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Financial Inclusion at the Bottom of the Pyramid: Accessibility, Usage and Barriers from Fishermen's Perspective in Urban Areas

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This article describes the financial inclusion of fishermen who live in urban areas, as representatives of the bottom of the pyramid. Financial inclusion is measured based on accessibility, usage and barriers. This article fills a gap in the research discussing financial inclusion from the perspective of fishermen who live in urban areas. A descriptive approach is used to convey financial inclusion based on primary data, which are measured by a nominal scale. The data were collected conveniently by involving 51 fishermen's families. The results show that some of the fishermen's families are still categorised as 'unbanked'. Bank accessibility is relatively good in this area, but the usage of bank accounts is still intended mostly for personal transactions rather than for business purposes. The results indicate that saving behaviour needs to be improved, while the loans taken out are aimed at consumption activities, and are accessed through informal institutions. The results tell us that fishermen's communities still have little awareness of the need to protect themselves with insurance against the risks they face. We find the main obstacles to financial inclusion are a low income and a lack of sufficient legal documentation. This article describes financial inclusion from the dimensions of accessibility, usage and barriers. However, it has not been related to other variables that may influence financial behaviour.

Key words: *Financial inclusion, accessibility, usage, barriers, fisherman.*

Introduction

Almost all governments of developing countries are concerned about financial inclusion, because this is one factor that could enhance economic growth (Mbutor & Uba, 2013). Recently, financial inclusion has increased along with the development of the digitalisation that has been occurring in financial services (Buch, 2017). Along with increasing economic growth, financial inclusion also encourages the creation of social welfare (Chang'ach, 2018; Damodaran, 2013) and helps to alleviate poverty (Cnaan, Moodithaya & Handy, 2012).

Demirgüç-Kunt, Klapper, Singer and Van Oudheusden (2015) state that 62 per cent of adults in the world have one or more bank accounts, while the rest of the population does not have a single account. These people are known as 'unbanked'. According to Cnaan et al. (2012), these people – individuals or households without have an account at a bank – are termed 'unbanked'. Solo (2008) notes that most people categorised as unbanked are part of a poor population, and are at the bottom of the economic pyramid. They are people who have low incomes and low education levels, are part of a minority group or immigrants, and depend on the informal sector to survive. In this context, we define the bottom of the pyramid as the low-income population (Kolk, Rivera-Santos & Rufín (2014).

According to Sun and Siagian (2015), financial inclusion refers to formal financial services that provide people on low incomes. It covers a variety of financial services such as saving, insurance, service of payments and credit facilities. Several studies have been conducted to describe financial inclusion based on a number of dimensions: bank penetration (Sarma, 2008), ease of access to finance (Aduda & Kalunda, 2012), availability of financial services (Sarma, 2008), usage (Aduda & Kalunda, 2012; Sarma, 2008) and factors such as as saving, borrowing, making payments, and managing risk (Demirgüç-Kunt & Klapper, 2012), as well as the obstacles encountered (Damodaran, 2013; Gupta, 2015).

Ease of access to affordable financial services is enabling the poor to carry out economic activities and benefit from the opportunities of financial empowerment (e.g. obtaining credit loans) to alleviate their poverty (Cnaan et al., 2012). Recently, the gap to access financial institutions – especially banks – has been widening for the poor population. Due to financial exclusion, the low-income population tends to choose informal financial institutions that are not well regulated. A lack of infrastructure and high costs for financial services also discourage people from using banking services (Faruk & Noman, 2013).

The many obstacles to financial inclusion generally come from poverty. These obstacles include a lack of awareness, low income (Damodaran, 2013; Faruk & Noman, 2013), financial illiteracy (Damodaran, 2013; Er & Mutlu, 2017; Shankar, 2013), personal and social losses (Cnaan et al., 2012), and psychological and cultural factors (Shankar, 2013). In this context, psychological and cultural factors could be described as distrust of a financial institution caused by the poor's experiences of and negative perceptions about it. A lack of financial education means people are unaware of how to use formal financial services.

