

# Refugee Financial Inclusion and Financial Health, Baseline Survey - 2024

**UNHCR**

report\_generated\_on: June 17, 2025

visit\_data\_catalog\_at: <https://microdata.unhcr.org/index.php>

## Identification

### SURVEY ID NUMBER

UNHCR\_JOR\_2024\_FIFH\_v2.1

### TITLE

Refugee Financial Inclusion and Financial Health, Baseline Survey - 2024

### COUNTRY

Name	Country code
Jordan	JOR

### ABSTRACT

This dataset contains the baseline survey conducted to assess the financial inclusion and financial health of refugees in Jordan. The data collection for this survey took place between June and August 2024, hence prior to the fall of the Assad government in Syria in December 2024. The survey had the purpose to inform UNHCR, the broader humanitarian and development community, and other relevant stakeholders on the state of refugees' financial inclusion and financial health in Jordan as of mid-2024. The results are expected to serve as a reference point for future assessments as well as guide the development of strategies and interventions to improve access to and use of financial services and the overall financial health of refugees in Jordan. This survey aligns with efforts by partners such as the World Food Programme (WFP), the Central Bank of Jordan (CBJ), financial and payment service providers, and other relevant stakeholders seeking to strengthen monitoring and evaluation frameworks and advance financial inclusion and financial health of refugees in Jordan.

### KIND OF DATA

Sample survey data [ssd]

### UNIT OF ANALYSIS

Household and individual

## Version

### VERSION DESCRIPTION

v2.1: Edited, cleaned and anonymised data.

## Scope

### NOTES

The scope includes:

- demographics
- livelihoods
- cash assistance information
- basic needs
- expenditures
- coping strategies

### TOPICS

Topic
Health
Livelihood and Social cohesion
Health and Nutrition
Food security
Protection

Cash Assistance

Income Generation

Basic Needs

## Producers and sponsors

### PRIMARY INVESTIGATORS

Name

UNHCR

## Sampling

### SAMPLING PROCEDURE

The overall sampling sought to cover at least 3,600 individual refugees targeting adult individuals of working age (between 18 and 59 years old), with an equal distribution between females and males. Based on October 2023 UNHCR data, the sampling was representative of the main areas where refugees live in Jordan, which include communities and camps, and stratified across three locations: (i) Amman (targeting 1,600 individuals); (ii) All other governorates (excluding Amman) (targeting 1,200 individuals); and (iii) camps, i.e. Zaatari and Azraq (targeting 800 individuals). The sample was further stratified into Syrians and non-Syrians, with a target of at least 600 non-Syrians (mostly in Amman, but also in other governorates). These criteria allowed for a minimum target size of 400 respondents per key disaggregation group permitting a margin of error that is equal or lower than 5 percentage points at the 95 per cent confidence level when analysing the findings.<sup>16</sup> Furthermore, within the criteria defined above to ensure sufficient sample sizes for the various sub-groups, the survey sample was randomly extracted among the respondents of the 2024 Vulnerability Assessment Framework (VAF). The VAF pool was used to build on already collected individual information and allow for comparisons over time.

## Data collection

### DATES OF DATA COLLECTION

Start	End
2024-06-25	2024-08-09

### DATA COLLECTION MODE

Computer Assisted Personal Interview [capi]

### DATA COLLECTORS

Name

Mindset

## Access policy

### CONTACTS

Name	Affiliation	Email
Curation team	UNHCR	microdata@unhcr.org

### CITATION REQUIREMENTS

UNHCR (2024). Jordan: Refugee Financial Inclusion and Financial Health, Baseline Survey - 2024. Accessed from: <https://microdata.unhcr.org>

## Metadata production

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DDI DOCUMENT ID

UNHCR\_JOR\_2024\_FIFH\_v2.1

PRODUCERS

Name
UNHCR

DATE OF METADATA PRODUCTION

2025-06-17

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>Main</b> This file contains the household data collected during the survey.	3649	426



**Data file: Main**

This file contains the household data collected during the survey.

Cases:	3649
variables:	426

**variables**

ID	Name	Label	Question
file_id_V1	date	Date	
file_id_V2	index	fifh_index	
file_id_V3	gender	gender	
file_id_V4	nationality	nationality	
file_id_V5	hh_m	How many persons (in addition to you) are there in the group that you share meals and expenses with?	
file_id_V6	q1	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID document(s) that are valid (i.e. not expired) today. The UNHCR document is either the Asylum Seeker Certificate (refugees livi	
file_id_V7	q1_1	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID ... a. Valid Mol card	
file_id_V8	q1_2	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID ... b. Valid passport	
file_id_V9	q1_3	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID ... Other	
file_id_V10	q1_4	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID ... d. No valid ID document	
file_id_V11	q1_5	At present, and in addition to your UNHCR document, what kind of valid ID document do you have? Please consider only the ID ... Other	
file_id_V12	q1_other_coded	Other doc	
file_id_V13	q2	At present, do you have a mobile phone? And is it a smart phone?	
file_id_V14	q3	At present, does anyone else in the group that you share meals and expenses with have a mobile phone? And it is a smart phone?	
file_id_V15	q4	At present, do you have access to the internet? It does not matter how / through whom they access the internet (just as long as they have access to the internet).	
file_id_V16	q5	At present, does anyone else in the group that you share meals and expenses with have access to the internet?	
file_id_V17	q6	In the last 30 days, did you work for pay (i.e. salary) as a worker (employed)?	
file_id_V18	q7	In the last 30 days, as employed, did you work with a work permit, contract/written agreement and/or Social Security Corporation (SSC) benefits?	
file_id_V19	q7_1	In the last 30 days, as employed, did you work with a work permit, contract/written agreement and/or Social Security Corporation (SSC) benefits? a. Work permit	
file_id_V20	q7_2	In the last 30 days, as employed, did you work with a work permit, contract/written agreement and/or Social Security Corporation (SSC) benefits? b. Contract/written agreement	
file_id_V21	q7_3	In the last 30 days, as employed, did you work with a work permit, contract/written agreement and/or Social Security Corporation (SSC) benefits? c. SSC benefits	
file_id_V22	q7_4	In the last 30 days, as employed, did you work with a work permit, contract/written agreement and/or Social Security Corporation (SSC) benefits? d. None of the above	
file_id_V23	q8	In the last 30 days, did you work for your own business, including home-based business (self-employed)?	

