

Appendix B: Questionnaire

Questionnaire Index

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SECTION ONE: SCREENER

ASK ALL

S1. Are you from Syria or Jordan?

RECRUIT TO QUOTA. SINGLE CODE

Syria	1
Jordan	2
Neither [TERMINATE]	3
Don't Know DO NOT READ [TERMINATE]	98
Refused DO NOT READ [TERMINATE]	99

ASK IF 1 @ S1

S2. Location in/outside of camp.

INTERVIEWER NOTE LOCATION. RECRUIT TO QUOTA. SINGLE CODE

Inside Camp – Za'atari	1
Inside Camp – Azraq	2
Outside Camp/In host community	3

ASK IF 3 @ S2

S3. Location – host communities.

INTERVIEWER NOTE LOCATION. RECRUIT TO QUOTA. SINGLE CODE

East Amman (urban)	Al Madina	1
East Amman (urban)	Al Naser	2
East Amman (urban)	Bader	3
East Amman (urban)	Khrabet Al Souq & Jawa	4
East Amman (urban)	Marka	5
East Amman (urban)	Mogabalain & Bnayyat	6

East Amman (urban)	Qwaismah & Abu Alanda	7
East Amman (urban)	Sahab	8
East Amman (urban)	Basman	9
East Amman (rural)	Jizeh	10
East Amman (rural)	Qwaismah & Abu Alanda	11
West Amman (urban)	Abdali	12
West Amman (urban)	Jbaiha	13
West Amman (urban)	Swaileh	14
West Amman (urban)	Tla Al Ali	15
West Amman (urban)	Wadi Al Sir	16
West Amman (urban)	Zahran	17
West Amman (rural)	Wadi Al Sir	18
Irbid (urban)	Al Koura	19
Irbid (urban)	Al Mazar Al Shamali	20
Irbid (urban)	Al Ramtha	21
Irbid (urban)	Al Shouneh	22
Irbid (urban)	Bani Kinana	23
Irbid (urban)	Bani Obaid	24
Irbid(urban)	Qasabeh	25
Irbid (rural)	Al Koura	26
Irbid (rural)	Al Mazar Al Shamali	27
Irbid (rural)	Al Ramtha	28
Irbid (rural)	Al Shouneh	29
Zarqa (urban)	Al Rusaifah	30
Zarqa (urban)	Al Hashemeyah	31
Zarqa (urban)	Berian	32
Zarqa (urban)	Qasaba	33
Zarqa (rural)	Berian	34
Zarqa (rural)	Al Rusaifah	35
Zarqa (rural)	Al Dlail	36
Al Mafrq (urban)	Qasabeh	37
Al Mafrq (urban)	Bal'ama	38
Al Mafrq (urban)	Sabha	39
Al Mafrq (rural)	Qasabeh	40
Al Mafrq (rural)	Sama Al Sarhan	41

ASK IF 2 @ S1

S4. Location.

INTERVIEWER NOTE LOCATION. RECRUIT TO QUOTA. SINGLE CODE

Kerak (urban)	Kerak	1
Kerak (urban)	Ayy	2
Kerak (urban)	Al Mazraa'	3
Kerak (rural)	Kerak	4
Kerak (rural)	Al Mazraa'	5
Ma'an (urban)	Ma'an	6
Ma'an (urban)	Al Hussaineyyah	7
Ma'an (urban)	WadiMousa	8
Ma'an (rural)	Ma'an	9
Al Mafraq (urban)	Al Mafraq	10
Al Mafraq (rural)	Al Mafraq	11
Al Mafraq (rural)	Bal'ama	12
Al Mafraq (rural)	Sama Al Sarhan	13
Al Mafraq (rural)	Sabha	14
Irbid (urban)	Al Qasaba	16
Irbid (urban)	المزار الشمالي	17
Irbid (urban)	بني كنانة	18
Irbid (urban)	بني عبيد	19
Irbid (urban)	لواء الكورة	20
Irbid (urban)	الاغوار الشماليه	21
Irbid (rural)	Al Qasaba	22
Irbid (rural)	المزار الشمالي	23
Irbid (rural)	الوسطية	24
Irbid (rural)	بني كنانة	25
Irbid (rural)	لواء الكورة	26
Irbid (rural)	الرمثا	27
Irbid (rural)	الطيبة	28
Zarqa (urban)	الوسط التجاري	29
Zarqa (urban)	الثوره العربيه الكبرى	30
Zarqa (urban)	عوجان	31
Zarqa (urban)	الزرقاء الجديد	32
Zarqa (urban)	العامرة	33
Zarqa (urban)	اليرموك	34
Zarqa (urban)	الرشيد	35
Zarqa (urban)	الهاشمية	36
Zarqa (urban)	حطين	37
West Amman (urban)	صويلح	38