Previous research on financial inclusion has been carried out in many developing countries, including India (Cnaan et al., 2012; Handoo, 2010; Shankar, 2013), Latin America (Solo, 2008), Indonesia (Gitaharie, Soelistianingsih & Djutaharta, 2014; Sun & Siagian, 2015), Bangladesh (Faruk & Noman, 2013), Kenya (Aduda & Kalunda, 2012), Mexico (Trevinyo-Rodríguez & Chamiec-Case, 2012) and Ghana (Chowa, 2015). Some scholars have also undertaken research on those at the the bottom of the pyramid, including micro-enterprises (Sun & Siagian, 2015), family firms (Trevinyo-Rodríguez & Chamiec-Case, 2012), small and medium enterprises (SMEs) managed by women (Steelyana, 2013) and microfinance (Shankar, 2013), both in urban areas (Solo, 2008) and rural areas (Cnaan et al., 2012; Irmawati, Damelia & Puspita, 2013). Yet there is still a lack of studies about financial inclusion from the perspective of fishermen in urban areas, who represent the bottom of the pyramid. This study is intended fill the research gap, with the aim of generating financial inclusion based on the dimensions including accessibility, usage and barriers.

Literature Review

The term 'financial inclusion' is the opposite of 'financial exclusion' (Sun & Siagian, 2015). According to Dasgupta (2009), financial inclusion is a process that makes formal financial services easily accessible and affordable to anyone. Meanwhile, Sun and Siagian (2015) emphasise that financial inclusion is the ease of access to formal financial services for low-income people. In line with this research Sarma (2008) defines financial inclusion as a process that ensures ease of access, availability and usage of the formal financial system for all members of an economy. Based on these definitions, key dimensions of financial inclusion are ease of access and usage of all formal financial services – not just bank services.

Previous studies have explained the measurement of the financial inclusion index, which applies some dimensions. Sarma (2008) constructed a multidimensional index to measure the degree of financial inclusion; it includes accessibility or banking penetration, availability and usage of the banking system. The first dimension used to measure financial inclusion is accessibility or bank penetration. Demirgüç-Kunt and Klapper (2012) state that bank penetration indicates individual ownership of formal accounts at a legal financial institution such as a bank, credit union, cooperative, post office or microfinance institution. It includes those who report having a debit or ATM card. Sarma (2008) explains that banking penetration is the number of people who have accounts with banks, while accessibility includes the number of ATM machines, the number of bank branches, the number of loans obtained from banks and the amount of saving. Demirgüç-Kunt et al. (2015) combine demographic and geographic factors to measure accessibility. In this case, accessibility based on demographic factors measures the number of branch offices or ATM booths that could be reached per 100,000 people, while availability based on geographical factors measures the number of branch offices or ATM booths that could be achieved per 1000 kilometres (Demirgüç-Kunt, Honohan & Beck, 2008).

The second dimension when measuring financial inclusion is usage, discussed by Sarma (2008) and Demirgüç-Kunt et al. (2015). Sarma (2008) considers credit and saving services to measure the use of banking services. These indicators were calculated based on the amount of loan and deposit as a proportion of the country's GDP. Demirgüç-Kunt and Klapper (2012) measured usage based on the level and pattern of use of different financial services in different groups, such as poor people, youth and women. Other indicators were the purpose of usage, account utilisation for getting credit or loans, saving patterns, making a payment, deposits, cash withdrawals and receiving wages and remittances.

Some studies have explored barriers as the third dimension (Damodaran, 2013; Faruk & Noman, 2013; Gupta, 2015). This illustrates the challenges faced in financial inclusion. Gupta (2015) explains that the obstacles in financial inclusion could be categorised into three sources: individual barriers, infrastructure barriers and institutional barriers. The individual barriers consist of low financial literacy, perception of high costs, not having a legal document, financial status, age and gender. Meanwhile, institutional barriers are a lack of coordination between government and banking service providers, a lack of protection for clients, limited understanding of customer needs and poor quality of service. Infrastructure obstacles include location, distance, a lack of knowledge of how to use technology and a lack of ICT-based banking transactions. Solo (2008) explains the reasons for not using bank services, including high initial deposits, minimum balances and documentation requirements, high maintenance costs for savings, high commissions, non-negotiable terms and conditions, low interest rates on deposits, insecurity and inadequate treatment.

Research Methodology

This study used primary data based on a questionnaire adopted from Demirgüç-Kunt and Klapper (2012) to measure financial inclusion with indicators of accessibility, use of services and constraints on financial services in the region. The respondents were fishermen's families in Muara Angke, Jakarta, Indonesia. We defined a fisherman's family in this study as a family that worked in the fishing industry consisting of a husband or a wife and/or their son/daughter. There were 51 respondents, obtained using a convenience sampling technique. Data were analysed using descriptive statistics to describe financial inclusion in terms of dimensions accessibility, usage and barriers to access financial services including bank, microfinance and insurance.