ID	Name	Label	Question
file_id_V24	q9	In the last 30 days, as self-employed, did you work with a work permit, business registration/license/permit and/or Social Security Corporation (SSC) registration?	
file_id_V25	q9_1	In the last 30 days, as self-employed, did you work with a work permit, business registration/license/permit and/or Social Security Corporation (SSC) registration? a. Work permit	
file_id_V26	q9_2	In the last 30 days, as self-employed, did you work with a work permit, business registration/license/permit and/or Social Security Corporation (SSC) registration? b. Business registration/license/permit	
file_id_V27	q9_3	In the last 30 days, as self-employed, did you work with a work permit, business registration/license/permit and/or Social Security Corporation (SSC) registration? c. SSC registration	
file_id_V28	q9_4	In the last 30 days, as self-employed, did you work with a work permit, business registration/license/permit and/or Social Security Corporation (SSC) registration? d. None of the above	
file_id_V29	q10	In the last 30 days, approximately how many days did you work?	
file_id_V30	q11	In the last 30 days, approximately how much income from work did you make?	
file_id_V31	q11_c	In which currency?	
file_id_V32	q11_c2	In the last 30 days, approximately how much income from work did you make? Coded	
file_id_V33	q12	In the last 12 months, how often have you worked on average?	
file_id_V34	q13	In the last 30 days, has anyone else in the group that you share meals and expenses with worked, either as a worker (employed) and/or for their own business (self-employed)?	
file_id_V35	q14	In the last 30 days, how much would you estimate the total combined income from work to be for the group that you share meals and expenses with? Please also consider your own individual income (if any).	
file_id_V36	q14_c	In which currency?	
file_id_V37	q15	In the last 30 days, have you received money from other sources--not from work?	
file_id_V38	q15_1	In the last 30 days, have you received money from other sources--not from work? a. YES, cash assistance from UNHCR	
file_id_V39	q15_2	In the last 30 days, have you received money from other sources--not from work? b. YES, cash assistance from other organizations	
file_id_V40	q15_3	In the last 30 days, have you received money from other sources--not from work? d. YES, money transfers (remittances) from family or relatives living in Jordan	
file_id_V41	q15_4	In the last 30 days, have you received money from other sources--not from work? e. YES, money transfers (remittances) from family or relatives living OUTSIDE Jordan	
file_id_V42	q15_5	In the last 30 days, have you received money from other sources--not from work? f. YES, pension	
file_id_V43	q15_6	In the last 30 days, have you received money from other sources--not from work? g. YES, assets	
file_id_V44	q15_7	In the last 30 days, have you received money from other sources--not from work? Other	
file_id_V45	q15_8	In the last 30 days, have you received money from other sources--not from work? i. NO, no other sources of income	
file_id_V46	q15_9	In the last 30 days, have you received money from other sources--not from work? Other	
file_id_V47	q15_10	In the last 30 days, have you received money from other sources--not from work? Do not know	
file_id_V48	q15_other_1	Please specify the other source of income	
file_id_V49	q15_main	What is the main one?	
file_id_V50	q16	In the last 30 days, how much income have you received from all other sources--not from work?	
file_id_V51	q16_c	In which currency?	



ID	Name	Label	Question
file_id_V52	q17	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work?	
file_id_V53	q17_1	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? a. YES, cash assistance from UNHCR	
file_id_V54	q17_2	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? b. YES, cash assistance from other organizations	
file_id_V55	q17_3	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? 3	
file_id_V56	q17_4	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? d. YES, money transfers (remittances) from family or relatives living in Jordan	
file_id_V57	q17_5	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? e. YES, money transfers (remittances) from family or relatives living OUTSIDE Jordan	
file_id_V58	q17_6	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? f. YES, pension	
file_id_V59	q17_7	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? g. YES, assets	
file_id_V60	q17_8	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? Other	
file_id_V61	q17_9	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? i. NO, no other sources of income	
file_id_V62	q17_10	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? Other	
file_id_V63	q17_11	In the last 30 days, has anyone else in the group that you share meals and expenses with received money from other sources--not from work? Do not know	
file_id_V64	q17_c	q17_C1 specify	
file_id_V65	q17_main	What is the main one?	
file_id_V66	q19	In the last 30 days, how much combined income would you estimate the group that you share meals and expenses with received from other sources--not from work? Please also consider your own individual income from other sources-- not from work (if any).	
file_id_V67	q19_c	In which currency?	
file_id_V68	q18	At present, do you have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallter with a payment service provider?	
file_id_V69	q18_1	At present, do you have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallter with a payment service provider? a. YES, I have a bank account	
file_id_V70	q18_2	At present, do you have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallter with a payment service provider? b. YES, I have a credit account with an MFI (such as Microfund for Women or FINCA)	
file_id_V71	q18_3	At present, do you have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallter with a payment service provider? c. YES, I have a mobile wallet account	
file_id_V72	q18_4	At present, do you have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallter with a payment service provider? d. NO, I do not have a financial account	
file_id_V73	q20	What do you use your bank account for?	
file_id_V74	q20_1	What do you use your bank account for? a. Receive/ withdraw work salary (cash in/cash out)	

