

DEFAULT QTAG QTAG

SCALE VALUE American English

(READ:) This next section is about banks, savings and credit cooperatives, and microfinance 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.

FILTER: Total Sample

An account can be used to keep or save money, to make or receive payments, or to receive wages, government payments, or financial help. Do you currently have an account at a bank, a savings and credit cooperative, a microfinance institution, or similar formal financial institution? Yes or no?

WP19548_R

FIN1

- 1
- 2
- 3
- 4

Yes

No

(DK)

(Refused)

FILTER: Total Sample

WP14888_R

FIN2

- 1
- 2
- 3
- 4

A debit or ATM card is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a debit or ATM card? Yes or no?

INTERVIEWER: The respondent must CURRENTLY have a debit or ATM card

Yes

No

(DK)

(Refused)

FILTER: WP19548_R or WP14888_R=1

WP23973

FIN3

- 1
- 2
- 3
- 4

Thinking ONLY about your account at a bank or similar financial institution, in the PAST 12 MONTHS, did you use a card or a MOBILE PHONE to make payments, buy things, or to send or receive money using your account? Yes or no?

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

Yes

No

(DK)

(Refused)

FILTER: WP19548_R or WP14888_R=1

WP23974

FIN4

- 1
- 2
- 3
- 4

Thinking about the FIRST account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?

Yes

No

(DK)

(Refused)

FILTER: WP19548_R or WP14888_R=1

(READ:) Now, thinking about ALL the PERSONAL accounts you have at a bank or similar financial institution...

FILTER: WP19548_R or WP14888_R=1

WP23975

FIN5

In a typical month, how often is money DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

INTERVIEWER: If respondent says, "daily," code as "weekly"; if the respondent says, "bi-weekly," code as "monthly"; if the respondent says, "once a year," code as "less than once a month."

- 1 Weekly
- 2 Monthly
- 3 Less than once a month
- 4 (Never)
- 5 (DK)
- 6 (Refused)

FILTER: WP19548_R or WP14888_R=1

WP23976

FIN6

In a typical month, how often is money SENT from or TAKEN OUT of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?

INTERVIEWER: If respondent says, "daily," code as "weekly"; if the respondent says, "bi-weekly," code as "monthly"; if the respondent says, "once a year," code as "less than once a month."

- 1 Weekly
- 2 Monthly
- 3 Less than once a month
- 4 (Never)
- 5 (DK)
- 6 (Refused)

FILTER: WP23975 and WP23976=3,4,5,6

WP19477_R

FIN7

IN THE PAST 12 MONTHS, has money been put into or taken out of your personal account(s)?

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

FILTER: WP19548_R or WP14888_R=1

WP21360_R

FIN8

Is there typically any money kept in your personal account(s)?

- 1 Yes
- 2 No
- 3 (Don't know)
- 4 (Refused)

FILTER: WP19548_R or WP14888_R=1

| | | | |
|-------------|----------|------------------|---|
| WP23977 | FIN9A | 1 2 3 4 | <p>In the PAST 12 MONTHS, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?</p> <p>INTERVIEWER: If respondent says they do not have email, a mobile phone, or text messaging on their phone, code as "No."</p> <p>Yes</p> <p>No</p> <p>(DK)</p> <p>(Refused)</p> <p>FILTER: WP19548_R or WP14888_R=1</p> |
| WP23978 | FIN9B | 1 2 3 4 | <p>In the PAST 12 MONTHS, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?</p> <p>INTERVIEWER: If respondent mentions "text or SMS messages," code as "No."</p> <p>Yes</p> <p>No</p> <p>(DK)</p> <p>(Refused)</p> <p>FILTER: WP19548_R or WP14888_R=1</p> |
| WP14891_R | FIN10 | 1 2 3 4 | <p>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?</p> <p>Yes</p> <p>No</p> <p>(Don't know)</p> <p>(Refused)</p> <p>MOBILE MONEY SECTION</p> <p>FILTER: Total Sample</p> |
| WP19480_R_F | FIN12_13 | 1 2 3 4 | <p>(READ:) This next section is about the use of mobile money. We are trying to understand how people across the world use mobile money accounts. Please remember that all information you provide is completely confidential.</p> <p>FILTER: Total Sample</p> <p>In the PAST 12 MONTHS, have you used a mobile phone to keep or save money, make payments, buy things, or to send or receive money and personally used any mobile money products?</p> <p>INTERVIEWER: This should not include transactions made through phone calls.</p> <p>Yes</p> <p>No</p> <p>(Don't know)</p> <p>(Refused)</p> <p>FILTER: Total Sample</p> |
| WP23980 | FIN13_1 | | <p>Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?</p> |

