<table>
<thead>
<tr>
<th>QTAG</th>
<th>QTAG ITEM</th>
<th>Response Code</th>
<th>American English</th>
<th>Arabic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>(READ:) This next section is about banks, [insert local formal financial institutions] and other formal financial institutions. We are trying to understand how people across the world use financial institutions and how available they are to people. Please remember that all information you provide is completely confidential.</td>
<td>(إقرأ:) يتناول القسم هذا البنوك، [جهاز المصرفية المحلي] ومؤسسات المالية الأخرى. نحاول فهم كيف يتعامل الناس في مختلف البلدان مع المؤسسات المالية، وإلى ما مدى هو متواجد لهم من خدمات يمكن أن تكون متوفرة في العالم. نرجو أن تذكر أن كل المعلومات التي تزودنا بها ستعتبر مضمونة موثوقة.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?</td>
<td>يمكن استخدام الحساب المصرفي لحفظ المال أو للدفع أو للحصول على المساعدة المالية. هل لديك حساباً في بنك أو نوع آخر من المؤسسات المالية؟ نعم أو لا؟</td>
</tr>
<tr>
<td>FIN1</td>
<td></td>
<td>1</td>
<td>Yes</td>
<td>نعم</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>No</td>
<td>لا</td>
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<td></td>
<td></td>
<td>3</td>
<td>(DK)</td>
<td>لا يعرف</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4</td>
<td>(Refused)</td>
<td>رفض الإجابة</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(If code 1 in FIN1, Continue; Otherwise, Skip to FIN2)</td>
<td>(إذا كان الرقم 1 في FIN1، انتقل إلى FIN2، و废弃 مع ذلك)</td>
</tr>
<tr>
<td>FIN1_1</td>
<td></td>
<td></td>
<td>Thinking about the FIRST account you opened, did you open it for any of the following reasons?</td>
<td>بالنظر إلى الحساب الأول الذي افتراسته آنذاك، هل افتسته بشكل عام للأسباب التالية؟</td>
</tr>
<tr>
<td>FIN1_1A</td>
<td></td>
<td>1</td>
<td>To receive a wage payment</td>
<td>للربح من الأجل</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>To receive money from the government</td>
<td>للحصول علىเงين من الدولة</td>
</tr>
<tr>
<td></td>
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<td>3</td>
<td>(DK)</td>
<td>لا يعرف</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4</td>
<td>(Refused)</td>
<td>رفض الإجابة</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(If code 1 in FIN1_1A OR FIN1_1B, Continue; Otherwise, Skip to FIN2)</td>
<td>(إذا كان الرقم 1 في FIN1_1A أو FIN1_1B، انتقل إلى FIN2، و废弃 مع ذلك)</td>
</tr>
<tr>
<td>FIN2</td>
<td></td>
<td>1</td>
<td>An [insert local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have an [insert local terminology for ATM/debit card]? Yes or no?</td>
<td>إن بطاقة ATM/الحساب المصرفي هي بطاقة متصلة بالحساب في المؤسسة المالية، التي تمكنك من سحب المال من الحساب على الفور. هل لديك بطاقة ATM/الحساب المصرفي؟ نعم أو لا؟</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>No</td>
<td>لا</td>
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<td></td>
<td></td>
<td>3</td>
<td>(DK)</td>
<td>لا يعرف</td>
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<tr>
<td></td>
<td></td>
<td>4</td>
<td>(Refused)</td>
<td>رفض الإجابة</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(If code 1 in FIN2 OR code 1 in FIN2 [respondent has an account at a financial institution OR has an [insert local terminology for ATM/debit card], Continue with Read below; Otherwise, Skip to FIN1_1 [UNBANKED SECTION])</td>
<td>(إذا كان الرقم 1 في FIN2 OR الرقم 1 في FIN2 [الناظر لديه حساب في المؤسسة المالية OR لديه بطاقة ATM/الحساب المصرفي، انتقل إلى قراءة التالية، و废弃 مع ذلك)</td>
</tr>
<tr>
<td>FIN4</td>
<td></td>
<td>1</td>
<td>In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?</td>
<td>خلال الـ12 شهراً الماضية، هل استخدمت بطاقة ATM/الحساب المصرفي الأصلية مباشرة لشراء شيء؟</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>No</td>
<td>لا</td>
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<td></td>
<td></td>
<td>3</td>
<td>(DK)</td>
<td>لا يعرف</td>
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<td>4</td>
<td>(Refused)</td>
<td>رفض الإجابة</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(If code 1 in FIN4, Continue; Otherwise, Skip to FIN5)</td>
<td>(إذا كان الرقم 1 في FIN4، انتقل إلى FIN5، و废弃 مع ذلك)</td>
</tr>
<tr>
<td>FIN4A</td>
<td></td>
<td>1</td>
<td>In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to pay for a purchase IN a store?</td>
<td>خلال الـ12 شهراً الماضية، هل استخدمت بطاقة ATM/الحساب المصرفي الأصلية مباشرة لدفع شراء في متجر؟</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>No</td>
<td>لا</td>
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<td></td>
<td></td>
<td>3</td>
<td>(DK)</td>
<td>لا يعرف</td>
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<tr>
<td></td>
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<td>4</td>
<td>(Refused)</td>
<td>رفض الإجابة</td>
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<td></td>
<td></td>
<td>(If code 1 in FIN4, Continue; Otherwise, Skip to FIN5)</td>
<td>(إذا كان الرقم 1 في FIN4، انتقل إلى FIN5، و废弃 مع ذلك)</td>
</tr>
<tr>
<td>FIN5</td>
<td></td>
<td></td>
<td>Thinking about your account at a bank or financial institution, in the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make payments, buy things, or to send or receive money using this account?</td>
<td>بالنظر إلى حسابك في بنك أو مؤسسة مالية، خلال الـ12 شهراً الماضية، هل استخدمت الهاتف أو الإنترنت لدفع الأشياء أو الشراء أو للطلب أو السحب أو الصرف من حسابك؟</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>INTERVIEWER: This should not include transactions made through phone calls.</td>
<td>مسؤولي مقابلة: هذه لا تعني عمليات تمكنت من خلال الاتصالات الهاتفية.</td>
</tr>
<tr>
<td>FIN6</td>
<td>In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?</td>
<td></td>
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<tr>
<td>1</td>
<td>Yes</td>
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<tr>
<td>2</td>
<td>No</td>
<td></td>
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<tr>
<td>3</td>
<td>(DK)</td>
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<tr>
<td>4</td>
<td>(Refused)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