ID	Name	Label	Question
file_id_V75	q20_2	What do you use your bank account for? b. Receive/ withdraw cash assistance--non-work (cash in/cash out)	
file_id_V76	q20_3	What do you use your bank account for? c. Make (digital) payments--paying bills, buying something in a store/online using digital payments	
file_id_V77	q20_4	What do you use your bank account for? d. Save money	
file_id_V78	q20_5	What do you use your bank account for? e. Borrow money	
file_id_V79	q20_6	What do you use your bank account for? f. Send money (remittances) to others in Jordan or abroad	
file_id_V80	q20_7	What do you use your bank account for? g. Receive money (remittances) from others in Jordan or abroad	
file_id_V81	q20_8	What do you use your bank account for? Other	
file_id_V82	q20_9	What do you use your bank account for? Other	
file_id_V83	q20_c	q20_C1 specify	
file_id_V84	q20_main	What is the main one?	
file_id_V85	q21	What do you use your wallet account for?	
file_id_V86	q21_1	What do you use your wallet account for? a. Receive/ withdraw work salary (cash in/cash out)	
file_id_V87	q21_2	What do you use your wallet account for? b. Receive/ withdraw cash assistance--non-work (cash in/cash out)	
file_id_V88	q21_3	What do you use your wallet account for? c. Make (digital) payments--paying bills, buying something in a store/online using digital payments	
file_id_V89	q21_4	What do you use your wallet account for? d. Save money	
file_id_V90	q21_5	What do you use your wallet account for? e. Borrow money	
file_id_V91	q21_6	What do you use your wallet account for? f. Send money (remittances) to others in Jordan or abroad	
file_id_V92	q21_7	What do you use your wallet account for? g. Receive money (remittances) from others in Jordan or abroad	
file_id_V93	q21_8	What do you use your wallet account for? Other	
file_id_V94	q21_9	What do you use your wallet account for? Other	
file_id_V95	q21_c1	q21_C1 specify	
file_id_V96	q21_main	What is the main one?	
file_id_V97	q22	Is the mobile wallet you use connected to a SIM card in your own name?	
file_id_V98	q23	How difficult is it for you to use your mobile wallet?	
file_id_V99	q24	Do you have a payment card connected to your bank account or mobile wallet? Please note that this only includes cards with which you can do payments and hence not the Cairo Amman Bank card through which they can only withdraw cash assistance.	
file_id_V100	q25	In the last 12 months, have you made and/or received digital payments? Some examples might be: paying utility bills online, buying something in a store/online with a mobile wallet or payment card, or receiving a salary/cash assistance into a mobile wa...	
file_id_V101	q26	If you could choose freely, without considering current obstacles to access, what would be your one most preferred way to make and receive payments or income transfers?	
file_id_V102	q26_c1	q26_C1 specify	
file_id_V103	q28	What would help or encourage you to access and use your most preferred way to make and receive payments?	
file_id_V104	q28_1	What would help or encourage you to access and use your most preferred way to make and receive payments? a. Having a valid ID	
file_id_V105	q28_2	What would help or encourage you to access and use your most preferred way to make and receive payments? b. Information and support on how to open an account, and use it.	

ID	Name	Label	Question
file_id_V106	q28_3	What would help or encourage you to access and use your most preferred way to make and receive payments? c. Ease of use to make financial transactions	
file_id_V107	q28_4	What would help or encourage you to access and use your most preferred way to make and receive payments? d. Availability of cash/cash out points such as ATMs, and agents	
file_id_V108	q28_5	What would help or encourage you to access and use your most preferred way to make and receive payments? e. Affordability of cost of transactions	
file_id_V109	q28_6	What would help or encourage you to access and use your most preferred way to make and receive payments? f. Possibility of sending and receiving remittances (Jordan and internationally)	
file_id_V110	q28_7	What would help or encourage you to access and use your most preferred way to make and receive payments? Other	
file_id_V111	q28_8	What would help or encourage you to access and use your most preferred way to make and receive payments? Other	
file_id_V112	q28_c1	q28_C1 specify	
file_id_V113	q28_main	What is the main one?	
file_id_V114	q29	In the last 12 months, have you sent and/or received money transfers (remittances) within Jordan or to/from abroad from (Family / relatives)? Remittances are money transfers that you send to or receive from family members, relatives, friends, or other ...	
file_id_V115	q29_1	In the last 12 months, have you sent/received money transfers (remittances) through a bank account, mobile wallet and/or directly in cash through someone? Please note that remittances do not include cash assistance from UNHCR or other organizations.	
file_id_V116	q29_2	In the last 12 months, have you sent/received money transfers (remittances) through a bank account, mobile wallet and/or dir... a. I sent/received them through a bank account (informal)	
file_id_V117	q29_3	In the last 12 months, have you sent/received money transfers (remittances) through a bank account, mobile wallet and/or dir... b. I sent/received them through a mobile wallet (formal)	
file_id_V118	q29_4	In the last 12 months, have you sent/received money transfers (remittances) through a bank account, mobile wallet and/or dir... c. I sent/received them directly in cash through someone (informal)	
file_id_V119	q29_5	In the last 12 months, have you sent/received money transfers (remittances) through a bank account, mobile wallet and/or dir... d. NO, neither sent nor received remittances	
file_id_V120	q29_main	What is the main one?	
file_id_V121	q30	In the last 12 months, have you saved any money?	
file_id_V122	q31	Where do you keep your saved money?	
file_id_V123	q31_1	Where do you keep your saved money? a. In bank account	
file_id_V124	q31_2	Where do you keep your saved money? b. In mobile wallet account	
file_id_V125	q31_3	Where do you keep your saved money? c. In savings group (Jamiyat)	
file_id_V126	q31_4	Where do you keep your saved money? d. at home	
file_id_V127	q31_5	Where do you keep your saved money? e. with family, relatives, friends, neighbors	
file_id_V128	q31_6	Where do you keep your saved money? Other	
file_id_V129	q31_7	Where do you keep your saved money? Other	
file_id_V130	q31_main	What is the main one?	
file_id_V131	q32	Why did you save money?	
file_id_V132	q32_1	Why did you save money? a. Pay for necessary living expenses during the month	
file_id_V133	q32_2	Why did you save money? b. For emergencies or unexpected needs (e.g. illness)	
file_id_V134	q32_3	Why did you save money? c. Pay back debt	
file_id_V135	q32_4	Why did you save money? e. Buy personal assets (gold/jewelry, telephone, etc.)	

