endowment policy with<br>death and/or disability | Х |   | х |   |
|             | cover   | Х |   | Х |   |
|             | Treasury bills  | х |   | Х |   |
| Savings     | Offshore investment<br>Stokvel/umgalelo/savings                           | Х |   | Х |   |
| Clubs       | club  | Х |   | х |   |
|             | Other savings club (e.g. church club)                                     |   | Х | х |   |

|               |  | Fins             | ancial A        | ccess (                 | Categorisa                      | ation                 |              | Categ   | iorv        |           |
|---------------|--|------------------|-----------------|-------------------------|---------------------------------|-----------------------|--------------|---------|-------------|-----------|
|               |  |                  |                 | Formal                  |                                 |                       |              | Juicy   | <u>,,,,</u> |           |
|               |  | Formal<br>Banked | Semi-<br>Formal | not<br>Banked           | Informal -<br>Org.              | Informal-<br>Personal | Transactions | Savings | Credit      | Insurance |
|               |  | Formal<br>Banked | Semi-<br>Formal | Formal<br>not<br>Banked | Informal-<br>Organisati<br>onal | Informal-<br>Personal | Transactions | Savings | Credit      | Insurance |
| Bank          | Debit card   |                  |                 |                         |                                 |                       |              | g-      |             |           |
| Products      | Savings book at a bank   | X                |                 |                         |                                 |                       | Х            |         |             |           |
|               | Nampost savings bank   | х                |                 |                         |                                 |                       |              | Х       |             |           |
|               | account<br>Transaction account   | Х                |                 |                         |                                 |                       | Х            | Х       |             |           |
|               | Current or Cheque account  | Х                |                 |                         |                                 |                       | Х            |         |             |           |
|               | Credit Card –  | Х                |                 |                         |                                 |                       |              |         | Х           |           |
|               | Visa/Master/American<br>Express/Diners Club<br>Fixed Deposit bank                              | х                |                 |                         |                                 |                       |              | х       |             |           |
|               | account  | х                |                 |                         |                                 |                       | х            |         |             |           |
|               | Personal garage<br>card/Petrol card  | х                |                 |                         |                                 |                       |              | х       |             |           |
|               | Money market account   | х                |                 |                         |                                 |                       | х            |         |             |           |
|               | Sent Money transferbank  | х                |                 |                         |                                 |                       | х            |         |             |           |
|               | Sent Money transferMTO   |                  |                 | х                       |                                 |                       | х            |         |             |           |
|               | Sent Money transfer<br>courier, bus company,<br>shop   |                  |                 |                         | х                               |                       | x            |         |             |           |
|               | Money transferfriend and<br>family   |                  |                 |                         |                                 | х                     | х            |         |             |           |
| Credit        |  |                  |                 |                         |                                 |                       |              |         |             |           |
| Housing       | Home loan from bank or<br>bond/mortgage to pay for a<br>house                                  | х                |                 |                         |                                 |                       |              |         | х           |           |
| Ū             | Grant from government to<br>buy house  |                  |                 | х                       |                                 |                       |              |         | х           |           |
|               | Personal loan from a bank  |                  |                 | ~                       |                                 |                       |              |         | Λ           |           |
| Other Credit  | Loan/gift from friend or   | х                |                 |                         |                                 |                       |              |         | Х           |           |
|               | family to start business   |                  |                 |                         |                                 | х                     |              |         | х           |           |
|               | Loan from an employer  |                  |                 | х                       |                                 |                       |              |         | х           |           |
|               | Loan from a micro-lender<br>e.g. African Bank, Credit<br>Indemnity, Capitec Bank,<br>Teba Bank |                  | x               |                         |                                 |                       |              |         | х           |           |
|               | Loan from an informal<br>money lender, e.g. a  |                  |                 |                         |                                 |                       |              |         |             |           |
|               | mashonisa/cash loan shop<br>Borrowed money from a  |                  |                 |                         | Х                               |                       |              |         | Х           |           |
|               | stokvel/umgalelo/savings   |                  | х               |                         |                                 |                       |              |         | х           |           |
|               | club (not your contribution)<br>Vehicle or car finance<br>through bankor dealer                | х                | ^               |                         |                                 |                       |              |         | x           |           |
|               | , , , , , , , , , , , , , , , , , , ,  |                  |                 |                         |                                 |                       |              |         |             |           |
|               | Overdraft facility<br>Loan from government   | Х                |                 |                         |                                 |                       |              |         | х           |           |
|               | scheme for business  |                  |                 |                         | Х                               |                       |              |         | Х           |           |
| Retail Credit | Store card where you buy<br>on account and pay later   |                  |                 | х                       |                                 |                       |              |         | х           |           |