Findings and Discussion

Table 1 presents the characteristics of respondents based on demographic factors. The results show that the majority of respondents (67%) are women. Respondents are categorised into four age groups: less than 30 years, 31–40 years, 41–50 years and more than 50 years. The majority of respondents (52%) are classified in the age group 31–40 years. Some 94 per cent of respondents are married and the majority of respondents (51%) state that they live in their own home.

Table 1: Sample characteristics

No.	Description	Number (n)	Percentage (%)
1.	Gender		
	• Male	17	33
	• Female	34	67
2.	Age		
	• Less than 30 years	10	20
	• 31–40 years old	27	52
	• 41–50 years	10	20
	• More than 50 years	4	8
3.	Marital status:		
	• Married	48	94
	• Not married	3	6
4.	Status of residence		
	• Own house	26	51
	• Rent from others	21	41
	• Stay with parents/siblings	4	8
	Total	51	100

The detailed description of multidimensional financial inclusion, namely bank penetration, accessibility, usage and barriers, is presented in Appendix 1.

The First Dimension: Accessibility

Accessibility is defined as the availability of financial services, both banking and other financial institutions. With reference to previous studies (Demirgüç-Kunt & Klapper, 2012; Demirgüç-Kunt et al., 2015; Sarma, 2008), the accessibility of financial services, especially banking, could be seen from the number of bank branches and the number of ATM machines that could be reached in Muara Angke, Jakarta . Based on respondents' perceptions, 51 per cent of respondents state that around one to two bank branches are found in this area. Meanwhile, 31 per cent of respondents report that there are three to five bank branches in this area, while the remaining respondents (18 per cent) state that there are more than five bank branches in this area. In addition, the results show that the majority of respondents (37%) answer that there are around three to five ATM machines in Muara Angke, Jakarta, 31 per cent of respondents answer that in the Muara Angke area there are only one to two ATM machines, 28 per cent state that there are more than five ATM machines in the area.

The Second Dimension: Usage

The second dimension used to measure financial inclusion is the usage of a bank account. Having an account at a bank is an essential first step in financial inclusion. According to Demirgüç-Kunt et al. (2015), account ownership is defined as having an account either in a financial institution or through mobile banking or e-money. In this study, account ownership is limited to accounts in banks and mobile banking. According to Demirgüç-Kunt and Klapper (2012), bank accounts could be used to save, make payments or receive wages and remittances. Based on the results, 67 per cent of respondents already have a savings account themselves or on behalf of someone in the family (in any bank branch), but 31 per cent of respondents still do not have a bank account, and the remaining respondents (2%) did not answer the question.

The next indicator used to measure the usage of bank accounts is the purpose of using them. The majority of respondents use their bank accounts for personal transactions rather than business purposes. The findings show that 63 per cent of respondents use their bank accounts for individual transactions, while 37 per cent use their bank accounts for business purposes, and 35 per cent use them for both purposes. This dimension also reflects credit and debit card ownership. Debit card ownership is relatively high (65%) because some respondents do not have a bank account or are categorised as unbanked so they also do not have a debit card. The results also show that the majority of respondents (82%) don't use their mobile phone to access mobile banking services to pay bills, or send or receive money.

Debit cards can be used for cash withdrawals when customers need cash and to send money or receive remittances from other parties. They can also be used to make payments and purchases online by reducing the balance in the account at that time. The majority of respondents (61%) use debit cards for cash withdrawals and 51% use debit cards to send money to other people's accounts. Meanwhile, the majority of respondents (65%) stated that they do not use debit cards to pay bills, and 76 per cent of them revealed that they do not use debit cards to buying things online. None of the respondents had a credit card.

Another indicator that reflects the second dimension is the usage of accounts for saving and making cash withdrawals. The savings pattern is still irregular, as indicated by 57 per cent of respondents stating that in the last few months they had saved no money, with 31 per cent saving one to two times in the previous few months. The majority of respondents (43%) choose to save by over the counter at the branch office rather than through ATM outlets. Some respondents (49%) stated that their bank accounts were used to receive money for payments for work or selling goods, or to receive money from the government (41%) and from family members living elsewhere (20%). The majority of respondents (76%) stated that they did not use accounts as a tools to pay bills.