ID	Name	Label	Question
file_id_V136	q32_5	Why did you save money? e. Buy/improve housing (shelter)	
file_id_V137	q32_6	Why did you save money? f. Purchase land	
file_id_V138	q32_7	Why did you save money? h. Invest in asset/s or business opportunity (starting/expanding business or livelihood activity)This includes buying productive assets (e.g. machinery), means of transport (e.g. bike), livestock (e.g. goats), etc. used to e...	
file_id_V139	q32_8	Why did you save money? i. Pay for education, school supplies, training for children or other family members	
file_id_V140	q32_9	Why did you save money? i. Pay for marriage of family members	
file_id_V141	q32_10	Why did you save money? j. Save for old age (retirement)	
file_id_V142	q32_11	Why did you save money? k. Relocate or return to country of origin	
file_id_V143	q32_12	Why did you save money? Other	
file_id_V144	q32_13	Why did you save money? Other	
file_id_V145	q32b	Why did you save money?	
file_id_V146	q33	In the last 12 months, have you borrowed any money?	
file_id_V147	q34	Where did you borrow money from?	
file_id_V148	q34_1	Where did you borrow money from? a. Bank	
file_id_V149	q34_2	Where did you borrow money from? b. Microfinance Institution	
file_id_V150	q34_3	Where did you borrow money from? c. Savings and Loan group (Jamiyat)	
file_id_V151	q34_4	Where did you borrow money from? d. Merchant, trader or shopkeeper (buying on credit)	
file_id_V152	q34_5	Where did you borrow money from? e. Money lender	
file_id_V153	q34_6	Where did you borrow money from? f. Employer or landlord	
file_id_V154	q34_7	Where did you borrow money from? f. Family, Friends, Relatives, neighbors, etc.	
file_id_V155	q34_8	Where did you borrow money from? Other	
file_id_V156	q34_9	Where did you borrow money from? Other	
file_id_V157	q34_c1	q34_C1 specify	
file_id_V158	q34_c1_A	q34_C1_A specify	
file_id_V159	q34b	Where did you borrow money from?	
file_id_V160	q35	Why did you borrow the money?	
file_id_V161	q35_1	Why did you borrow the money? a. Pay for necessary living expenses during the month	
file_id_V162	q35_2	Why did you borrow the money? b. For emergencies or unexpected needs (e.g. illness)	
file_id_V163	q35_3	Why did you borrow the money? c. Pay back debt	
file_id_V164	q35_4	Why did you borrow the money? e. Buy personal assets (gold/jewelry, telephone, etc.)	
file_id_V165	q35_5	Why did you borrow the money? e. Buy/improve housing (shelter)	
file_id_V166	q35_6	Why did you borrow the money? f. Purchase land	
file_id_V167	q35_7	Why did you borrow the money? g. Invest in asset/s or business opportunity (starting/expanding business or livelihood activity)This includes buying productive assets (e.g. machinery), means of transport (e.g. bike), livestock (e.g. goats), etc. use...	
file_id_V168	q35_8	Why did you borrow the money? i. Pay for education, school supplies, training for children or other family members	
file_id_V169	q35_9	Why did you borrow the money? i. Pay for marriage of family members	
file_id_V170	q35_10	Why did you borrow the money? j. Save for old age (retirement)	
file_id_V171	q35_11	Why did you borrow the money? k. Relocate or return to country of origin	
file_id_V172	q35_12	Why did you borrow the money? Other	

ID	Name	Label	Question
file_id_V173	q35__13	Why did you borrow the money? Other	
file_id_V174	q35_c1	q35_C1 specify	
file_id_V175	q33d	Why did you borrow the money?	
file_id_V176	q36	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system.	
file_id_V177	q36_1	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system. a. Medical insurance (illness/disability)	
file_id_V178	q36_2	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medic... b. Life insurance (payment to your family in case of your death)	
file_id_V179	q36_3	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system. c. Unemployment insurance	
file_id_V180	q36_4	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medic... d. Business and/or property insurance (fire, theft, damage)	
file_id_V181	q36_5	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system. e. Old age (pension/retirement) insurance	
file_id_V182	q36_6	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system. Other	
file_id_V183	q36_7	At present, do you have any of the following types of insurances?Please note that medical insurance does not include medical assistance received through UNHCR facilitation and the public health system. g. NO Insurance	
file_id_V184	q36_c1	q36_C1 specify	
file_id_V185	q37	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallet with a payment service provider?	
file_id_V186	q37_1	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallet with a payment service provider? a. YES, a bank account	
file_id_V187	q37_2	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit accou... b. YES, a credit account with an MFI	
file_id_V188	q37_3	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallet with a payment service provider? c. YES, a mobile wallet account	
file_id_V189	q37_4	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallet with a payment service provider? d. NO, no financial account	
file_id_V190	q37_5	At present, does anyone else in the group that you share meals and expenses with have an account with a bank, a credit account with an microfinance institution (MFI) and/or mobile wallet with a payment service provider? do not know	
file_id_V191	q38	What is the main use to their bank account(s) and/or mobile wallet(s) for?	
file_id_V192	q38_1	What is the main use to their bank account(s) and/or mobile wallet(s) for? a. Receive/ withdraw work salary (cash in/cash out)	
file_id_V193	q38_2	What is the main use to their bank account(s) and/or mobile wallet(s) for? b. Receive/ withdraw cash assistance--non-work (cash in/cash out)	
file_id_V194	q38_3	What is the main use to their bank account(s) and/or mobile wallet(s) for? c. Make (digital) payments--paying bills, buying something in a store/online using digital payments	