- 1 Mobile money meets all financial needs
 - 2 Would like to open a bank account
 - 3 (DK)
 - 4 (Refused)
- FILTER: WP19480_R=1

(READ:) The next questions will ask about your mobile money account(s). Please do not think about other financial accounts you may have. Only think about your mobile money account(s) when answering the following questions.

FILTER: WP19480_R=1

WP23981 FIN13A

In a typical month, how often is money DEPOSITED into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

INTERVIEWER: If respondent says, "daily," code as "weekly"; if the respondent says, "bi-weekly," code as "monthly"; if the respondent says, "once a year," code as "less than once a month."

- 1 Weekly
 - 2 Monthly
 - 3 Less than once a month
 - 4 (Never)
 - 5 (DK)
 - 6 (Refused)
- FILTER: WP19480_R=1

WP23982 FIN13B

In a typical month, how often is money SENT FROM your mobile money account(s)? Weekly, monthly, or less than once a month?

INTERVIEWER: If respondent says, "daily," code as "weekly"; if the respondent says, "bi-weekly," code as "monthly"; if the respondent says, "once a year," code as "less than once a month."

- 1 Weekly
 - 2 Monthly
 - 3 Less than once a month
 - 4 (Never)
 - 5 (DK)
 - 6 (Refused)
- FILTER: WP19480_R=1

WP23983 FIN13C

In a typical month, how many times is money TAKEN OUT OF your mobile money account(s)? Weekly, monthly, or less than once a month?

INTERVIEWER: If respondent says, "daily," code as "weekly"; if the respondent says, "bi-weekly," code as "monthly"; if the respondent says, "once a year," code as "less than once a month."

| | | | |
|---------|----------|---|--|
| | | 1 | Weekly |
| | | 2 | Monthly |
| | | 3 | Less than once a month |
| | | 4 | (Never) |
| | | 5 | (DK) |
| | | 6 | (Refused) |
| WP23984 | FIN13D | | FILTER: WP19480_R=1 Do you typically keep any money in your mobile money account? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP23985 | FIN13E | | FILTER: WP19480_R=1 Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP23986 | FIN13F | | FILTER: WP19480_R=1 Have you EVER sent money from your mobile money account to the wrong number? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP23987 | FIN13F_1 | | FILTER: WP23986=1 Were you able to get back the money you sent to the wrong number? INTERVIEWER: If respondent says this has happened more than once, ask them to think about the most recent time this happened. |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | FIN14 | | FILTER [QUESTION STEM]: WP19480_R=2,3,4 Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following. Read Items Programmer: Randomize Items FILTER [ALL ITEMS]: WP19480_R=2,3,4 |

| | | | |
|-------------|-------------|---|--|
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP21418_R | FIN14A | | Mobile money agents are too far away |
| WP21419_R | FIN14B | | The available mobile money products are too expensive |
| WP21420_R | FIN14C | | You don't have the necessary documentation |
| WP21421_R | FIN14D | | You don't have enough money to use a mobile money account |
| WP23988 | FIN14E | | You're worried about the safety of the money in your account |
| | | | FILTER: WP19480_R=2,3,4 |
| FIN14_R_ORD | FIN14_R_ORD | | FIN14 Random Item Order |
| | | | FILTER: WP19480_R=2,3,4 |
| WP23989 | FIN15 | | Do you EVER use an agent or ask someone else to make a mobile money payment for you? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: WP19480_R=2,3,4 |
| WP23990 | FIN16 | | Have you EVER had a mobile money account such as M-pesa, Tigo Pesa, Airtel Money, HaloPesa, or T-Pesa? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | SAVINGS SECTION |
| | | | FILTER [QUESTION STEM]: Total Sample |
| | FIN17 | | In the PAST 12 MONTHS, have you saved or set aside any money by _____? |
| | | | Read Items |
| | | | FILTER [WP15165_R]: Total Sample; |
| | | | FILTER [WP21375_R]: WP19480_R=1; |
| | | | FILTER [WP19486_R]: Total Sample |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (Don't know) |
| | | 4 | (Refused) |
| WP15165_R | FIN17A | | Using an account at a bank or similar financial institution (INTERVIEWER: This can include using another person's account) |
| WP21375_R | FIN17B | | Using a mobile money account |