INTERVIEWER: If respondent mentions "text messages", code as Yes

<table>
<thead>
<tr>
<th>FIN7</th>
<th>A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
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<tr>
<td>3</td>
<td>(DK)</td>
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<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

(If code 1 in FIN7, Continue; Otherwise, Skip to READ before FIN9)

<table>
<thead>
<tr>
<th>FIN8</th>
<th>In the PAST 12 MONTHS, have you, personally, used your credit card?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

(If code 1 in FIN8, Continue; Otherwise, Skip to FIN8B)

<table>
<thead>
<tr>
<th>FIN8A</th>
<th>In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FIN8B</th>
<th>In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

READ: Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

<table>
<thead>
<tr>
<th>FIN9</th>
<th>IN THE PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>(DK)</td>
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<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

(If code 1 in FIN9, Continue; Otherwise, Skip to FIN10)

<table>
<thead>
<tr>
<th>FIN9A</th>
<th>IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FIN10</th>
<th>IN THE PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [insert local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.</th>
</tr>
</thead>
</table>
**FIN10A**

IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month?

Yes

No

(DK)

(Refused)

(If code 1 in FIN10, Continue; Otherwise, Skip to FIN10B)

**FIN10B**

Do you typically keep any money in your personal account(s)?

Yes

No

(DK)

(Refused)

(All in FIN10B, Skip to FIN12 [MOBILE MONEY SECTION])

---

**UNBANKED SECTION**

**FIN11_1**

Do you typically keep any money in your personal account(s)?

Yes

No

(DK)

(Refused)

---

**FIN11**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it __________?

Read Items

**FIN11A**

Because financial institutions are too far away

Yes

No

(DK)

(Refused)

---

**FIN12**

In the PAST 12 MONTHS, have you used a mobile phone to make payments, buy things, or to send or receive money?

INTERVIEWER: This should not include transactions made through phone calls.

Yes

No

(DK)

(Refused)

---

**FIN13**

In the past 12 months, have you personally used a mobile phone to make payments, buy things, or to send or receive money using a service such as [insert local mobile money products]?