| Image: Section of the section of control of the section of th  | 1           | e.g. Edgars, Sales House  |   | l |
|--|-------------|---|---|---|
| Insurance<br>Break with the purchase of<br>Break with the purchase of<br>Break with the a<br>freed part link in the purchase<br>of the purchase of<br>break with the a<br>freed part link in the a<br>response of the purchase<br>of the purchase of<br>the |             | cash back, such as Clicks,<br>Edgars Cash Card<br>Other club or loyalty cards   | x | x |
| account of the purchase of<br>broke outsine, in a diad<br>instance of an issue of a second<br>instance of an issue of a second<br>purchase of a second<br>purchasecond<br>purchase of a second<br>purchase of a second<br>purchase   |             | Kinekor, Kaizer Chiefs, Nu<br>Metro   | х | х |
| Funeral     Funeral parlow     X     X       Funeral policy with an insurance company     X     X       Funeral covering under tampbager     X     X       Belong to a burial society     X     X       Asset     Venice or Car insurance     X     X       Insurance company     X     X     X       Asset     Venice or Car insurance     X     X       Cell phone insurance     X     X     X       Cell phone insurance     X     X     X       Home owners' insurance     X     X     X       Venice or Car insurance     X     X     X       Legal insurance, e.g. Legal     X     X     X       Vor our er unable to pay     X     X     X       Variance on buildinghy our er unable to pay     X     X     X       Legal insurance, e.g. Legal     X     X     X       Information that pay our eru due to pay     X     X     X       Less of diary morey that you over any burger     X     X     X       Less of diary morey that you over any burger     X     X     X       Deabtify insurance with an instatuton     X     X     X       Deabtor insurance     X     X       Less of diary morey that you over  |             | account for the purchase of<br>household goods, e.g.<br>fridge or bed, which has a<br>fixed credit limit, a fixed<br>repayment period and fixed | x |   |
| Funeral     Funeral cover through and<br>Funeral policy with an<br>insurance company<br>Funeral cover/insurance<br>insurance company<br>Funeral cover/insurance<br>insurance cover/insurance<br>insurance (not jewellery)     X     X       Asset     Vehicle or Car insurance<br>Household content<br>insurance (not jewellery)     X     X       Cell phone insurance<br>(e.g., insurance on building)<br>vou ar e unable to pay     X     X       Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Deschift insurance insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Deschift insurance insurance<br>(e.g., insurance with an<br>institution<br>institution<br>institution<br>institution<br>institution<br>Deschift cover from your<br>employer     X     X       Loss off<br>arg morely full to pay<br>Dreaded diseaso/critical<br>itile cover/credit insurance<br>institution<br>Deschift cover from your<br>employer     X     X       Provident fund     X     X     X       Insurance<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>instinton<br>institution<br>instinton<br>institution<br>institution<br>institut   |             |   |   |   |
| Funeral     Funeral cover through and<br>Funeral policy with an<br>insurance company<br>Funeral cover/insurance<br>insurance company<br>Funeral cover/insurance<br>insurance cover/insurance<br>insurance (not jewellery)     X     X       Asset     Vehicle or Car insurance<br>Household content<br>insurance (not jewellery)     X     X       Cell phone insurance<br>(e.g., insurance on building)<br>vou ar e unable to pay     X     X       Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Home owners' insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Deschift insurance insurance<br>(e.g., insurance on building)<br>vou are unable to pay     X     X       Life     Deschift insurance insurance<br>(e.g., insurance with an<br>institution<br>institution<br>institution<br>institution<br>institution<br>Deschift cover from your<br>employer     X     X       Loss off<br>arg morely full to pay<br>Dreaded diseaso/critical<br>itile cover/credit insurance<br>institution<br>Deschift cover from your<br>employer     X     X       Provident fund     X     X     X       Insurance<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>institution<br>instinton<br>institution<br>instinton<br>institution<br>institution<br>institut   |             |   |   |   |
| Function     Function     X     X       Function     X     X     X       Belong to a burial society     X     X     X       Asset     Vehicle or Car insurance     X     X       Household content     X     X     X       Insurance (arrigoned)     X     X     X       Cell phone insurance     X     X     X       Home owners' insurance     X     X     X       Cell phone insurance     X     X     X       Life (-insurance e.g. Legal     X     X     X       Life insurance, e.g. Legal     X     X     X       Vehicy our credit regregements if<br>you are unable to pay     X     X     X       Life insurance intervents     X     X     X       Life insurance intervents     X     X     X       Debtors insurance     X     X     X       Life cover/credit life to pay<br>of any morey that you over     X     X     X       Debtors insurance     X     X     X       Life cover/credit life pay<br>of any morey that you over     X     X     X       Debtors insurance     X     X     X     X       Life cover/credit life pay     X     X     X       Debtors insur  | Insurance   | Funeral cover through an  |   |   |
| Function         Function         Summary control         X           Asset         Vehicle or Car insurance         X         X           Household content         X         X           insurance (not jewellery)         X         X           Cell phone insurance         X         X           Home owners' insurance (red, insurance)         X         X           (e.g., insurance on build(ng)         X         X           Use owners' insurance         X         X           Use owners' insurance (red, insurance)         X         X           (e.g., insurance, on build(ng)         X         X           Use owners' insurance         X         X           Use owners' insurance (red, insurance)         X         X           Use owners' insurance         X         X           Use owners' insurance         X         X           Use owners' insurance         X         X           Value owners' insurance         X         X           Value owners' insurance         X         X           Loss of bisolity core owner         X         X           Issetting         Retirement annuly         X         X           Prevident fund         X  | Funeral     | Funeral policy with an  |   |   |
| Beiong to a burial society     X     X       Asset     Vehicle or Car insurance     X     X       Household content<br>insurance (not jewellery)     X     X       Cell phone insurance     X     X       Hone owners' insurance     X     X       Hone owners' insurance     X     X       Life (so insurance that pays<br>ayou are unable to pay<br>our credit repayments if<br>you are unable to pay<br>ayou are unable to pay<br>ayou credit repayments if<br>you are unable to pay<br>are unable to p  |             | Funeral cover/insurance   |   |   |
| Asset     Vehicle or Car insurance     X     X       Household content<br>insurance (not jewellory)     X     X       Cell phone insurance     X     X       Home owners' insurance<br>(e.g. insurance on building)<br>Credit insurance that pay<br>you credit tep payments if<br>you credit neistation     X     X       Lefe     Home owners' insurance<br>(e.g. insurance, e.g. Legal<br>Ad     X     X       Life     Disability insurance that pay<br>you credit tep payments if<br>you credit tep payments if<br>you credit tep payments if<br>you credit tep payments if<br>add     X     X       Life     Disability insurance that pay<br>you credit tep payments if<br>you credit tep payments if<br>you credit tep payments if<br>you credit tep payments if<br>institution     X     X       Loss of<br>Earnings     Disability insurance with an<br>institution     X     X     X       Disability insurance     X     X     X     X       Disability insurance     X     X     X     X       Disability insurance     X     X     X       Institution     X     X     X       Disability insurance     X     X     X       Institution     X     X     X       Disability insurance     X     X     X       Institution     X     X     X       Disability insurance     X     X     X   |             |   |   |   |
| Household content<br>insurance (not jewellery)     X     X       Cell phone insurance<br>(e.g. insurance on building)<br>Credit insurance that pays<br>your credit repayments if<br>your are unable to pay     X     X       Life     Home owners' insurance<br>(e.g. insurance on building)<br>Credit insurance that pays<br>your credit repayments if<br>your are unable to pay     X     X       Life     Home owners' insurance<br>(e.g. insurance, e.g. Legal<br>Add     X     X       Life insurance/assurance<br>policy with an institution<br>life cover/credit life to pay     X     X       Life on that pays<br>with your are unable to pay     X     X       Life cover/credit life to pay     X     X       Life cover/credit life to pay     X     X       Disability cover from your<br>employer     X     X       Disability cover from your<br>employer     X     X       Preaded disease/critical<br>intensity insurance     X     X       Preaded field thand     X     X       Preaded field thand thand     X     X       Preaded field insura  |             |   |   |   |
| insurance (not jewellery)     X     X       Cell phone insurance     X     X       Home owners' insurance     X     X       Home owners' insurance that pays<br>you are unable to pay     X     X       you are unable to pay     X     X       Legal insurance/assurance<br>policy with an institution<br>Life covercient life to pay<br>off any money that you owe<br>when you die     X     X       Loss of<br>Earnings     Disability insurance with an<br>institution<br>Disability over from your<br>employer     X     X       Disability over from your<br>employer     X     X     X       Provident fund     X     X     X       Savings     Medical ald/scheme     X     X       Insurance     X     X     X       Insurance     X     X     X       Savings     Education policy/plan<br>Endowment policy with<br>death and/or disability<br>over r     X     X  | Asset       |   | Х | Х |
| Image: Angle of the second   |             |   | x | Х |
| i.e.g. insurance on building)     X     X       Credit insurance that pays<br>you credit repayments if<br>you are unable to pay     X     X       Legal insurance, e.g. Legal<br>Aid     X     X       Life insurance/assurance<br>policy with an institution<br>Life cover/credit life to pay<br>off any money that you owe<br>when you die<br>when you you die<br>when you die<br>when you you die<br>when you you die<br>when you you die<br>when you   |             | Cell phone insurance  | х | Х |
| i.e.g. insurance on building)     X     X       Credit insurance that pays<br>you credit repayments if<br>you are unable to pay     X     X       Legal insurance, e.g. Legal<br>Aid     X     X       Life insurance/assurance<br>policy with an institution<br>Life cover/credit life to pay<br>off any money that you owe<br>when you die<br>when you you die<br>when you die<br>when you you die<br>when you you die<br>when you you die<br>when you   |             | Home owners' insurance  |   |   |
| you are unable to payXXLegal insurance, e.g. Legal<br>AidXXLifeLife insurance/assurance<br>policy with an institution<br>Life cover/credit life to pay<br>off any money that you owe<br>when you dieXXLoss of<br>EarningsDisability insurance with an<br>institution<br>Disability cover from your<br>employerXXLoss of<br>EarningsDebotrs insuranceXXDreaded disease/critical<br>illness insuranceXXDreaded disease/critical<br>illness insuranceXXPettrementRetirement annuityXXProvident fundXXProvident fundXXInsuranceXXInsuranceXXInsuranceXXMedical<br>investmentsMedical aid/schemeXXInvestmentsEducation policy/plan<br>coverXXSavings  |             | (e.g. insurance on building)<br>Credit insurance that pays  | Х | Х |
| AidXXLife insurance/assurance<br>policy with an institution<br>Life cover/credit life to pay<br>off any money that you owe<br>when you die<br>Disability cover from your<br>employerXXLoss of<br>LarningsDisability insurance with an<br>institutionXXDisability cover from your<br>employerXXDisability cover from your<br>employerXXDisability cover from your<br>employerXXDebtors insuranceXXDebtors insuranceXXSavingsXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInsuranceXXInvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXSavings   |             | you are unable to pay   | x | х |
| Lifepolicy with an institution<br>Life cover/credit life to pay<br>off any money that you owe<br>when you dieXXLoss of<br>Disability insurance with an<br>institutionXXDisability cover from your<br>employerXXDreaded disease/critical<br>illness insuranceXXDebtors insuranceXXSavingsRetirement annuityXXProvident fundXXProvident fundXXHospital planXXMedical<br>investmentsXXEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsXX   |             |   | x | х |
| Loss of<br>Earningsoff any money that you owe<br>when you die<br>Disability insurance with an<br>institution<br>Disability cover from your<br>employerXXDreaded disease/critical<br>illness insuranceXXDebtors insuranceXXDebtors insuranceXXSavings   | Life        | policy with an institution  | Х | х |
| Earningsinstitution<br>Disability cover from your<br>employerXXDisability cover from your<br>employerXXDebtors insuranceXXDebtors insuranceXXSavingsXXRetirementRetirement annuityXXProvident fundXXPension fundXXMedicalid/schemeXXInsuranceXXInvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsXXX   |             | off any money that you owe  | x | x |
| Disability cover from your<br>employer     X     X       Dreaded disease/critical<br>illness insurance     X     X       Debtors insurance     X     X       Betirement     Retirement annuity     X     X       Provident fund     X     X       Pension fund     X     X       Insurance     X     X       Medical     Medical aid/scheme     X       Hospital plan     X     X       Medical insurance     X     X       investments     Education policy/plan<br>Endowment policy with<br>death and/or disability<br>cover     X     X   |             |   | x | × |
| illness insuranceXXDebtors insuranceXXSavingsRetirement annuityXXRetirementRetirement fundXXProvident fundXXXPension fundXXXInsuranceVXXMedical aid/schemeXXXInvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsVXX   |             |   | х | х |
| SavingsRetirement annuityXXRetirement annuityXXProvident fundXXPension fundXXInsuranceXXMedical aid/schemeXXHospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsSavingsXX  |             | Dreaded disease/critical  | × | Х |
| SavingsRetirement annuityXXRetirement annuityXXProvident fundXXPension fundXXInsuranceXXMedical aid/schemeXXHospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsSavingsXX  |             | Debtors insurance   | x | Х |
| Provident fundXXPension fundXXInsuranceXXMedicalMedical aid/schemeXXHospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsImage: SavingsXX   | Savings     |   |   |   |
| Pension fund     X     X       Insurance     Medical aid/scheme     X     X       Medical     Medical aid/scheme     X     X       Hospital plan     X     X       Medical insurance     X     X       investments     Education policy/plan<br>Endowment policy with<br>death and/or disability<br>cover     X     X       Savings     Image: Saving state stat   | Retirement  | Retirement annuity  | x | x |
| InsuranceMedical aid/schemeXXMedical aid/schemeXXHospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsImage: Saving state s   |             |   |   |   |
| Medical aid/schemeXXHospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsXX   | Insurance   | Pension fund  | X | Х |
| Hospital planXXMedical insuranceXXinvestmentsEducation policy/plan<br>Endowment policy with<br>death and/or disability<br>coverXXSavingsXX   |             | Medical aid/scheme  | x | x |
| Medical insurance     X     X       investments     Education policy/plan<br>Endowment policy with<br>death and/or disability<br>cover     X     X       Savings     X     X   |             |   |   |   |
| Endowment policy with<br>death and/or disability<br>cover X X<br>Savings   |             |   | х | х |
| death and/or disability<br>cover     X     X       Savings     X     X   | investments |   | х | Х |
|  |             | death and/or disability   | x | х |
|  |             | Savings club/Okwiiumbila  | х | Х |