| | | | |
|-----------|--------|---|---|
| WP19486_R | FIN17C | | Using an informal savings group/club such as a merry-go-round or a burial society, VICOBA or a person outside the family FILTER: WP15165_R or WP21375_R=1 |
| WP23991 | FIN17D | | In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month? Interviewer: If respondent says, "never," select "less than once a month." |
| | | 1 | Weekly |
| | | 2 | Monthly |
| | | 3 | Less than once a month |
| | | 4 | (DK) |
| | | 5 | (Refused) |
| WP23992 | FIN17E | | FILTER: WP15165_R or WP21375_R=1 In the PAST 12 MONTHS, did you receive interest or additional money for the savings in your account? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP21374_R | FIN17F | | FILTER: WP15165_R or WP21375_R=1 In the PAST 12 MONTHS, have you saved or set aside any money for your OLD AGE? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP14914_R | FIN18 | | FILTER: [WP15165_R and WP21375_R and WP19486_R and WP21374_R do NOT=1 In the PAST 12 MONTHS, have you saved or set aside any money for any reason? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP23993 | FIN19 | | FILTER: Total Sample In the PAST 12 MONTHS, have you made any regular payments to an insurance agent or company? INTERVIEWER, if necessary, Read: "This applies to any type of insurance, such as car, life, or medical." |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | BORROWING SECTION |
| | | | FILTER: Total Sample |

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, banks, and savings and credit cooperatives (SACCOs), microfinance institutions, or other similar financial institutions.

FILTER: Total Sample

WP23994 FIN20 In the PAST 12 MONTHS, have you applied for a loan using a mobile phone?

1 Yes

2 No

3 (DK)

4 (Refused)

FILTER: WP23994=1

WP23995 FIN21 Did you receive this loan?

1 Yes

2 No

3 (DK)

4 (Refused)

FILTER [QUESTION STEM]: Total Sample

FIN22 In the PAST 12 MONTHS, have you borrowed any money from any of the following sources?

Read Items

FILTER [WP19489_R]: Total Sample;

FILTER [WP23996]: WP19480_R=1;

FILTER [WP19490_R]: Total Sample;

FILTER [WP19491_R]: WP19486_R=1

1 Yes

2 No

3 (DK)

4 (Refused)

WP19489_R FIN22A From a bank or a similar financial institution

WP23996 FIN22A_1 From your mobile money provider

WP19490_R FIN22B From family, relatives, or friends

WP19491_R FIN22C From an informal savings group/club such as a merry-go-round or a burial society, or VICOBA

FILTER: Total Sample

WP19487_R FIN22D In the PAST 12 MONTHS, have you borrowed money for health or medical purposes?

1 Yes

2 No

3 (DK)

4 (Refused)