Yes

No

(DK)

(Refused)

(If code 1 in FIN13, Continue; Otherwise, Skip to FIN14_1 [MOBILE/INTERNET SECTION])

---

**FIN13A**

IN A TYPICAL MONTH, have you personally used a mobile money account to make payments, buy things, or to send or receive money using a service such as [insert local mobile money products] two or more times a month?

Yes

No

(DK)
**FIN13B**

Do you typically keep any money in your mobile money account?

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<tr>
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<tbody>
<tr>
<td>1</td>
<td>Yes</td>
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<tr>
<td>2</td>
<td>No</td>
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<tr>
<td>3</td>
<td>(DK)</td>
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<tr>
<td>4</td>
<td>(Refused)</td>
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</tbody>
</table>

**FIN13C**

In the PAST 12 MONTHS, have you borrowed any money using your mobile money account?

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<tbody>
<tr>
<td>1</td>
<td>Yes</td>
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<td>2</td>
<td>No</td>
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<tr>
<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
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</table>

**FIN13D**

Can you use your mobile money account by yourself without the help of another person or mobile money agent?

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<tbody>
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<td>1</td>
<td>Yes</td>
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<td>2</td>
<td>No</td>
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<td>3</td>
<td>(DK)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**MOBILE/INTERNET SECTION**

**FIN14_1**

In the PAST 12 MONTHS, have you, personally, used a mobile phone to pay for a purchase IN a store?

**INTERVIEWER:** This should not include transactions made through phone calls.

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<tr>
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<tbody>
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<td>1</td>
<td>Yes</td>
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<td>2</td>
<td>No</td>
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<td>3</td>
<td>(DK)</td>
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<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

(If code 1 in FIN4A, FIN6A OR FIN14_1, Continue; Otherwise, Skip to FIN14)

(If code 1 in FIN4A, FIN6A OR FIN14_1, Continue; Otherwise, Skip to FIN14)

**FIN14_2**

Before the [insert local term for coronavirus] situation started in [your country], did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?

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<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Only used cash</td>
</tr>
<tr>
<td>2</td>
<td>Used other methods, such as a card or mobile phone</td>
</tr>
<tr>
<td>3</td>
<td>(Both)</td>
</tr>
<tr>
<td>4</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Before the [insert local term for coronavirus] situation started in [your country], did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Only paid in cash</td>
</tr>
<tr>
<td>2</td>
<td>Paid online</td>
</tr>
<tr>
<td>3</td>
<td>(Both)</td>
</tr>
<tr>
<td>4</td>
<td>(DK)</td>
</tr>
<tr>
<td>5</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**SAVINGS SECTION**
In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR YOUR OLD AGE?

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by using any of the following sources?

1. Using an account at a bank or another type of financial institution (INTERVIEWER: This can include using another person’s account)
2. Using a mobile money account
3. Using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family
4. (Refused)

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money from any of the following sources?

1. From family, relatives, or friends
2. From an informal savings group/club such as [insert local terminology for savings group/club]
3. From a bank or another type of financial institution
4. Using an account at a bank or another type of financial institution (INTERVIEWER: This can include using another person’s account)

(Read Items) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [insert local terminology for formal financial lenders], or other formal financial institutions.

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

1. From family, relatives, or friends in the past 12 months?
2. From family, relatives, or friends in the past 12 months?
3. From a bank or another type of financial institution
4. Using an account at a bank or another type of financial institution (INTERVIEWER: This can include using another person’s account)

FINANCIAL RESILIENCE SECTION
Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency units] within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

1. Very difficult
2. Somewhat difficult
3. Not difficult at all

Imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency units] within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?

1. Very difficult
2. Somewhat difficult
3. Not difficult at all

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE [your country]? This can be money given or sent in some other way too. Interviewer: This can be money given or sent for any reason

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE [your country] using a bank account or a mobile money account?

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside [your country] in any of the following ways?

1. You handed cash to this person or sent cash through someone you know
2. You sent money through a money transfer service
3. You sent money through a mobile money service
4. You transferred money using a bank account

In the PAST 30 DAYS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE [your country] using a bank account or a mobile money account?

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 30 DAYS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE [your country] using any other service?
**FIN29C**

in the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

1. Yes
2. No
3. (DK)
4. (Refused)

(If code 1 in FIN29C, Continue;
Otherwise, Skip to FIN30)

**FIN29_1**

in the PAST 12 MONTHS, have you, personally, received money from a relative or friend living in a different city or area inside [your country] including any money you received in person? Yes or no?