|                  |  |                  | _               |               |                    |                       |              | _       |        |           |
|------------------|--|------------------|-----------------|---------------|--------------------|-----------------------|--------------|---------|--------|-----------|
|                  |  | Fina             | ancial A        | CCESS C       | ategoris           | ation                 |              | Categ   | jory   |           |
|                  |  | Formal<br>Banked | Semi-<br>Formal | not<br>Banked | Informal -<br>Org. | Informal-<br>Personal | Transactions | Savings | Credit | Insurance |
| Bank<br>Products | ATM card   | х                |                 |               |                    |                       | х            |         |        |           |
| Touters          | Debit card/Cheque card   | x                |                 |               |                    |                       | x            |         |        |           |
|                  | Post Bank account/Post   |                  |                 |               |                    |                       |              |         |        |           |
|                  | Office savings account<br>Savings/Transaction  | х                |                 |               |                    |                       | х            | Х       |        |           |
|                  | account  | х                |                 |               |                    |                       | х            | Х       |        |           |
|                  | Current or Cheque account  | х                |                 |               |                    |                       | х            |         |        |           |
|                  | Fixed Deposit bank<br>account  | х                |                 |               |                    |                       |              | х       |        |           |
|                  | Remittances through FI<br>where you hold account<br>Remittances through FI   | х                |                 |               |                    |                       | х            |         |        |           |
|                  | where you don't hold<br>account<br>Sent Money transfer   |                  |                 | х             |                    |                       | х            |         |        |           |
|                  | courier, bus company,<br>shop<br>Money transferfriend and  |                  |                 |               | х                  |                       | x            |         |        |           |
|                  | family   |                  |                 |               |                    | х                     | х            |         |        |           |
| Credit           | Loan from FI to buy a  |                  |                 |               |                    |                       |              |         |        |           |
| Housing          | house  | х                |                 |               |                    |                       |              |         | Х      |           |
| Other Credit     | Personal loan from a bank  | х                |                 |               |                    |                       |              |         | Х      |           |
|                  | Loan from friend or family<br>Loan from an employer  |                  |                 |               |                    | Х                     |              |         | Х      |           |
|                  | Loan from a micro-lender   |                  |                 | Х             |                    |                       |              |         | Х      |           |
|                  | e.g. African Bank, Credit<br>Indemnity, Capitec Bank,<br>Teba Bank   |                  | х               |               |                    |                       |              |         | x      |           |
|                  | Loan from an informal<br>money lender, e.g. a<br>mashonisa/cash loan shop<br>SACCO   |                  |                 |               | х                  |                       |              |         | х      |           |
|                  | Loan from local spaza  |                  | х               |               |                    |                       |              |         | х      |           |
|                  | Vehicle or car finance<br>through bank or dealer   | х                |                 |               | х                  |                       |              |         | x<br>x |           |
|                  | Govt inst e.g. student loan  |                  |                 |               | х                  |                       |              |         | х      |           |
|                  | Business loan<br>Retail/Hire Purchase store<br>account for the purchase of<br>household goods, e.g.<br>fridge or bed, which has a<br>fixed credit limit, a fixed | х                |                 |               |                    |                       |              |         | х      |           |
|                  | repayment period and fixed   |                  |                 |               |                    |                       |              |         |        |           |
| Retail Credit    | instalment amount  |                  |                 | х             |                    |                       |              |         | х      |           |
| nsurance         |  |                  |                 |               |                    |                       |              |         |        |           |
| Funeral          | Vehicle or Car insurance<br>Household content  |                  |                 | х             |                    |                       |              |         |        | х         |
| Asset            | insurance (not jewellery)  |                  |                 | х             |                    |                       |              |         |        | х         |
|                  | Building insurance<br>Life insurance/assurance<br>policy with an institution   |                  |                 | x<br>x        |                    |                       |              |         |        | x<br>x    |
| _ife             |  |                  |                 |               |                    |                       |              |         |        |           |
| oss of Earnin    | igs  |                  |                 |               |                    |                       |              |         |        |           |
| Savings          |  |                  |                 |               |                    |                       |              |         |        |           |
| Retirement       | Retirement annuity   |                  |                 | х             |                    |                       |              | х       |        |           |
|                  | Provident fund   |                  |                 | х             |                    |                       |              | Х       |        |           |