FILTER: Total Sample

| | | | |
|-----------|--------|---|---|
| WP23997 | FIN22E | | In the PAST 12 MONTHS, have you borrowed money to start or operate a business? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: Total Sample |
| WP23998 | FIN22F | | In the PAST 12 MONTHS, did you ever buy household food but pay for it at a later date? |
| | | | INTERVIEWER: If necessary, Read: "Do not include credit card or online purchases." |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: WP14891_R=1 |
| WP19476_R | FIN22G | | In the PAST 12 MONTHS, have you used your credit card? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: WP19476_R=1 |
| WP21357_R | FIN22H | | In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (Don't know) |
| | | 4 | (Refused) |
| | | | FILTER: WP19489_R and WP23996 and WP19490_R and WP19491_R and WP19476_R do NOT=1 |
| WP14924_R | FIN23 | | In the PAST 12 MONTHS, have you borrowed money from any source for any reason? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FINANCIAL RESILIENCE SECTION |
| | | | FILTER: Total Sample |
| | | | Now, imagine that you have an emergency and you need to pay 150,000 shillings. What would be the MAIN source of money that you would use to come up with 150,000 shillings within the NEXT 30 days? Please choose only ONE response from the following. |
| WP21376_R | FIN24 | | Read Items |
| | | | Interviewer: If respondent says, "credit card," please code as "A loan from a financial institution, an employer, or a private lender." |

| | | | |
|-----------|--------|---|--|
| | | 1 | Savings |
| | | 2 | Family, relatives, or friends |
| | | 3 | Money from working |
| | | 4 | A loan from a financial institution, an employer, or a private lender |
| | | 5 | Selling something you own such as jewelry or livestock |
| | | 6 | (Some other source) |
| | | 7 | (I could not come up with the money) |
| | | 8 | (DK) |
| | | 9 | (Refused) |
| | | | FILTER: WP21376_R=1,2,3,4,5,6 |
| WP21377_R | FIN24A | | How difficult would it be for you to come up with 150,000 shillings 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 |
| | | 4 | (Don't know) |
| | | 5 | (Refused) |
| | | | FILTER: Total Sample |
| WP23999 | FIN24B | | Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months? |
| | | | INTERVIEWER: If respondent says a time not included in the scale, for example, "between one and two months," select the shorter time frame of "about one month." |
| | | 1 | Less than two weeks |
| | | 2 | About one month |
| | | 3 | About two months |
| | | 4 | More than two months |
| | | 5 | (DK) |
| | | 6 | (Refused) |
| | | | FILTER: Total Sample |
| WP24000 | FIN24C | | In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as a flood, drought, or forest fire? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER [QUESTION STEM]: WP24000=1 |
| | FIN24D | | Have you experienced any of the following AS A RESULT OF natural disasters or severe weather events in the PAST THREE YEARS? |

Read Items

FILTER [WP24001]: WP24000=1;

FILTER [WP24002]: WP24000=1;

FILTER [WP24003]: [WP24000=1] AND [WP19548_R or WP14888_R or WP19480_R=1]

| | | | |
|---------|----------|---|---|
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP24001 | FIN24D_1 | | You or someone in your household lost income or were unable to work |
| WP24002 | FIN24D_2 | | Damage to your home or livestock |
| WP24003 | FIN24D_3 | | Being unable to access or use your account to withdraw cash or to send or receive money |

MOBILE/INTERNET SECTION

FILTER: WP19548_R or WP14888_R or WP19480_R=1

| | | | |
|---------|----------|---|--|
| WP24004 | FIN25E_1 | | Do you typically use a mobile phone or card to pay for household food or cleaning supplies? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: WP19548_R or WP14888_R or WP19480_R=1 |
| WP24005 | FIN25E_2 | | In the PAST 12 MONTHS, did you use a mobile phone or card to pay for ANY IN-STORE purchase? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: [WP24005=1] |
| WP24006 | FIN25E_3 | | In a typical month, how often do you use a mobile phone or card to pay for an IN-STORE purchase? Weekly, monthly, or less than once a month? |
| | | | Interviewer: If respondent says, "never," code as "less than once a month." |
| | | 1 | Weekly |
| | | 2 | Monthly |