In contrast, the majority of respondents (57%) in recent months had taken out their money for many purposes, with the intensity varying from one to two times to more than six times, while 41 per cent of respondents had never taken out their money at all. The majority of respondents (65%) preferred to meet their cash needs through ATM machines rather than visiting branch offices or retail stores. The other respondents (24%) said they got money from other people who had a relationship with the bank to fulfil their cash needs. In the past 12 months, the majority of respondents (76%) had not taken money from accounts to make bill payments or buy goods online, but some respondents (31%) used the funds in their accounts to send money to family members living elsewhere.

Although saving behaviour regarding bank accounts is still deficient, the majority of respondents (69%) stated that they set aside some of the money they had. Most of the respondents (67%) said that the reasons for setting aside money were to meet future needs and emergency purposes when their income declined. To do this, 47 per cent of fishermen save money through informal groups (such as 'arisan' in Indonesia) and keep it in the form of jewellery or gold. Meanwhile, 59 per cent of respondents revealed that they do not have a loan, but 39 per cent said they borrow through a store by using instalments or buying on credit, and borrowing from family or friends, employers and even another private lender such as a money lender. Some respondents use loans to buy vehicles (31%), for school fees (16%) and to cover emergency costs/health purposes (14%). A few respondents take a loan to purchase or renovate their home, or to pay for a wedding or funeral.

More than half of the respondents (74%) stated that they had some knowledge of microfinance institutions such as cooperatives, Islamic microfinance (e.g. Baitul Maal wa Tamwil or known as BMT, in Indonesia), and personal loans. Regarding microfinance services, this study reports that 59 per cent of respondents revealed that they had never borrowed money from microfinance and 61 per cent stated that over the past 12 months they had not deposited money in a microfinance institution.

In addition to credit through microfinance, insurance services also need to be explored to illustrate financial inclusion in fishermen's families in Muara Angke, Jakarta, Indonesia. The majority of respondents (96%) stated that they do not have any other health insurance than that provided by the government. The majority of respondents (98%) also stated that they did not have life insurance or fire insurance, despite the risks inherent in their work.

The Third Dimension: Barriers

The third dimension in financial inclusion is barriers. According to Damodaran (2013), the main impediment to financial exclusion comes from service users (demand) and service providers (banks). The results show that the majority of respondents report that the most important barriers from the fishermen's perspective is incomplete official documents (76%), and the second is low income (61%). However, only a few respondents stated that the reason they did not have an account was due to distance from the branch office (12%), the expense (10%), a feeling of mistrust about banks (10%), religious reasons (8%) and family members who already have a bank account (12%).

Conclusion and Recommendations

From the fishermen's perspective, the results show that financial inclusion in urban areas can be linked to penetration of banks in Muara Angke Jakarta, which still needs to be enhanced, because there are still families that do not have bank accounts. From the fishermen's perspective, the accessibility of financial institutions in Muara Angke is indicated by the number of bank branches and the number of ATM machines, which are relatively easy to find in this area. Access to bank services in fishermen's families can therefore be categorised as quite high.

In addition to accessibility, the second dimension is usage. The usage of bank accounts still tends to be predominantly for personal transactions. The results of the study also indicate a bad savings pattern and cash withdrawals. Loans are still aimed primarily at consumption activities through informal means, while fishermen's families are failing to protect themselves from risks through insurance.

The third dimension is barriers. The results show that a low income and a lack of official documents inhibit bank account ownership. This needs the government's attention to improve the administration system to increase the accessibility of financial services, especially the people at the bottom of the pyramid. Financial inclusion has to be addressed to provide ready funding to set up a business so people can improve their economic welfare. Further research is needed to explore financial inclusion related to financial behaviour.

Appendix 1: Items of financial inclusion

No	Items	No	%
1.	Bank penetration: Do you currently have an account at the bank?		
	(1) Yes	34	67
	(2) No	16	31
	(3) DK	1	2
	(4) Refused	0	0
2.	Accessibility		
	The number of ATM machines per 100,000 people:		
	(1) 1–2	16	31
	(2) 3–5	19	37
	(3) more than 5	14	28
	(4) DK	2	4
	The number of outreach branches per 1000 kilometres:		
	(1) 1–2	26	51
	(2) 3–5	16	31
	(3) more than 5	9	18
	(4) DK	0	0
3.	Do you use your account(s) for personal transactions, business purposes, or both?		
	a. for personal transactions:		
	(1) Yes	32	63
	(2) No	11	22
	(3) DK	0	0
	(4) Refused	8	15
	b. for business purposes:		
	(1) Yes	19	37
	(2) No	19	37
	(3) DK	0	0
	(4) Refused	13	26
	c. both:		
	(1) Yes	18	35
	(2) No	18	35
	(3) DK	0	0
	(4) Refused	15	30
4.	A microfinance institution is an organisation that provides small loans (such as Baitul Maal wa Tamwil, cooperatives, etc.). Are you aware of any microfinance institutions?		
	(1) Yes		
	(2) No	38	74
	(3) DK	10	20
	(4) Refused	3	6
		0	0