|             | Pension fund                                  |   | х |   |   | х |   |  |
|-------------|---|---|---|---|---|---|---|--|
| Insurance   |   |   |   |   |   |   |   |  |
| Medical     | Medical insurance                             |   | Х |   |   |   | х |  |
| investments | Education policy/plan                         |   | Х |   |   | х |   |  |
| Savings     | Insurance schemes                             |   | х |   |   | Х |   |  |
| Clubs       | Merry go round<br>Savings with a group of     |   |   | Х | Ň | x |   |  |
|             | friends                                       |   |   |   | Х | Х |   |  |
|             | Savings at MFI                                | Х |   |   |   | Х |   |  |
|             | Savings at SACCO                              | Х |   |   |   | Х |   |  |
|             | Savings at ASCA<br>Savings given to family or |   |   |   | х | Х |   |  |
|             | friends to keep<br>Savings you keep in a      |   |   |   | х | Х |   |  |
|             | secret hiding place                           |   |   |   |   | х |   |  |
|             | Employer savings schemes                      |   | Х |   |   | х |   |  |
|             | Savings in kind                               |   |   |   | Х | Х |   |  |

|                 |   |        |          |               | Ugand      | -         |              |         |         |           |
|-----------------|---|--------|----------|---------------|------------|-----------|--------------|---------|---------|-----------|
|                 |   | Fina   | ancial A |               | ategoris   | ation     |              | Categ   | jory    |           |
|                 |   | Formal | Semi-    | Formal<br>not | Informal - | Informal- | Topografiana | Quidana | Que dit |           |
| Bank            | ATM card  | Banked | Formal   | Banked        | Org.       | Personal  | Transactions | Savings | Credit  | Insurance |
| Products        |   | х      |          |               |            |           | х            |         |         |           |
|                 | Debit card/Cheque card  | X      |          |               |            |           | X            |         |         |           |
|                 | Voluntary/ compulsory at  | ~      |          |               |            |           | ^            |         |         |           |
|                 | any Fl  | Х      |          |               |            |           | х            | Х       |         |           |
|                 | Current or Cheque account   | Х      |          |               |            |           | х            |         |         |           |
|                 | Credit Card –<br>Visa/Master/American<br>Express/Diners Club  | х      |          |               |            |           |              |         | х       |           |
|                 | Fixed Deposit bank  |        |          |               |            |           |              |         |         |           |
|                 | account   | Х      |          |               |            |           |              | Х       |         |           |
| Credit          | Home loan from bank or<br>bond/mortgage to pay for a  |        |          |               |            |           |              |         |         |           |
| Housing         | house   | Х      |          |               |            |           |              |         | Х       |           |
| Other Credit    | Personal loan from a bank   | х      |          |               |            |           |              |         | х       |           |
|                 | Overdraft facility  | X      |          |               |            |           |              |         | X       |           |
| Retail Credit   | Services obtained on credit<br>Retail/Hire Purchase store<br>account for the purchase of<br>household goods, e.g.<br>fridge or bed, which has a<br>fixed credit limit, a fixed<br>repayment period and fixed<br>instalment amount |        |          |               | Х          |           |              |         | X<br>X  |           |
|                 | Goods obtained on credit  |        |          |               |            |           |              |         | х       |           |
| Insurance       |   |        |          |               |            |           |              |         |         |           |
| Funeral         |   |        |          |               |            |           |              |         |         |           |
| Asset           | Vehicle or Car insurance<br>Household content   |        |          | x             |            |           |              |         |         | x         |
|                 | insurance (not jewellery)   |        |          | х             |            |           |              |         |         | Х         |
|                 | Home owners' insurance<br>(e.g. insurance on building)  |        |          | х             |            |           |              |         |         | х         |
| Life            | Life assurance/insurance<br>or funeral cover  |        |          | х             |            |           |              |         |         | х         |
| Lite<br>Loss of | Disability insurance with an  |        |          | ^             |            |           |              |         |         | ^         |
| Earnings        | institution   |        |          | Х             |            |           |              |         |         | Х         |
|                 | Disability cover from your<br>employer  |        |          | х             |            |           |              |         |         | х         |
|                 | Personal injury   |        |          | x             |            |           |              |         |         | x         |