ID	Name	Label	Question
file_id_V195	q38_4	What is the main use to their bank account(s) and/or mobile wallet(s) for? d. Save money	
file_id_V196	q38_5	What is the main use to their bank account(s) and/or mobile wallet(s) for? e. Borrow money	
file_id_V197	q38_6	What is the main use to their bank account(s) and/or mobile wallet(s) for? f. Send money (remittances) to others in Jordan or abroad	
file_id_V198	q38_7	What is the main use to their bank account(s) and/or mobile wallet(s) for? g. Receive money (remittances) from others in Jordan or abroad	
file_id_V199	q38_8	What is the main use to their bank account(s) and/or mobile wallet(s) for? Other	
file_id_V200	q38_9	What is the main use to their bank account(s) and/or mobile wallet(s) for? Other	
file_id_V201	q38_c1	q38_C1 specify	
file_id_V202	q38_main	What do they use their bank account(s) and/or mobile wallet(s) for?	
file_id_V203	q39	In the last 30 days, how difficult or easy was it for the group that you share meals and expenses with to pay for necessary living expenses - as you define and prioritize them - with your sharing group's income (from work and/or other sources)?	
file_id_V204	q40	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses?	
file_id_V205	q40_1	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? a. Used Savings	
file_id_V206	q40_2	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? b. Borrowed money	
file_id_V207	q40_3	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? c. Sold assets	
file_id_V208	q40_4	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? d. Worked more/ got additional job	
file_id_V209	q40_5	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? Other	
file_id_V210	q40_6	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? f. Could not/did not do anything	
file_id_V211	q40_7	Since you faced difficulties, what did the group that you share meals and expenses with do to cover your sharing group's necessary living expenses? Do not know	
file_id_V212	q40_c1	q40_C1 specify	
file_id_V213	q40_c1b	q40_C1 specify	
file_id_V214	q40_main	What is the main one?	
file_id_V215	q41	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note that some assets - such as livestock (e.g. sheep, goats, chicken) - can be considered both sharing group assets (if used for sharin	
file_id_V216	q41_1	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note tha... a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V217	q41_2	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note tha... b. Household assets (TV, appliances, furniture, etc.)	
file_id_V218	q41_3	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note tha... c. Housing (shelter)	
file_id_V219	q41_4	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note tha... d. Land	
file_id_V220	q41_5	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Please note tha... e. Productive Assets (machinery, means of transport, livestock, etc.)	

ID	Name	Label	Question
file_id_V221	q41_6	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Other	
file_id_V222	q41_7	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? do not know	
file_id_V223	q41_8	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses? Other	
file_id_V224	q41_c1	q41_C1 specify	
file_id_V225	q41_main	Which assets did the group that you share meals and expenses with sell to cover necessary living expenses?	
file_id_V226	q42	In the last 12 months, for how long was the income (from work and/or other sources) of the group that you share meals and expenses with usually sufficient to cover your sharing group's necessary living expenses?	
file_id_V227	q43	At present, how concerned or confident are you about the group that you share meals and expenses with being able to pay for its necessary living expenses?	
file_id_V228	q44	At present, are you in debt? Do you currently owe any money?	
file_id_V229	q45	In the last 12 months, how difficult or easy has it been for you to cover your debt repayments with the income you have had available? (from work and/or other sources)	
file_id_V230	q46	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments?	
file_id_V231	q46_1	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? a. Used Savings	
file_id_V232	q46_2	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? b. Borrowed money	
file_id_V233	q46_3	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? c. Sold assets	
file_id_V234	q46_4	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? d. Worked more/ got additional job	
file_id_V235	q46_5	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? e. Reduced spending on necessary living expenses (basic needs)	
file_id_V236	q46_6	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? f. Reduced spending on less essential needs	
file_id_V237	q46_7	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? Other	
file_id_V238	q46_8	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments? h. Could not/did not do anything	
file_id_V239	q46b	Including difficulties, what did you do to (at least part of) pay off your debts?	
file_id_V240	q46_c1	q46_C1 specify	
file_id_V241	q46c	Since you faced difficulties, what did you do to cover (at least part of) your debt repayments?	
file_id_V242	q47	Which assets did you sell to cover your debt repayments? Please note that some assets - such as livestock (e.g. sheep, goats, chicken) - can be considered both sharing group assets (if used for sharing group consumption) and productive assets (if used)	
file_id_V243	q47_1	Which assets did you sell to cover your debt repayments? Please note that some assets - such as livestock (e.g. sheep, goat... a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V244	q47_2	Which assets did you sell to cover your debt repayments? Please note that some assets - such as livestock (e.g. sheep, goat... b. Household assets (TV, appliances, furniture, etc.)	
file_id_V245	q47_3	Which assets did you sell to cover your debt repayments? Please note that some assets - such as livestock (e.g. sheep, goat... c. Housing (shelter)	
file_id_V246	q47_4	Which assets did you sell to cover your debt repayments? Please note that some assets - such as livestock (e.g. sheep, goat... d. Land	