West Amman (urban)	وادي السير	39
West Amman (rural)	وادي السير	40
East Amman (urban)	Al Madina	41
East Amman (urban)	Basman	42
East Amman (urban)	Bader	43
East Amman (urban)	Al Yarmouk	44
East Amman (urban)	Marka	45
East Amman (urban)	Al Naser	46
East Amman (urban)	Abu Nsair	47
East Amman (urban)	Khrabet Al Souq & Jawa	48
East Amman (urban)	Sahab	49
East Amman (rural)	Qwaismah& Abu Alanda	50

ASK ALL

S5. How old were you on your last birthday?

RECRUIT TO QUOTA. SCREEN OUT IF UNDER 18.

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ [TERMINATE]	98
Refused DO NOT READ [TERMINATE]	99

ASK ALL

S6. Gender.

INTERVIEWER NOTE GENDER OF RESPONDENT. DO NOT ASK. RECRUIT TO QUOTA.

SINGLE CODE

Male	1
Female	2

ASK IF 2 @ S1

S7. What is your total monthly household income?

SINGLE CODE. RECRUIT TO QUOTA.

1	Less than 200 JOD أقل من 200 دينار اردني
2	201 JOD– 400 JOD دينار اردني
3	401– 600 JOD دينار اردني [TERMINATE]
4	601– 800 JOD دينار اردني [TERMINATE]
5	801– 1,000 JOD دينار اردني [TERMINATE]
6	1,001-1200 JOD دينار اردني [TERMINATE]
7	1201-1400 JOD دينار اردني [TERMINATE]
8	1401-1600 JOD دينار اردني [TERMINATE]
9	More than 1601 JOD دينار اردني [TERMINATE]
10	Refused/Don't Know رفض\ لا اعرف [TERMINATE]

11	No Income لا يوجد دخل
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ASK IF 1, 2 or 11 @ S7

S8. What is your total monthly individual income?

SINGLE CODE.RECRUIT TO QUOTA. PERSONAL INCOME CANNOT BE MORE THAN HOUSEHOLD INCOME.

1	Less than 200 JOD أقل من 200 دينار اردني
2	201 JOD– 400 JOD دينار اردني
3	No Income لا يوجد دخل

SECTION TWO: HOUSEHOLD INCOME AND FINANCES (INCLUDING ACCESS TO FINANCE AND FINANCIAL LITERACY)

ASK ALL

2.1. Can you please tell me which sources you normally receive income from? Is that individual or household income? By household we mean family members or close relatives who live under the same roof and share meals with you. Please also tell me if there are other sources of income that are not listed here.

MULTICODE, INTERVIEW READ OUT EACH CATEGORY AND PROMPT ON HOUSEHOLD OR INDIVIDUAL.

	Yes – Household	Yes – Individual	No - neither	Don't know	Refused
Wages or salary	1	2	3	98	99
Income from own business or self-employment	1	2	3	98	99
Income from own agriculture or farming activity	1	2	3	98	99
Income from temporary or seasonal work	1	2	3	98	99
Aid or assistance from the Government of Jordan (such as social security, retirement, pensions, etc.)	1	2	3	98	99
Aid or assistance from other organizations (such as the United Nations, other international NGOs, local Jordanian charities, etc.)	1	2	3	98	99
Remittances or transfers from friends or family members	1	2	3	98	99
Private retirement/pension plans	1	2	3	98	99
Income from capital/investments	1	2	3	98	99
Other [SPECIFY] LIST OUT ALL OTHER CATEGORIES THAT ARE MENTIONED	1	2	3	98	99

ASK IF ANY CODE 1 @ 2.1

2.2. What is your typical monthly household income including all the items you mentioned above? **FOR JORDANIANS ONLY - AMOUNT IN 2.2 CANNOT BE MORE THAN AMOUNT IN S7**

INTERVIEWER WRITE-IN AMOUNT IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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IF 98, 99 @ 2.2 AND 2 @ S1 ASK

2.2A Earlier you said your typical monthly household income was [SUB IN FROM S7]. Can you confirm this is accurate including all the income items you mentioned above?