| Savings          |   |   |        |
|------------------|---|---|--------|
| Retirement       | Retirement annuity  | X | x      |
| Insurance        |   |   |        |
| Medical          | NSSF insurance  | Х | Х      |
| investments      | Medical insurance<br>Investment account<br>(shares, etc)                                      | X | X      |
| Savings<br>Clubs | Education insurance<br>Stokvel/umgalelo/savings<br>club                                       | х | x      |
|                  | Savings given to family or<br>friends to keep<br>Savings you keep in a<br>secret hiding place | Х | X<br>X |

|               |   | Fina   | ancial A | Access C   | ategoris   | ation     | Category     |         |        |           |  |
|---------------|---|--------|----------|------------|------------|-----------|--------------|---------|--------|-----------|--|
|               |   | Formal | Semi-    | Formal not | Informal - | Informal- | Transastiana |         |        |           |  |
| Bank          | ATM card  | Banked | Formal   | Banked     | Org.       | Personal  | Transactions | Savings | Credit | Insurance |  |
| Products      |   | х      |          |            |            |           | х            |         |        |           |  |
|               | Visa electron account   | х      |          |            |            |           | x            |         |        |           |  |
|               | Savings/Transaction<br>account                                    | х      |          |            |            |           | х            | х       |        |           |  |
|               | Current or Cheque account   | x      |          |            |            |           | x            | ^       |        |           |  |
|               | Credit Card -   | ~      |          |            |            |           | ^            |         |        |           |  |
|               | Visa/Master/American<br>Express/Diners Club<br>Fixed Deposit bank | х      |          |            |            |           |              |         | х      |           |  |
|               | account   | х      |          |            |            |           |              | х       |        |           |  |
|               | 24 hour call account  | х      |          |            |            |           |              | х       |        |           |  |
|               | Bank account outside<br>Zambia                                    |        |          |            |            |           |              |         |        |           |  |
|               | Money transfer  |        |          | Х          | Х          | Х         | х            |         |        |           |  |
| Credit        |   |        |          |            |            |           |              |         |        |           |  |
| Housing       | Loan from bank to buy a house                                     | х      |          |            |            |           |              |         | х      |           |  |
| riousing      | Loan from a Government  | X      |          |            |            |           |              |         |        |           |  |
|               | Scheme to buy a house<br>Loan from family / friend to             |        |          | Х          |            |           |              |         | Х      |           |  |
|               | buy a house   |        |          | Х          |            |           |              |         | Х      |           |  |
|               | Loan from an employer to<br>buy a house                           |        |          | х          |            |           |              |         | х      |           |  |
| Other Credit  | Personal loan from bank   | х      |          |            |            |           |              |         | X      |           |  |
| other orout   | Loan from family / friend to                                      | ~      |          |            |            |           |              |         |        |           |  |
|               | buy a vehicle<br>Other loan from family /                         |        |          |            |            | Х         |              |         | Х      |           |  |
|               | friend  |        |          |            |            | Х         |              |         | Х      |           |  |
|               | Other loan from employer  |        | х        |            |            |           |              |         | х      |           |  |
|               | Loan from an informal   |        | ~        |            |            |           |              |         | ~      |           |  |
|               | money lender / Kaloba   | х      |          |            |            |           |              |         | Х      |           |  |
|               | Loan from Savings Club /<br>Chilimba                              |        |          | х          | х          |           |              |         | х      |           |  |
|               | Overdraft facility  | х      |          | X          | X          |           |              |         | x      |           |  |
| Retail Credit |   | ~      |          |            |            |           |              |         | ~      |           |  |
| Insurance     |   |        |          |            |            |           |              |         |        |           |  |
| Funeral       | Funeral insurance   |        |          | х          |            |           |              |         |        | х         |  |
|               |   |        |          |            |            |           |              |         |        |           |  |
| Asset         | Motor Vehicle Insurance   |        |          | Х          |            |           |              |         |        | Х         |  |

| 1                           | Domestic / Household                    |   |   | 1 |   | I |
|-----------------------------|---|---|---|---|---|---|
|                             | Insurance                               |   | х |   |   | Х |
|                             | Travel Insurance                        |   | Х |   |   | х |
|                             | Property Insurance                      |   | Х |   |   | х |
|                             | Money Insurance                         |   | x |   |   | x |
|                             | All Risks Insurance                     |   | х |   |   | х |
|                             |   |   |   |   |   |   |
| Life<br>Loss of<br>Earnings | Personal Injury / Accident<br>Insurance |   | x |   |   | х |
| Savings                     | insurance                               |   | ~ |   |   | Λ |
| Savings                     |   |   |   |   |   |   |
| Retirement                  | Pension / NAPSA                         |   | Х |   | Х |   |
| Insurance                   |   |   |   |   |   |   |
| Medical                     | Health cover (doctor)                   |   | x |   |   | х |
|                             | Medical Insurance                       |   | Х |   |   | х |
| Investments                 | Unit trust/                             |   | х |   | Х |   |
|                             |   |   |   |   |   |   |
|                             | Treasury bills                          | х |   |   | х |   |
|                             | Invest in other countries               |   | Х |   | х |   |
| Savings<br>Clubs            | Savings at MFI                          | х |   |   | х |   |
|                             | Invest in agric uses                    |   | Х |   | х |   |