No	Items	No	%
5.	In the past 12 months, have you borrowed any money from a microfinance institution?		
	(1) Yes	20	39
	(2) No	30	59
	(3) DK	1	2
	(4) Refused	0	0
6.	In the past 12 months, have you saved any money at a microfinance institution?		
	(1) Yes	19	37
	(2) No	31	61
	(3) DK	1	2
	(4) Refused	0	0
7.	A debit card, sometimes called an ATM card, is a card that allows you to make payments, get money or buy things and the money is taken out of your bank account right away. Do you have a debit card?		
	(1) Yes	33	65
	(2) No	17	33
	(3) DK	1	2
	(4) Refused	0	0
8.	Do you use your debit card for the following?		
	a. cash withdrawals:		
	(1) Yes	31	61
	(2) No	15	30
	(3) DK	0	0
	(4) Refused	5	10
	b. to make a payment:		
	(1) Yes	11	21
	(2) No	33	65
	(3) DK	0	0
	(4) Refused	7	14
	c. buying things online:		
	(1) Yes	5	10
	(2) No	39	76
	(3) DK	0	0
	(4) Refused	7	14
	d. sending money to family members living elsewhere		
	(1) Yes	26	51
	(2) No	18	35
	(3) DK	0	0
	(4) Refused	7	14
9.	A credit card is like a debit card, but the money is not taken		

No	Items	No	%
	from your account right away. You get credit to make payments or buy things, and you can pay the balance off later. Do you have a credit card?		
	(1) Yes	0	0
	(2) No	51	100
	(3) DK	0	0
	(4) Refused	0	0
10.	In a typical month, how many times is money deposited into your personal account(s)?		
	(1) 0	29	57
	(2) 1–2 times	16	31
	(3) 3–5 times	2	4
	(4) 6 times or more	3	6
	(5) DK	0	0
	(6) Refused	1	2
11.	In a typical month, how many times is money taken out of the personal account(s) for many purposes?		
	(1) 0	21	41
	(2) 1–2 times	13	25
	(3) 3–5 times	4	8
	(4) 6 times or more	12	24
	(5) DK	0	0
	(6) Refused	1	2
12.	When you need to get cash from your account(s), do you usually get it?		
	a. at an ATM		
	(1) Yes	33	65
	(2) No	16	31
	(3) DK	0	0
	(4) Refused	2	4
	b. over the counter in a branch of your bank or financial institution		
	(1) Yes	9	18
	(2) No	38	74
	(3) DK	0	0
	(4) Refused	4	8
	c. over the counter at a retail store		
	(1) Yes	4	8
	(2) No	44	86
	(3) DK	0	0
	(4) Refused	3	6
	d. from some other person who is associated with your		

No	Items	No	%
	bank or financial institution		
	(1) Yes	12	24
	(2) No	36	70
	(3) DK	0	0
	(4) Refused	3	6
13.	When you put cash into your account(s), do you usually do it?		
	a. At an ATM	15	30
	(1) Yes	31	61
	(2) No	0	0
	(3) DK	5	9
	(4) Refused		
	b. Over the counter in a branch of your bank or financial institution		
	(1) Yes	22	43
	(2) No	26	51
	(3) DK	0	0
	(4) Refused	3	6
	Over the counter at a retail store		
	(1) Yes	2	4
	(2) No	43	84
	(3) DK	0	0
	(4) Refused	6	12
	c. From some other person who is associated with your bank or financial institution		
	(1) Yes	9	18
	(2) No	37	72
	(3) DK	0	0
	(4) Refused	5	10
14.	In the past 12 months, did you make payments on bills or to buy things using money from your account(s)		
	(1) Yes	10	20
	(2) No	39	76
	(3) DK	0	0
	(4) Refused	2	4
15.	In the past 12 months, have you used your account(s) to do the following?		
	a. receive money or payments for work or from selling goods		
	(1) Yes	25	49
	(2) No	24	47
	(3) DK	0	0
	(4) Refused	2	4
	b. receive money or payments from the government		