ID	Name	Label	Question
file_id_V247	q47_5	Which assets did you sell to cover your debt repayments?Please note that some assets - such as livestock (e.g. sheep, goat... e. Productive Assets (machinery, means of transport, livestock, etc.)	
file_id_V248	q47_6	Which assets did you sell to cover your debt repayments?Please note that some assets - such as livestock (e.g. sheep, goat Other	
file_id_V249	q47_7	Which assets did you sell to cover your debt repayments?Please note that some assets - such as livestock (e.g. sheep, goat do not know	
file_id_V250	q47_8	Which assets did you sell to cover your debt repayments?Please note that some assets - such as livestock (e.g. sheep, goat Other	
file_id_V251	q47_main	Which assets is the main one?	
file_id_V252	q47_main_1	Which assets is the main one? a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V253	q47_main_2	Which assets is the main one? b. Household assets (TV, appliances, furniture, etc.)	
file_id_V254	q47_main_3	Which assets is the main one? c. Housing (shelter)	
file_id_V255	q47_main_4	Which assets is the main one? d. Land	
file_id_V256	q47_main_5	Which assets is the main one? e. Productive Assets (machinery, means of transport, livestock, etc.)	
file_id_V257	q48	At present, are you behind on your debt repayments?	
file_id_V258	q49	At present, how concerned or confident are you about being able to repay your debt?	
file_id_V259	q50	When do you think you will be free of the debt that you hold now?	
file_id_V260	q51	At present, how many different loans do you have?How many different entities/persons have you borrowed money from?	
file_id_V261	q51b	From where did you borrow most of the money (the largest loan) that you owe now? Which entity/person do you owe most money to?	
file_id_V262	q52_c1	q52_C1 specify	
file_id_V263	q52_c1b	q52_C1 specify	
file_id_V264	q53	Why did you borrow primarily form this source?	
file_id_V265	q53_1	Why did you borrow primarily form this source? a. Cheaper than other sources	
file_id_V266	q53_2	Why did you borrow primarily form this source? b. More convenient to get the money (less paperwork, requirements)	
file_id_V267	q53_3	Why did you borrow primarily form this source? c. The repayment terms are easier to manage (not so strict on repayment amounts, timing)	
file_id_V268	q53_4	Why did you borrow primarily form this source? d. It's the only option available/that I know of.	
file_id_V269	q53_5	Why did you borrow primarily form this source? e. I simply could not pay landlord and/or utility provider	
file_id_V270	q53_6	Why did you borrow primarily form this source? other	
file_id_V271	q53_c1	q53_C1 specify	
file_id_V272	q53_main	What is the main reason?	
file_id_V273	q54	What is your total amount of debt up to now? At present, how much money--more or less--do you currently owe?	
file_id_V274	q54_c	In which currency?	
file_id_V275	q55	In the last 30 days, how much money--more or less--did you spend to repay your debt?If the respondent did not make any debt repayment in the last 30 days, put 0.	
file_id_V276	q55_c	In which currency?	
file_id_V277	q56	At present, is anyone else in the group that you share meals and expenses with in debt? Does anyone else in the group that you share meals and expenses with currently owe any money?	



ID	Name	Label	Question
file_id_V278	q57	What is the total combined amount of debt of the group that you share meals and expenses with up to now? At present, how much money--more or less--does the group that you share meals and expenses with currently owe? Please also consider your own indivi...	
file_id_V279	q57_c	In which currency?	
file_id_V280	q58	In the last 30 days, how much money - more or less - did the group that you share meals and expenses with spend to repay the combined debt? Please also consider your own individual debt repayments (if any).	
file_id_V281	q58_c	In which currency?	
file_id_V282	q59	In the last 12 months, have you or the group that you share meals and expenses with experienced a financial shock?	
file_id_V283	q60	How difficult or easy was it for you or the group that you share meals and expenses with to cope with this financial shock?	
file_id_V284	q61	What did you or the group that you share meals and expenses with do to cope with this financial shock?	
file_id_V285	q61_1	What did you or the group that you share meals and expenses with do to cope with this financial shock? a. Used Savings	
file_id_V286	q61_2	What did you or the group that you share meals and expenses with do to cope with this financial shock? b. Borrowed money	
file_id_V287	q61_3	What did you or the group that you share meals and expenses with do to cope with this financial shock? c. Sold assets	
file_id_V288	q61_4	What did you or the group that you share meals and expenses with do to cope with this financial shock? d. Worked more/ got additional job	
file_id_V289	q61_5	What did you or the group that you share meals and expenses with do to cope with this financial shock? other	
file_id_V290	q61_6	What did you or the group that you share meals and expenses with do to cope with this financial shock? f. Could not/did not do anything	
file_id_V291	q61_7	What did you or the group that you share meals and expenses with do to cope with this financial shock? do not know	
file_id_V292	q61_8	What did you or the group that you share meals and expenses with do to cope with this financial shock? other	
file_id_V293	q61_c1	q61_C1 specify	
file_id_V294	q61_main	What is the main?	
file_id_V295	q62	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please note that some assets - such as livestock (e.g. sheep, goats, chicken) - can be considered both sharing group assets (if used for s...	
file_id_V296	q62_1	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please not... a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V297	q62_2	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please not... b. Household assets (TV, appliances, furniture, etc.)	
file_id_V298	q62_3	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please not... c. Housing (shelter)	
file_id_V299	q62_4	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please not... d. Land	
file_id_V300	q62_5	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock?Please not... e. Productive Assets (machinery, means of transport, livestock, etc.)	
file_id_V301	q62_6	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock? other	
file_id_V302	q62_7	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock? do not know	