1. Yes
2. No
3. (DK)
4. (Refused)

(If code 1 in FIN29_1, Continue;
Otherwise, Skip to FIN30)

**FIN30**

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

1. Yes
2. No
3. (DK)
4. (Refused)

(If code 1 in FIN30, Continue;
Otherwise, Skip to FIN32)

**FIN31**

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways?

Read Items

1. You used an account at a bank or another type of formal financial institution to directly make a payment

   1. Yes
   2. No
   3. (DK)
   4. (Refused)

   (If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue;
   Otherwise, Skip to FIN31C)

**FIN31A**

You used an account at a bank or another type of formal financial institution to directly make a payment

1. Yes
2. No
3. (DK)
4. (Refused)

(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue;
Otherwise, Skip to FIN31C)

**FIN31B**

You used a mobile phone to make a payment

1. Yes
2. No
3. (DK)
4. (Refused)

(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue;
Otherwise, Skip to FIN31C)

**FIN31C**

Before the [insert local term for coronavirus] situation started in [your country], did you ONLY use cash to make payments for electricity, water, OR trash collection, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

1. Only used cash
2. Used other methods, such as an account or mobile phone
3. (DK)
4. (Refused)
FIN31C
In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?
1. Yes
2. No
3. (DK) (Refused)

FIN32
Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers.
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer.
1. Yes
2. No
3. (DK) (Refused)

FIN33
In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?
1. Yes
2. No
3. (DK) (Refused)

FIN34
In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?
Read Items
You received payments directly into an account at a bank or another type of formal financial institution
1. Yes
2. No
3. (DK) (Refused)

FIN34A
You received payments through a mobile phone
1. Yes
2. No
3. (DK) (Refused)

FIN34B
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer.

FIN34D
In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in cash?
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer.
1. Yes
2. No
3. (DK) (Refused)

FIN34E
In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?
1. Yes
2. No
3. (DK) (Refused)

FIN35
In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?
1. Yes
2. No
3. (DK) (Refused)
In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.

1. Yes
2. No
3. (DK)
4. (Refused)

IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?

1. Yes
2. No
3. (DK)
4. (Refused)

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?

Read Items

FIN39A You received payments directly into an account at a bank or another type of formal financial institution

1. Yes
2. No
3. (DK)
4. (Refused)

FIN39B You received payments through a mobile phone

1. Yes
2. No
3. (DK)
4. (Refused)

If code 1 in FIN39A OR code 1 in FIN39B [respondent received any money from the government directly into an account at a financial institution OR through a mobile phone], Skip to FIN42; Otherwise, Continue.

In the PAST 12 MONTHS, have you received any money from the government in cash?

1. Yes
2. No
3. (DK)
4. (Refused)

If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42.

In the PAST 12 MONTHS, have you received any money from the government to a card?

1. Yes
2. No
3. (Both)
4. (Refused)

If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42.

In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock?

1. Yes
2. No
3. (DK)
4. (Refused)

If code 1 in FIN42, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION].

Does your household grow these crops or raise the livestock?

1. Yes
2. No
3. (Both)
4. (Refused)

If code 1 in FIN42A, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION].

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways?

Read Items
FIN43A
You received payments directly into an account at a bank or another type of formal financial institution

FIN43B
You received payments through a mobile phone

1 Yes
2 No
3 (DK)
4 (Refused)

(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)

FIN43C
In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

1 Yes
2 No
3 (DK)
4 (Refused)

(If code 2-4 in FIN43C, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])

FIN43D
In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

1 Yes
2 No
3 (DK)
4 (Refused)

FINANCIAL WORRY SECTION
(READ:) I will now ask you some questions about your financial situation. How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time?

FIN44A
Not having enough money for your old age

FIN44B
Not having enough money to pay for monthly expenses or bills

FIN44C
Not being able to pay medical costs in case of a serious illness or accident

FIN44D
Not being able to pay school fees or fees for education

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45 1)

FIN45
Among the financial issues you mentioned, which one are you MOST worried about?

FIN45_1
Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship as a result of the disruption caused by [insert local term for coronavirus]?

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45 1)

FIN45_1
(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)