AUTOPOPULATE BELOW FROM S7 AND INTERVIEWER CONFIRM RANGE

1	Less than 200 JOD أقل من 200 دينار اردني
2	201 JOD– 400 JOD دينار اردني
10	Refused/Don't Know رفض\ لا اعرف
11	No Income لا يوجد دخل

ASK IF ANY CODE 2 @ 2.1

2.3. What is your typical monthly individual income including all the items you mentioned above?

AMOUNT IN 2.3 CANNOT BE MORE THAN AMOUNT STATED IN 2.2.

INTERVIEWER WRITE-IN AMOUNT IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

IF 98, 99 @ 2.3 AND 2 @ S1 ASK

2.3A Earlier you said your typical monthly individual income was [SUB IN FROM S8]. Can you confirm this is accurate including all the income items you mentioned above?

AUTOPOPULATE BELOW FROM S8 AND INTERVIEWER CONFIRM RANGE

1	Less than 200 JOD أقل من 200 دينار اردني
2	201 JOD– 400 JOD دينار اردني
10	Refused/Don't Know رفض\ لا اعرف
11	No Income لا يوجد دخل

ASK FOR EACH CODE 2 @ 2.1

2.4. And for [INSERT ANSWER FROM 2.1] how did you receive this money?

MULTICODE.PRE CODE. INTERVIEWER DO NO PROMPT.

Received payments directly in cash	1
Received payments directly by cheque	2
Received payments directly into a bank account	3
Received payments to a card	4
Received payments through a mobile wallet	5
Received payments directly into a postal account	6
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH CODE 1, 2, 4 @ 2.4

2.5 And for [INSERT ANSWER FROM 2.1] where did you receive this money?

MULTICODE.PRE CODE. INTERVIEWER DO NO PROMPT.

ATM with card	1
Post office	2
Exchange House	3
Bank Branch	4
NGO Branch	5
ATM with Iris scan recognition	6
At my place of employment	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

2.6 Does your household income vary from month to month? Does it vary a lot, or a little?

SINGLE CODE. INTERVIEWER READ OUT/SHOW CARD.

Yes, varies a lot	1
Yes, varies a little	2
No, doesn't vary	3
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

2.7 If you have any money left before the next revenue comes in, what do you usually do with it?

MULTICODE. PRE-CODE. DO NOT PROMPT.

Spend on consumer goods	1
Keep in cash	2
Deposit in an account or do not withdraw it from an account (save it)	3
Keep money on the card	4
Invest in capital markets	5
Lend to others	6
Give or send to friends or family	7
Invest in personal business	8
Invest in gold or jewelry	9
Invest in property/home	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION THREE: OPINIONS ABOUT FINANCIAL INSTITUTIONS AND SERVICES

ASK ALL

3.1A Which of the following are you aware of?

ASK IF 1 @ 3.1A

3.1B And do you currently have this?

INTERVIEWER READ OUT/SHOW CARD.

	3.1A Awareness			3.1B Ownership		
	Yes	No	DK/Ref	Yes	No	DK/Ref
A current/checking account at a bank	1	2	99	1	2	99
A savings account at a bank	1	2	99	1	2	99
A current/checking account at Jordan Post	1	2	99	1	2	99
A savings account at Jordan Post	1	2	99	1	2	99
An account at another financial institution	1	2	99	1	2	99
An ATM card	1	2	99	1	2	99
IRIS Scan withdrawal at ATM	1	2	99	1	2	99
A debit card	1	2	99	1	2	99
Pre-paid card	1	2	99	1	2	99
Membership in a savings or credit club	1	2	99	1	2	99
Mobile wallet account	1	2	99	1	2	99

ASK ALL

3.2 Which, if any, of the following forms of financing do you currently have?

MULTICODE.INTERVIEWER READ OUT/SHOW CARD.

A credit card	1
Micro-Finance Loan	2
Bank Loan	3
Loan from Jordan Post	4
Loan from family or friends	5
Loan from a private lender	6
Buying from a store on credit	7
Loan from an employer	8
Borrowing from a savings club	9
Another form of financing [SPECIFY]	97

None of the above [EXCLUSIVE]	10
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

3.3 Which, if any, of the following forms of insurance do you currently have?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

Home	1
Life	2
Car	3
Health	4
Credit life insurance	5
None of the above [EXCLUSIVE]	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 1 @ 3.1B

3.4. Is this account held in your name, your spouse's name, jointly between you and your spouse, your parents' name, or someone else's name?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

My name	1
My spouse's name	2
Both my and my spouse's names	3
My parents' name	4
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 1 @ 3.1B

3.5. Where is the [SUB IN FROM 3.1B] account located?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8

UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	16
Palestine	17
Turkey	18
Germany	19
Europe – excluding Germany	20
United States	21
Bangladesh	22
Philippines	23
Indonesia	24
Sri Lanka	25
Pakistan	26
Indonesia	27
China	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 1 @ 3.1B

3.6 How trustworthy do you find this account?

SINGLE CODE.