ID	Name	Label	Question
file_id_V303	q62_8	Which assets did you or the group that you share meals and expenses with sell to cope with this financial shock? other	
file_id_V304	q62_main	What is the main?	
file_id_V305	q67	Now imagine that you or the group that you share meals and expenses with have an emergency or unexpected need (for example a sudden medical expense) for JOD 1,000 within the next one week. How difficult or easy would it be for you or the group that you...	
file_id_V306	q68	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week?	
file_id_V307	q68_1	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? a. Use savings	
file_id_V308	q68_2	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? b. Borrow money	
file_id_V309	q68_3	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? c. Sell assets	
file_id_V310	q68_4	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? d. Claim insurance	
file_id_V311	q68_5	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? e. Work more/ get additional job	
file_id_V312	q68_6	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? f. Reduced spending on necessary living expenses (basic needs)	
file_id_V313	q68_7	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? g. Reduced spending on less essential needs	
file_id_V314	q68_8	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? other	
file_id_V315	q68_9	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? i. Would not (be able) to do anything	
file_id_V316	q68_10	How would you or the group that you share meals and expenses with come up with JOD 1,000 within the next one week? other	
file_id_V317	q68_c1	q68_C1 specify	
file_id_V318	q68_main	What is the main?	
file_id_V319	q69	Where would you or the group that you share meals and expenses with borrow the money?	
file_id_V320	q69_1	Where would you or the group that you share meals and expenses with borrow the money? a. Bank	
file_id_V321	q69_2	Where would you or the group that you share meals and expenses with borrow the money? b. Microfinance Institution	
file_id_V322	q69_3	Where would you or the group that you share meals and expenses with borrow the money? c. Savings and Loan group (Jamiyat)	
file_id_V323	q69_4	Where would you or the group that you share meals and expenses with borrow the money? d. Merchant, trader or shopkeeper (buying on credit)	
file_id_V324	q69_5	Where would you or the group that you share meals and expenses with borrow the money? e. Money lender	
file_id_V325	q69_6	Where would you or the group that you share meals and expenses with borrow the money? f. Employer or landlord	
file_id_V326	q69_7	Where would you or the group that you share meals and expenses with borrow the money? f. Family, Friends, Relatives, neighbors, etc.	
file_id_V327	q69_8	Where would you or the group that you share meals and expenses with borrow the money? : Other	
file_id_V328	q69_9	Where would you or the group that you share meals and expenses with borrow the money? : Other	
file_id_V329	q69_c1	q69_C1 specify	

ID	Name	Label	Question
file_id_V330	q69_main	What is the main?	
file_id_V331	q70	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note that some assets - such as livestock (e.g. sheep, goats, chicken) - can be considered both sharing group assets (if used for shari	
file_id_V332	q70_1	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note th... a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V333	q70_2	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note th... b. Household assets (TV, appliances, furniture, etc.)	
file_id_V334	q70_3	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note th... c. Housing (shelter)	
file_id_V335	q70_4	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note th... d. Land	
file_id_V336	q70_5	Which assets would you or the group that you share meals and expenses with sell to come up with this money?Please note th... e. Productive Assets (machinery, means of transport, livestock, etc.)	
file_id_V337	q70_6	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Other	
file_id_V338	q70_7	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Do not know	
file_id_V339	q70_8	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Other	
file_id_V340	q70_main	What is the main?	
file_id_V341	q63	Imagine that you or the group that you share meals and expenses with have an emergency or unexpected need (for example a sudden medical expense) for JOD 150 within the next one week. How difficult or easy would it be for you or the group that you share...	
file_id_V342	q64	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week?	
file_id_V343	q64_1	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? a. Use savings	
file_id_V344	q64_2	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? b. Borrow money	
file_id_V345	q64_3	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? c. Sell assets	
file_id_V346	q64_4	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? d. Claim insurance	
file_id_V347	q64_5	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? e. Work more/ get additional job	
file_id_V348	q64_6	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? f. Reduced spending on necessary living expenses (basic needs)	
file_id_V349	q64_7	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? g. Reduced spending on less essential needs	
file_id_V350	q64_8	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? Other	
file_id_V351	q64_9	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? i. Would not (be able) to do anything	
file_id_V352	q64_10	How would you or the group that you share meals and expenses with come up with JOD 150 within the next one week? Other	
file_id_V353	q64_c1	q64_C1 specify	
file_id_V354	q64_main	What is the main?	

ID	Name	Label	Question
file_id_V355	q65	Where would you or the group that you share meals and expenses with borrow the money?	
file_id_V356	q65_1	Where would you or the group that you share meals and expenses with borrow the money? a. Bank	
file_id_V357	q65_2	Where would you or the group that you share meals and expenses with borrow the money? b. Microfinance Institution	
file_id_V358	q65_3	Where would you or the group that you share meals and expenses with borrow the money? c. Savings and Loan group (Jamiyat)	
file_id_V359	q65_4	Where would you or the group that you share meals and expenses with borrow the money? d. Merchant, trader or shopkeeper (buying on credit)	
file_id_V360	q65_5	Where would you or the group that you share meals and expenses with borrow the money? e. Money lender	
file_id_V361	q65_6	Where would you or the group that you share meals and expenses with borrow the money? f. Employer or landlord	
file_id_V362	q65_7	Where would you or the group that you share meals and expenses with borrow the money? f. Family, Friends, Relatives, neighbors, etc.	
file_id_V363	q65_8	Where would you or the group that you share meals and expenses with borrow the money? Other	
file_id_V364	q65_9	Where would you or the group that you share meals and expenses with borrow the money? Other	
file_id_V365	q65_c1	q65_C1 specify	
file_id_V366	q65_main	What is the main?	
file_id_V367	q66	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note that some assets - such as livestock (e.g. sheep, goats, chicken) - can be considered both sharing group assets (if used for sharin	
file_id_V368	q66_1	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note tha... a. Personal assets (gold/jewelry, telephone, etc.)	
file_id_V369	q66_2	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note tha... b. Household assets (TV, appliances, furniture, etc.)	
file_id_V370	q66_3	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note tha... c. Housing (shelter)	
file_id_V371	q66_4	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note tha... d. Land	
file_id_V372	q66_5	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Please note tha... e. Productive Assets (machinery, means of transport, livestock, etc.)	
file_id_V373	q66_6	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Other	
file_id_V374	q66_7	Which assets would you or the group that you share meals and expenses with sell to come up with this money? do not know	
file_id_V375	q66_8	Which assets would you or the group that you share meals and expenses with sell to come up with this money? Other	
file_id_V376	q66_main	What is the main?	
file_id_V377	q71	Now imagine that you or the group that you share meals and expenses with suddenly lost your or your sharing group's income (from work and/or other sources) and had to survive only on savings. For how long would you or the group that you share meals an...	
file_id_V378	q72	At present, how concerned or confident are you about being able to come up with sufficient funds in case of an emergency or unexpected need for you or the group that you share meals and expenses with?	

