Community access to and use of financial services template[[1]](#footnote-1)

This is a ready-to-use questionnaire to be used when conducting focus group discussions with community members or representatives. The questions suggested are focused on financial services availability, accessibility and use.

The questionnaire can help you gather and consolidate the following information:

1. Financial service providers and financial services used by the affected population.
2. Usage of remittance services pre and post shock among the affected population.
3. Debt levels and arrangements pre and post shock among the affected population.
4. Mobile phone operators working in the affected area, services provided, and community access to and use of these services.
5. An idea of financial service providers to be investigated further during the financial capacity assessment (step 4).

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| **Section 1: Introduction** | | | |
| Name of the community | |  | |
| Location of the community/ GPS | |  | |
| Q3: Names of members of the focus group discussion and their positions in the community | | | |
| **Name** | **Position** | **Name** | **Position** |
| 1. |  | 5. |  |
| 2. |  | 6. |  |
| 3. |  | 7. |  |
| 4. |  | 8. |  |

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| **Section 2: Access to financial service providers** | | | | | | |
| Which are most common formal and informal financial service providers in order of importance?  (e.g. banks, post offices, remittance offices, mobile phone companies, cooperatives, saving groups, etc.) | | | | What proportion of shock-affected households has access to these services?  All (100%), many (75%), half (50%), few (25%), none (0%) | | |
| 1. | | | |  | | |
| 2. | | | |  | | |
| 3. | | | |  | | |
| 4. | | | |  | | |
| How do people identify themselves to access these financial services?  (e.g. passport, identity card, with help of guarantor, etc. Note the identification means that are used most commonly) | | | | | | |
|  | | | | | | |
| How was the access to these financial service providers before the shock? | | | | | | |
| **Name** | **Location** | **Distance** | **Means of transport to access** | | **Time to get there** | **Cost to get there** |
| 1.  2.  3.  4. |  |  |  | |  |  |
| Are households able to access these services after the shock?  (Note YES or NO for each of the 4 most common institutions and if the answer is NO, explain WHY) | | | | | | |
| 1.  2.  3.  4. | | | | | | |
| In general, are there security, ethnic, gender or social issues that affect access to these services?  (Note YES or NO for each of the 4 most common institutions and if the answer is YES, explain WHAT and WHY) | | | | | | |
| 1.  2.  3.  4. | | | | | | |
| Have other organizations implemented cash transfer programmes in the past using these services?  (Note YES or NO and if the answer is YES not which organisations have used what financial institutions) | | | | | | |
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| **Section 3: Remittances** |
| How common was it for households in the community to receive remittances before the shock?  (Describe in terms of proportion or percentage: all (100%), many (75%), half (50%), few (25%), none (0%)) |
|  |
| Can you describe the types of household that used to receive remittances on a regular basis?  (Explore wealth groups, education levels, families that have relatives etc…) |
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| Which remittance company or system is used? |
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| How has this situation changed since the shock? |
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| **Section 4: Debt** |
| How common was it for households in the community to have debts before the shock?  (Describe in terms of proportion or percentage: all (100%), many (75%), half (50%), few (25%), none (0%)) |
|  |
| Can you describe the types of household that used to have debts?  (Explore wealth groups, education levels, families that have relatives etc.) |
|  |
| What were the main reasons for these households to borrow money? What was the average debt of these households? |
|  |
| What were common debt arrangements: in terms of type of lenders, interest rates, repayment timeframes and amounts? |
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| Has the debt situation in the community changed following the shock?  (Explore number and type of households in debt, reasons to borrow, amount of debt, debt arrangements, type of lenders, etc.) |
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| **Section 5: Mobile phone** | | | | |  | |
| Describe the mobile phone operators working in the affected area. | | | | | | |
| **Name** | | **Reliability**  ***Excellent, very good, good, poor, very poor*** | **Services provided**  ***Pay bills, send money, receive money, make calls, internet, Other*** | | **Situation post-shock** | |
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| What percentage of the community normally **owns and/or uses** mobile phones?  All (100%), many (75%), half (50%), few (25%), none (0%) | | | | | | |
|  | | | | | | |
| Are households that **do not own** a mobile phone able to access mobile phone services?  If yes, how (borrowing, going to shops, etc.)? | | | | | | |
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| If mobile phone services are borrowed or used at shops, what are the costs? | | | | | | |
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| If mobile phones are shared between family/friends, does each person use their own SIM card? | | | | | | |
|  | | | | | | |
| Are there any problems associated with owning and using a mobile phone?  (Put in order of priority – consider literacy, security, costs/ fees, access to airtime sellers,  poor coverage, etc.) | | | | | | |
|  | | | | | | |
| Where do people normally buy airtime?  (Airtime seller, local trader or shop in the neighbourhood, other) | | | | | | |
|  | | | | | | |
| How far is the community located from a service point (a place where people are able to undertake a cash deposit and cash withdrawal (cash out)?  < 1 km (in the local area); 1-5 km, > 5km | | | | | | |
|  | | | | | | |
| Normally, where can mobile phones be used to make payments? | | | | | | |
|  | | | | | | |
| What are the benefits of using a mobile phone for financial transactions? | | | | | | |
| *Save time* | *More private* | | | *Lower costs* | | *No benefits at all* |
| *Save transport costs* | *Faster transactions* | | | *Fewer risks* | | *Other – please specify* |
| *More secure transaction* | *Possibility to save* | | | *I do not know* | |

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| **Section 6: Conclusions (to be filled in after the end of the group discussion)** | |
| Which financial service providers are worth following up with/visiting and why?  (Consider access, knowledge of affected population, etc.) | |
| **Financial service provider** | **Why?** |
| 1. |  |
| 2. |  |
| 3. |  |
| Are there any concerns, related to debt, gender, access, security or protection, that need further consideration? | |
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1. Source: *RCRC Rapid Assessment for Markets (RAM) (2013) Tool 3* [↑](#footnote-ref-1)