| | | | |
|-----------|----------|---|---|
| | | 3 | Less than once a month |
| | | 4 | (DK) |
| | | 5 | (Refused) |
| | | | FILTER: [WP24005=2,3,4] |
| WP24007 | FIN25E_4 | | In the PAST 12 MONTHS, what is the MAIN reason you only used cash to pay for IN-STORE purchases? Please choose only ONE response. |
| | | | Read Items |
| | | 1 | Because the merchant(s) only accepts cash |
| | | 2 | Because it's more expensive to pay using a card or phone |
| | | 3 | Because you don't trust payments using a card or phone |
| | | 4 | Because you're used to paying by cash |
| | | 5 | (Some other reason) |
| | | 6 | (DK) |
| | | 7 | (Refused) |
| | | | FILTER [QUESTION STEM]: [WP19548_R or WP14888_R or WP19480_R=1] |
| | FIN26 | | In the PAST 12 MONTHS, have you, personally used a mobile phone or computer to...? |
| | | | Read Items |
| | | | INTERVIEWER: This should not include transactions made through phone calls. |
| | | | FILTER [ALL ITEMS]: [WP19548_R or WP14888_R or WP19480_R=1] |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP21369_R | FIN26A | | Make a bill payment |
| WP21370_R | FIN26B | | Buy something online that was delivered to you |
| | | | FILTER: WP21370_R=1 |
| WP21371_R | FIN27 | | Do you usually pay online or in cash when the order is delivered? |
| | | 1 | Pay online |
| | | 2 | In cash |
| | | 3 | (Both) |
| | | 4 | (Don't know) |
| | | 5 | (Refused) |
| | | | Remittances Section: |
| | | | FILTER: Total Sample |
| | | | In the PAST 12 MONTHS, have you GIVEN or SENT money to relatives or friends living in a different city inside Tanzania? |
| WP19494_R | FH1 | | This can be money you brought yourself or sent in some other way. |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |

| | | | |
|-----------|-------|---|--|
| | | 4 | (Refused) |
| | | | FILTER: WP19494_R=1 |
| WP21379_R | FIN28 | | In the PAST 12 MONTHS, have you GIVEN or SENT money to relatives or friends living in a different city inside Tanzania directly from an account or phone? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: Total Sample |
| WP24018 | FH2 | | In the PAST 12 MONTHS, did you RECEIVE money from relatives or friends living in a different city inside Tanzania? This can be money you were directly given or that you received in some other way. |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: WP24018=1 |
| WP21381_R | FIN29 | | In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from relatives or friends living in a different city inside Tanzania directly into an account or phone? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FILTER: Total Sample |
| WP24008 | FH2A | | In the PAST 12 MONTHS, did you RECEIVE money from relatives or friends living in A DIFFERENT COUNTRY? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | UTILITY PAYMENTS |
| | | | FILTER: Total Sample |
| WP14940 | 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) |
| | | | FILTER [QUESTION STEM]: WP14940=1 |

| | | | |
|-----------|--------|---|--|
| | 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 FILTER [ALL ITEMS]: WP14940=1 |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP19504_R | FIN31A | | You used an account at a bank or similar financial institution |
| WP19505 | FIN31B | | You used a mobile phone to make a payment FILTER: [WP19548_R and WP14888_R and WP19480_R=2,3,4] AND [WP19504_R or WP19505=1] |
| WP24009 | FIN31C | | In the PAST 12 MONTHS, have you personally made a payment for electricity, water, OR trash collection by handing cash to bank staff or an agent? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP24010 | FIN31D | | FILTER: WP19504_R and WP19505=2,3,4 Do you only use cash to pay for electricity, water, or trash collection? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP19507_R | FIN32 | | FILTER: Total Sample In the past 12 months, have you received any salary or wages from an EMPLOYER? 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) |
| | | 4 | (Refused) |
| WP14945_R | FIN33 | | FILTER: WP19507_R=1 In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (Don't know) |
| | | 4 | (Refused) |
| | FIN34 | | FILTER [QUESTION STEM]: WP19507_R=1 In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? |

Read Items

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

FILTER [ALL ITEMS]: WP19507_R=1

1 Yes

2 No

3 (Don't know)

4 (Refused)

WP19508_R FIN34A

You received payments directly into an account at a bank or similar financial institution

WP19509_R FIN34B

You received payments through a mobile phone

FILTER: WP19508_R and WP19509_R=2,3,4

WP21384_R FIN34C

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 (Don't know)

4 (Refused)

WP21385_R FIN34D

FILTER: WP21384_R=2,3,4

In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?