No	Items	No	%
	(1) Yes	21	41
	(2) No	29	57
	(3) DK	0	0
	(4) Refused	1	2
	c. receive money from family members living elsewhere		
	(1) Yes	10	20
	(2) No	39	76
	(3) DK	0	0
	(4) Refused	2	4
	d. send money to family members living elsewhere		
	(1) Yes	16	31
	(2) No	33	65
	(3) DK	0	0
	(4) Refused	2	4
16.	In the past 12 months, have you saved or set aside any money?		
	(1) Yes	35	69
	(2) No	16	31
	(3) DK	0	0
	(4) Refused	0	0
17.	In the past 12 months, have you saved or set aside money by doing the following:		
	a. using an account at a bank, credit union (or another financial institution, where applicable – for example, cooperatives), or microfinance institution		
	b. using an informal savings club or a person outside the family		
	(1) Yes	24	47
	(2) No	25	49
	(3) DK	1	2
	(4) Refused	1	2
18.	In the past 12 months, have you saved for expenses in the future (such as education, a wedding, or a big purchase) and emergencies, or a time when you expect to have less income?		
	(1) Yes	34	67
	(2) No	17	33
	(3) DK	0	0
	(4) Refused	0	0
19.	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution.		

No	Items	No	%
	a. They are too far away		
	(1) Yes	6	12
	(2) No	38	74
	(3) DK	0	0
	(4) Refused	7	14
	b. They are too expensive		
	(1) Yes	5	10
	(2) No	39	76
	(3) DK	0	0
	(4) Refused	7	14
	c. You don't have the necessary documentation (ID, wage slip)		
	(1) Yes	39	76
	(2) No	5	10
	(3) DK	0	0
	(4) Refused	7	14
	d. You don't trust them		
	(1) Yes	5	10
	(2) No	40	78
	(3) DK	0	0
	(4) Refused	6	12
	e. You don't have enough money to use them		
	(1) Yes	31	61
	(2) No	14	27
	(3) DK	0	0
	(4) Refused	6	12
	f. Because of religious reasons		
	(1) Yes	4	8
	(2) No	40	78
	(3) DK	0	0
	(4) Refused	7	14
	g. Because someone else in the family already has an account		
	(1) Yes	6	12
	(2) No	38	74
	(3) DK	0	0
	(4) Refused	7	14
20.	In the past 12 months, have you borrowed any money from the following? a. a bank, credit union (or another financial institution, where applicable – for example, cooperatives), or microfinance institution b. a store by using installment credit or buying on credit c. family or friends		

No	Items	No	%
	d. employer		
	e. another private lender (translation note: Should include 'informal money lenders')		
	(1) Yes	20	39
	(2) No	30	59
	(3) DK	0	0
	(4) Refused	1	2
21.	Do you currently have a loan you took out for any of the following reasons?		
	a. to purchase your home		
	(1) Yes	2	4
	(2) No	48	94
	(3) DK	0	0
	(4) Refused	1	2
	b. to purchase materials or services to build, extend, or renovate your home		
	(1) Yes	2	4
	(2) No	48	94
	(3) DK	0	0
	(4) Refused	1	2
	c. to pay school fees		
	(1) Yes	8	16
	(2) No	42	82
	(3) DK	0	0
	(4) Refused	1	2
	d. to purchase a vehicle (e.g. motorbike)		
	(1) Yes	16	31
	(2) No	34	67
	(3) DK	0	0
	(4) Refused	1	2
	e. for emergency/health purposes		
	(1) Yes	7	14
	(2) No	43	84
	(3) DK	0	0
	(4) Refused	1	2
	f. for weddings		
	(1) Yes	1	2
	(2) No	49	96
	(3) DK	0	0
	(4) Refused	1	2
	g. for funerals		
	(1) Yes	1	2
	(2) No	49	96

No	Items	No	%
	(3) DK (4) Refused	0 1	0 2
22.	In the past 12 months, have you used a mobile phone to pay bills, send money or receive money? (1) Yes (2) No (3) DK (4) Refused	 6 42 0 3	 12 82 0 6
23.	Do you, personally, have health or medical insurance in addition to national health insurance (read: BPJS in Indonesia)? (1) Yes (2) No (3) DK (4) Refused	 2 49 0 0	 4 96 0 0
24.	Do you have other insurance such as fire insurance, life insurance, etc? (1) Yes (2) No (3) DK (4) Refused	 0 50 0 1	 0 98 0 2

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