|          |   | Fina             | ancial A        |                         | Categoris          | ation                 |               | Categ   | jory   |           |
|----------|---|------------------|-----------------|-------------------------|--------------------|-----------------------|---------------|---------|--------|-----------|
|          |   | Formal<br>Banked | Semi-<br>Formal | Formal<br>not<br>Banked | Informal -<br>Org. | Informal-<br>Personal | Transactions  | Savings | Credit | Insurance |
| Bank     | Bank account  | Bantoa           | . onna          | Baintou                 | 0.9.               | , oroona              | Tranedotterio | ournigo | oroun  |           |
| Products | Savings book at a bank  | х                |                 |                         |                    |                       | х             | х       |        |           |
|          | 5   | Х                |                 |                         |                    |                       |               | Х       |        |           |
|          | Savings account at a bank   | х                |                 |                         |                    |                       |               | Х       |        |           |
|          | ATM card  | х                |                 |                         |                    |                       | х             |         |        |           |
|          | Debit Card  | х                |                 |                         |                    |                       | х             |         |        |           |
|          | Cheque card   | х                |                 |                         |                    |                       | х             |         |        |           |
|          | Current or Cheque account   | х                |                 |                         |                    |                       | x             | х       |        |           |
|          | Credit Card   | ~                |                 |                         |                    |                       |               | ~       |        |           |
|          |   | Х                |                 |                         |                    |                       | х             |         |        |           |
| Credit   |   |                  |                 |                         |                    |                       |               |         |        |           |
|          | Loan from Bank (e.g. Bank<br>Kigali, BCR, BNR)<br>Loan from Insurance         | х                |                 |                         |                    |                       |               |         | х      |           |
|          | company   |                  |                 | х                       |                    |                       |               |         | х      |           |
|          | Loan from Micro finance institution   |                  | х               |                         |                    |                       |               |         | х      |           |
|          | Loan from Employer  |                  | ~               |                         |                    |                       |               |         |        |           |
|          | Loan from Family or friends   |                  |                 | х                       |                    |                       |               |         | х      |           |
|          | or someone in the community   |                  |                 |                         |                    | х                     |               |         | х      |           |
|          | Loan from A shop or<br>agricultural co-operative or<br>caisse d'entreor money |                  |                 |                         |                    |                       |               |         |        |           |
|          | lender or banque lambert  |                  |                 |                         |                    |                       |               |         |        |           |
|          | or tontine or ikimina   |                  |                 |                         | х                  |                       |               |         | х      |           |

|                             | Overdraft facilities   | х |   |   | х |   |
|-----------------------------|--|---|---|---|---|---|
| Retail Credit               |  |   |   |   |   |   |
| Insurance                   |  |   |   |   |   |   |
| Funeral                     |  |   |   |   |   |   |
| Asset                       | Third party insurance  |   | Х |   |   | х |
|                             | Household insurance  |   | Х |   |   | х |
|                             | Other insurance  |   | Х |   |   | Х |
| Life<br>Loss of<br>Earnings | Life insurance   |   | Х |   |   | x |
| Savings                     |  |   |   |   |   |   |
| Retirement                  | Pension fund   |   | х |   | Х |   |
| Insurance                   |  |   |   |   |   |   |
| Medical                     |  |   |   |   |   |   |
| Investments                 |  |   |   |   |   |   |
| Savings<br>Clubs            | Membership of Caisse<br>d'Entre                                    | х |   |   | x |   |
|                             | Membership or Tontine or   |   |   |   |   |   |
|                             | ikamina or umuryango<br>Give to someone else for                   | х |   |   | х |   |
|                             | safe keeping<br>Keep cash at home or in a                          |   |   | х | Х |   |
|                             | secret hiding place  |   |   |   | Х |   |
|                             | Savings account at a<br>agricultural co-op<br>Capital/stock market | х |   |   | х |   |
|                             | (including Treasury bonds)   | х |   |   | Х |   |
|                             | Savings at a post office   | х |   |   | х |   |
|                             | Savings at a microfinance<br>institution (MFI)                     | х |   |   | х |   |

|          | 1   |                  | Та              | able 1.8                | B: Kenya           | 3                     | [            |          |        |           |  |
|----------|---|------------------|-----------------|-------------------------|--------------------|-----------------------|--------------|----------|--------|-----------|--|
|          |   | Fina             | ancial A        | Access (                | Categoris          | ation                 | Category     |          |        |           |  |
|          |   | Formal<br>Banked | Semi-<br>Formal | Formal<br>not<br>Banked | Informal -<br>Org. | Informal-<br>Personal | Transactions | Savings  | Credit | Insurance |  |
| Bank     | ATM card  |                  |                 |                         |                    |                       |              | <u> </u> |        |           |  |
| Products | Debit eard/Charus eard  | Х                |                 |                         |                    |                       | х            |          |        |           |  |
|          | Debit card/Cheque card  | Х                |                 |                         |                    |                       | х            |          |        |           |  |
|          | Post Bank account/Post<br>Office<br>savings account   | x                |                 |                         |                    |                       | х            | х        |        |           |  |
|          | Savings/Transaction<br>account/   | х                |                 |                         |                    |                       | х            | х        |        |           |  |
|          | Current or Cheque account   | x                |                 |                         |                    |                       | X            | ~        |        |           |  |
|          | Credit Card –<br>Visa/Master/American<br>Express/Diners Club<br>Fixed Deposit bank<br>account | x                |                 |                         |                    |                       | X            | х        | х      |           |  |
|          | Sent Money transferbank   | ^                |                 |                         |                    |                       |              | ~        |        |           |  |
|          |   | х                |                 |                         |                    |                       | х            |          |        |           |  |
|          | Sent Money transferMTO  |                  |                 | х                       |                    |                       | x            |          |        |           |  |
|          | Sent Money transfer<br>courier, bus company,<br>shop<br>Money transferfriend and              |                  |                 |                         | х                  |                       | x            |          |        |           |  |
|          | family  |                  |                 |                         |                    | Х                     | х            |          |        |           |  |
| Credit   |   |                  |                 |                         |                    |                       |              |          | х      |           |  |