1 Yes

2 No

3 (Don't know)

4 (Refused)

WP24011 FIN35

FILTER: WP19508_R or WP19509_R or WP21385_R=1

Have you ever paid a fee that was more than you expected when you WITHDREW or took out your salary or wages from your account?

1 Yes

2 No

3 (DK)

4 (Refused)

WP24012 FIN36

FILTER: WP19508_R or WP19509_R or WP21385_R=1

When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?

1 Take out all as cash at one time

2 Leave some money in the account

3 (Transfer money to another personal account)

4 (DK)

5 (Refused)

FILTER: Total Sample

WP24013 FIN36A

1 Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?
Took it out myself

2 A friend or family member took it out for me

3 (Both)

4 (DK)

5 (Refused)

FILTER: Total Sample

WP21386 FIN37

1 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.
Yes

2 No

3 (DK)

4 (Refused)

WP19515 FIN38

FILTER: Total Sample

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

2 No

3 (DK)

4 (Refused)

FILTER [QUESTION STEM]: WP21386 or WP19515=1

FIN39

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

Read Items

FILTER [ALL ITEMS]: WP21386 or WP19515=1

1 Yes

2 No

3 (DK)

4 (Refused)

WP19516_R FIN39A You received payments directly into an account at a bank or similar financial institution

WP19517_R FIN39B You received payments through a mobile phone

FILTER: WP19516_R and WP19517_R=2,3,4

WP21388_R FIN39C

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

2 No

3 (Don't know)

| | | | |
|-----------|--------|---|---|
| WP21389_R | FIN39D | 4 | (Refused) |
| | | | FILTER: WP21388_R=2,3,4 |
| | | | In the PAST 12 MONTHS, have you received any money from the government to a card? |
| | | 1 | Yes |
| | | 2 | No |
| WP24014 | FIN40 | 3 | (Don't know) |
| | | 4 | (Refused) |
| | | | FILTER: WP19516_R or WP19517_R or WP21389_R=1 |
| | | | When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account? |
| | | 1 | Take out all as cash at one time |
| WP24015 | FIN41 | 2 | Leave some money in the account |
| | | 3 | (Transfer money to another personal account) |
| | | 4 | (DK) |
| | | 5 | (Refused) |
| | | | FILTER: WP19516_R or WP19517_R or WP21389_R=1 |
| WP19522 | FIN42 | | Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| WP19523_R | FIN43 | | FILTER: Total Sample |
| | | | 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) |
| WP19523_R | FIN43A | 4 | (Refused) |
| | | | FILTER [QUESTION STEM]: WP19522=1 |
| | | | 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 |
| | | | FILTER [ALL ITEMS]: WP19522=1 |
| WP19523_R | FIN43A | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | You received payments directly into an account at a bank or similar financial institution |

| | | | |
|-----------|--------|---|---|
| WP19524 | FIN43B | | You received payments through a mobile phone FILTER: WP19523_R and WP19524=2,3,4 |
| WP21392_R | 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 | (Don't know) |
| | | 4 | (Refused) |
| | | | FILTER: WP21392_R=2,3,4 |
| WP21393_R | 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 | (Don't know) |
| | | 4 | (Refused) |
| | | | FILTER: WP19522=1 |
| WP24017 | FIN44 | | Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips? |
| | | 1 | Yes |
| | | 2 | No |
| | | 3 | (DK) |
| | | 4 | (Refused) |
| | | | FINANCIAL WORRY |
| | | | FILTER: Total Sample |
| | | | (READ:) I will now ask you a question about your financial situation. |
| | | | FILTER: Total Sample |
| WP21398_R | FIN45 | | Which of the following financial issues are you MOST worried about? Please choose only ONE option. Are you most worried about not having enough money...? |
| | | | Read Items |
| | | | Programmer: Randomize Response Options 1-5 |
| | | 1 | For your old age |
| | | 2 | For your business |

- 3 For medical costs in case of a serious illness or accident
- 4 For monthly expenses, such as food, housing, or bills
- 5 For school or education fees
- 6 (Some other reason)
- 7 (Don't know)
- 8 (Refused)