ID	Name	Label	Question
file_id_V379	q73	Finally, in the last 12 months, how often was it difficult for you or the group that you share meals and expenses with to give a gift for a wedding, newborn or other special occasion with available income (from work and/or other sources)?	
file_id_V380	q74	At present, do you have specific financial goal(s) that you are working towards achieving?	
file_id_V381	q75_C1	Could you please tell me what your most important financial goal is at the moment?	
file_id_V382	q76	How difficult or easy is it for you to pursue this financial goal?	
file_id_V383	q77	How are you getting (or planning to get) money to achieve your financial goal/s?	
file_id_V384	q77_1	How are you getting (or planning to get) money to achieve your financial goal/s? a. I am saving money I earn/receive	
file_id_V385	q77_2	How are you getting (or planning to get) money to achieve your financial goal/s? b. I am borrowing (or planning to borrow)	
file_id_V386	q77_3	How are you getting (or planning to get) money to achieve your financial goal/s? c. I am asking (or planning to ask) family/relatives/friend to give me money as a gift	
file_id_V387	q77_4	How are you getting (or planning to get) money to achieve your financial goal/s? d. I am asking (or planning to ask) associations/organizations to give me the money as a grant or Zakat	
file_id_V388	q77_5	How are you getting (or planning to get) money to achieve your financial goal/s? Other	
file_id_V389	q77_6	How are you getting (or planning to get) money to achieve your financial goal/s? f. I have no options to get money to achieve my financial goal	
file_id_V390	q77_7	How are you getting (or planning to get) money to achieve your financial goal/s? Other	
file_id_V391	q77_c1	q77_C1 specify	
file_id_V392	q77b	How are you getting (or planning to get) money to achieve your financial goal/s?	
file_id_V393	q78	From where are you borrowing (or planning to borrow) the money to achieve your financial goal?	
file_id_V394	q78_1	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? a. Bank	
file_id_V395	q78_2	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? b. Microfinance Institution	
file_id_V396	q78_3	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? c. Savings and Loan group (Jamiyat)	
file_id_V397	q78_4	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? d. Merchant, trader or shopkeeper (buying on credit)	
file_id_V398	q78_5	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? e. Money lender	
file_id_V399	q78_6	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? f. Employer or landlord	
file_id_V400	q78_7	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? f. Family, Friends, Relatives, neighbors, etc.	
file_id_V401	q78_8	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? other	
file_id_V402	q78_9	From where are you borrowing (or planning to borrow) the money to achieve your financial goal? other	
file_id_V403	q78b	From where are you borrowing (or planning to borrow) the money to achieve your financial goal?	
file_id_V404	q79	At present, are you on track to meet your financial goal(s)?	
file_id_V405	q80	How long do you think it will take you to achieve your financial goal(s)?	
file_id_V406	q81	At present, do you feel able to pursue new opportunities to improve your livelihood?	

ID	Name	Label	Question
file_id_V407	q82	Finally, in the last 12 months, after paying for necessary living expenses (basic needs) for the month, how often do you have enough money left over to do the things you enjoy?	
file_id_V408	q83	At this point in your life, and given your current financial situation, what is your one most important financial priority?	
file_id_V409	q83_c1	q83_C1 specify	
file_id_V410	q84	At this point in your life, how far into the future are you able to plan for your financial needs and expenses?	
file_id_V411	q85	Have you saved or set aside money to sustain you in your old age (retirement)?	
file_id_V412	q87	At present, how concerned or confident are you about your capacity to manage your financial situation?	
file_id_V413	q88	At present, how involved are you in making financial decisions over smaller expenditures (such as buying food or clothing)?	
file_id_V414	q89	At present, how involved are you in making financial decisions over larger expenditures (such as purchasing a refrigerator or investing in education)?	
file_id_V415	q90	At present, do you keep records of your income and expenses?	
file_id_V416	q91	How do you use the records?	
file_id_V417	q91_1	How do you use the records? a. I use records for planning and budgeting for the future	
file_id_V418	q91_2	How do you use the records? b. I use records to track my income and expenses	
file_id_V419	q91_3	How do you use the records? c. I use records for applying for grant funding or bank/MFI loans	
file_id_V420	q91_4	How do you use the records? d. I keep records but do not use them	
file_id_V421	q91_5	How do you use the records? Other	
file_id_V422	q91_6	How do you use the records? Do know	
file_id_V423	q91_c1	q91_C1 specify	
file_id_V424	q92	Please select the best fit choice	
file_id_V425	q92b	Please select the best fit choice	
file_id_V426	type	Sample type	

total: 426