|                  |   |   |    |   |   | 1   |   |   |   |
|------------------|---|---|----|---|---|-----|---|---|---|
| Housing          | Loan to buy/build house<br>from bank                      | х |    |   |   |     |   | х |   |
|                  | Loan to buy/build house                                   |   |    |   |   |     |   |   |   |
|                  | from building society<br>Loan from government to          | Х |    |   |   |     |   | Х |   |
|                  | buy a house   |   |    | Х |   |     |   | х |   |
| Other Credit     | Personal loan from a bank                                 | Х |    |   |   |     |   | х |   |
|                  | Loan from friend or family                                |   |    |   |   | х   |   | х |   |
|                  | Loan from an employer                                     |   |    | X |   |     |   | X |   |
|                  | Loan from a micro-lender                                  |   |    | Х |   |     |   | х |   |
|                  | e.g. African Bank, Credit                                 |   |    |   |   |     |   |   |   |
|                  | Indemnity, Capitec Bank,<br>Teba Bank                     |   | х  |   |   |     |   | х |   |
|                  | Loan from an informal                                     |   |    |   |   |     |   |   |   |
|                  | money lender, e.g. a mashonisa/cash loan shop             |   |    |   | х |     |   | х |   |
|                  | Loan from a SACCO   |   | х  |   |   |     |   | Х |   |
|                  | Loan from an ASCA   |   |    |   | х |     |   | х |   |
|                  | Local shop/supplier that allows you to take               |   |    |   |   |     |   |   |   |
|                  | goods/services on credit                                  |   |    |   | х |     |   | х |   |
|                  | Overdraft facility  | х |    |   |   |     |   | х |   |
|                  | Loan from government                                      |   |    |   |   |     |   |   |   |
|                  | institution<br>Other club or loyalty cards                |   |    |   | Х |     |   | х |   |
|                  | such as Voyager, Ster                                     |   |    |   |   |     |   |   |   |
| Retail Credit    | Kinekor, Kaizer Chiefs, Nu<br>Metro                       |   |    | х |   |     |   | х |   |
|                  | Retail/Hire Purchase store<br>account for the purchase of |   |    |   |   |     |   |   |   |
|                  | household goods, e.g.                                     |   |    |   |   |     |   |   |   |
|                  | fridge or bed, which has a<br>fixed credit limit, a fixed |   |    |   |   |     |   |   |   |
|                  | repayment period and fixed                                |   |    | X |   |     |   | V |   |
| Insurance        | instalment amount   |   |    | Х |   |     |   | Х |   |
| insurance        |   |   |    |   |   |     |   |   |   |
| Funeral          |   |   |    |   |   |     |   |   |   |
| Asset            | Vehicle or Car insurance                                  |   |    | х |   |     |   |   | х |
| Asset            | Vehicle of Car insurance                                  |   |    | ~ |   |     |   |   | ~ |
|                  |   |   |    |   |   |     |   |   |   |
|                  | Household content<br>insurance (not jewellery)            |   |    | х |   |     |   |   | х |
|                  | Home owners' insurance                                    |   |    |   |   |     |   |   |   |
|                  | (e.g. insurance on building)<br>Life insurance/assurance  |   |    | Х |   |     |   |   | Х |
| Life             | policy with an institution                                |   |    | Х |   |     |   |   | х |
| Loss of          | Disability insurance with an                              |   |    | х |   |     |   |   | х |
| Earnings         | institution   |   |    |   |   |     |   |   |   |
|                  | Other long term insurance<br>Government social security   |   |    | Х |   |     |   |   | Х |
|                  | NSSF  |   |    | Х |   |     | Х |   |   |
| Savings          |   |   |    |   |   |     |   |   |   |
| _                |   |   |    |   |   |     |   |   |   |
| Retirement       | Retirement annuity  |   |    | Х |   |     | Х |   |   |
|                  |   |   |    |   |   |     |   |   |   |
| Insurance        |   |   |    |   |   |     |   |   |   |
| Medical          | Medical insurance   |   |    | х |   |     |   |   | х |
| Medical          | Medical mourance  |   |    | Л |   |     |   |   | ~ |
| investments      | Education policy/plan                                     |   |    | Х |   |     | Х |   |   |
| Savings<br>Clubs | Savings at ROSCA  |   |    |   | х |     | х |   |   |
|                  | Savings with a group of                                   |   |    |   |   |     |   |   |   |
|                  | friends   |   | N/ |   |   | Х   | X |   |   |
|                  | Savings at MFI  |   | X  |   |   |     | X |   |   |
|                  | Savings at SACCO  |   | Х  |   |   |     | Х |   |   |
|                  | Savings at ASCA   |   |    |   |   | х   | х |   |   |
|                  | Savings given to family or<br>friends to keep             |   |    |   |   | x   | х |   |   |
| 1                | menus to keep   | I |    |   |   | ^ I | ^ |   |   |

| Savings you keep in a |  |
|-----------------------|--|
| secret hiding place   |  |

|   |  |  |   | Table 2: Ur                                    | niversal Sca                               | le for Education  |                            |   |  |
|---|--|--|---|--|--|---|----------------------------|---|--|
|   |  |  |   |  |  |   |                            |   |  |
|   |  | Botswana   | Kenya                                     | Namibia  | Rwanda                                     | South Africa  | Tanzania                   | Uganda  | Zambia   |
| 1 | No formal education                            | No formal education  | None<br>Some primary                      | No formal education                            | No formal education                        | No formal education   | No formal schooling        | Did not complete<br>P1  | No formal education  |
| 2 | Some<br>primary<br>school                      | Some primary<br>school   |   | Incomplete<br>Primary School                   | Primary<br>grade                           | Some primary school   | Pre-primary                | Completed P1, P2,<br>P3, P4, P5, P6   | Some primary<br>school   |
| 3 | Primary<br>school<br>completed                 | Primary school completed   | Primary<br>completed<br>Some<br>secondary | Primary School<br>(completed)                  | Primary<br>grade                           | Primary school<br>completed   | Primary                    | Completed P7  | Primary school<br>completed                                    |
| 4 | Some<br>secondary<br>school<br>Secondary       | Some high<br>school  | Secondary                                 | Incomplete<br>Secondary<br>School<br>Secondary | Secondary<br>1-3                           | Some high school<br>Matriculated  | Post primary training      | Completed S1, S2,<br>S3, S4, S5   | Some secondary<br>school                                       |
| 5 | school<br>completed                            | High school completed  | completed                                 | School<br>(completed)                          | Secondary<br>4-6                           | Anu athan nact matric   | Secondary                  | Completed S6  | Secondary school completed                                     |
| 6 | Professional<br>Qualification<br>or equivalent | Any other post-<br>matric<br>qualification<br>other than<br>university | Technical<br>training after<br>secondary  |  | Vocational<br>training                     | Any other post-matric<br>qualification, Some<br>technical training, e.g.<br>carpentry, motor<br>mechanics, Credits<br>from a technikon or<br>other tertiary education,<br>Completed<br>apprenticeship/technical<br>training, e.g. carpentry,<br>motor mechanics | Post secondary<br>training | Specialised training<br>or certificate,<br>Specialised training<br>or diploma | Professional<br>Qualification or<br>equivalent                 |
| 7 | Some<br>university                             | Some university  |   | 6 = Incomplete<br>Tertiary Level               |  | Some university   |                            |   | Some College,<br>Some College<br>completed, Some<br>University |
| 8 | University<br>completed                        | University<br>completed  | University                                | 7 = Tertiary<br>level<br>(completed)           | University or<br>other higher<br>education | University completed  | University                 | Completed degree<br>and above   | University<br>Completed  |

|           |  |  | Table 3: Finan  | cial Sector Kno   | wledge   |   |   |
|-----------|--|--|---|---|--|---|---|
|           | Botswana   | Namibia  | South Africa  | Tanzania  | Rwanda   | Uganda  | Zambia  |
| Question  | Heard of 14 Banks<br>and understand 6<br>types of financial<br>Institution | 16 different<br>financial<br>products<br>mentioned                 | 16 different<br>financial<br>products<br>mentioned              | 9 different<br>financial<br>products<br>mentioned               | 17 different<br>financial products<br>mentioned                        | Answer to Question on<br>Inflation Increase in<br>prices - what is it<br>called?          | 28 different financial<br>products mentioned                        |
| Responses | Two points for '<br>understand'<br>One point for 'heard                    | Two points<br>for 'heard of<br>and<br>understand'<br>One point for | Two points for<br>'heard of and<br>understand'<br>One point for | Two points for<br>'heard of and<br>understand'<br>One point for | Two points for<br>'heard of and<br>understand'<br>One point for 'heard | Inflation = 20<br>Cost of living = 16,<br>Consumer Price Index                            | Two points for 'heard<br>of and understand'<br>One point for 'heard |
|           | of'  | 'heard of'<br>Zero for   | 'heard of'  | 'heard of'  | of'  | = 16  | of'   |
|           | Zero for 'never heard<br>of/ don't understand'                             | 'never heard<br>of'  | Zero for 'never<br>heard of'                                    | Zero for 'never<br>heard of'                                    | Zero for 'never<br>heard of'   | Scarcity = 14<br>Price fluctuation = 12   | Zero for 'never heard<br>of'  |
|           |  |  |   |   |  | Tax = 10<br>Poor Financial<br>management = 8<br>Price legislation = 6,<br>Development = 6 |   |
|           |  |  |   |   |  | Budget = 4<br>Removal of graduated<br>tax = 2, Interest = 2                               |   |
|           |  |  |   |   |  | Population increase = 2, Corruption = 2   |   |
|           |  |  |   |   |  | Privatization = 2<br>Third term = 0, Don't<br>know = 0                                    |   |

|  |   | Table 4  | : Time to Store   |   |   |  |
|--|---|--|---|---|---|--|
| Botswana   | Namibia   | Rwanda   | South Africa  | Tanzania  | Uganda  | Zambia   |
| 1= Under 5         minutes         2 = About 5         minutes         3 = About 10         minutes         4 = About 15 to 20         minutes         5 = About 20 to 30         minutes         6 = About 30 to 45         minutes         7 = About an hour         or more | <ol> <li>1 = Less than 15<br/>minutes</li> <li>2 = Between 15 and 30<br/>minutes</li> <li>3 = Between 30 and 60<br/>minutes</li> <li>4 = Between one hour<br/>and half a day</li> <li>5 = Half a day to a day</li> <li>6 = More than a day</li> </ol> | <ol> <li>1 = Under 10 minutes</li> <li>2 = About 10 to 20 minutes</li> <li>3 = About 20 to 30 minutes</li> <li>4 = About 30 to 45 minutes</li> <li>5 = About 1 hour</li> <li>6 = About 1.5 hours</li> <li>7 = About 2 hours</li> </ol> | <ol> <li>1 = Under 5 minutes</li> <li>2 = About 5 minutes</li> <li>3 = About 10 minutes</li> <li>4 = About 15 to 20 minutes</li> <li>5 = About 20 to 30 minutes</li> <li>6 = About 30 to 45 minutes</li> <li>7 = About an hour or more</li> </ol> | <ol> <li>1 = Under half an hour</li> <li>2 = Over half an hour to</li> <li>1 Hour</li> <li>3 = Over 1 hour to 2 hours</li> <li>4 = Over 2 hour to 3 hours</li> <li>5 = Over 3 hour to 4 hours</li> <li>6 = At least half a day</li> <li>7 = At least one day</li> </ol> | Time to bank<br>available but<br>only for the<br>banked | 1 = Under 5<br>minutes<br>2 = About 5<br>minutes<br>3 = About 10<br>minutes<br>4 = About 15 to<br>20 minutes<br>5 = About 20 to<br>30 minutes<br>6 = About 30 to<br>45 minutes<br>7 = Between one<br>and two hours |
|  |   | <ul> <li>8 = About 2.5 hours</li> <li>9 = About 3 hours</li> <li>10 = About 4 hours</li> <li>11 = About 5 hours</li> <li>12 = About 6 hours</li> <li>13 = 7 hours or more</li> </ul>   |   | 8 = Over one day  |   | 8 = Up to a day  |

|                                       |  |  | Tab   | le 5: Mobile Phone   | Variable   |   |        |   |
|---------------------------------------|--|--|---|--|--|---|--------|---|
|                                       | Botswana   | Kenya  | Namibia   | Rwanda   | South Africa   | Tanzania  | Uganda | Zambia  |
| Question                              | And, which of these<br>products and<br>services that you<br>have access to, do<br>you personally make<br>use of? | Which of the<br>following<br>statements<br>describes your<br>current usage of a<br>mobile/cell phone?<br>Is it?          | Which of these<br>products and<br>services do you<br>personally make use<br>of? | Thinking about your<br>household, please<br>tell me which, if any,<br>of the following<br>things are presently<br>in your household? | Which of these<br>products and services<br>do you personally<br>make use of? | Thinking about cell<br>phones, which<br>statement best<br>describes you?                            | N/A    | Please tell me which of<br>the following you have<br>access to now. And, of<br>these products and<br>services that you have<br>access to, which ones<br>do you personally<br>make use of regularly? |
| Responses                             | Access to Cell phone   | You do not have<br>your own<br>mobile/cell phone<br>but you use a<br>family member's or<br>friends mobile/cell<br>phone/ | Pre-paid cell phone   | Only one cellphone   | Pre-paid cell phon   | You do not have your<br>own cell phone but<br>you someone elses<br>who lives in your<br>house phone |        | Cellphone   |
|                                       | Personal Use Cell<br>phone   | You have your own<br>mobile/cell phone<br>which you use  | Contract cell phone   | More than one cellphone  | Contract cell phone  | You have your own<br>cell phone and you<br>use a prepaid card                                       |        |   |
|                                       |  |  | Business cell phone   |  | Business cell phone  | You have your own<br>cell phone and you<br>have a contract  |        |   |
| · · · · · · · · · · · · · · · · · · · |  |  |   |  |  | You have a company cellphone  |        |   |