Very trustworthy	1
Somewhat trustworthy	2
Somewhat untrustworthy	3
Very untrustworthy	4
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 2 @ 3.1B

3.7 Can you tell me why you do not have [INSERT FOR EACH 2 @ 3.1B]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Because financial institutions are too far away	1
Because financial services are too expensive	2
Because you don't have the necessary documentation (identity card, wage slip, etc.)	3

Because you don't trust financial institutions	4
Because of religious reasons	5
Because you don't have enough money to use financial institutions	6
Because someone else in the family already has an account	7
Because you have no need for financial services at a formal institution	8
Because you do not know how it works	9
Because I don't need one	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 2 @ 3.1B

3.8 Would you like to know more about [CODE FROM 3.1B]?

SINGLE CODE.

Yes	1
No	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION FOUR: MOBILE WALLET

ASK IF 1 FOR “MOBILE WALLET ACCOUNT” @ 3.1A

4.1. Can you name a mobile wallet service?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Mahfazati	1
Dinarak	2
Zain Cash	3
Orange Money	4
Zain e-Mal	5
No	6
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 FOR “MOBILE WALLET ACCOUNT” @ 3.1A AND 2 FOR “MOBILE WALLET ACCOUNT” @ 3.1B

4.2. Do you know anyone who has a mobile wallet account?

SINGLE CODE.

Yes	1
No	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 FOR “MOBILE MONEY ACCOUNT” @ 3.1B

4.3. What type of ID was required for you to open a mobile money account?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Passport	1
UNHCR Registration / UN ID	2
Ministry of Interior ID	3
Labor Card	4
National Jordanian ID	5
None of the above [EXCLUSIVE]	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION FIVE: REMITTANCES SCREENER

ASK ALL

5.1. Have you, personally, GIVEN or SENT any of your MONEY to a relative or friend in the PAST 12 MONTHS? This can be money you brought yourself or sent in some other way. Please do not include loans.

SINGLE CODE.

Yes	1
No	2

ASK IF 1 @ 5.1

5.1A Where did you send this money to?

MULTICODE. READ OUT / INTERVIEWER SHOW CARD.

International locations outside of Jordan	1
Domestic locations within Jordan	2

ASK IF 1 @ 5.1A

5.2A What country was the money sent to?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20

Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25
Indonesia	26
China	27
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1A

5.2B Did you send money to another international location? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.2A]

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20
Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25

Indonesia	26
China	27
I did not send money to another international location	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1A AND NOT 28 @ 5.2B

5.2C Did you send money to another international location? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.2A & 5.2B]

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20
Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25
Indonesia	26
China	27
I did not send money to another international location	28

Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.1A

5.3A Where in Jordan did you send money to?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Interviewer Write-in	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.1A

5.3B Did you send money to another location in Jordan? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.3A]

Interviewer Write-in	1
I did not send money to another location in Jordan	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.1A AND NOT 2 @ 5.3B

5.3C Did you send money to another location in Jordan? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.3A & 5.3B]

Interviewer Write-in	1
I did not send money to another location in Jordan	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

5.4 Have you, personally, RECEIVED any MONEY from a relative or friend in the PAST 12 MONTHS? This can be money you received yourself in person, or that was sent in some other way. Please do not include loans.

SINGLE CODE

Yes	1
No	2

ASK IF 1 @ 5.4

5.4A Where was this money sent from?.

MULTICODE. READ OUT / INTERVIEWER SHOW CARD.

International locations outside of Jordan	1
Domestic locations within Jordan	2

ASK IF 1 @ 5.4A

5.5A What country was the money received from?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20
Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25
Indonesia	26
China	27
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4A

5.5B Did you receive money from another international location? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.5A]

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20
Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25
Indonesia	26
China	27
I did not send money to another international location	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4A AND NOT 28 @ 5.5B

5.5C Did you receive money from another international location? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE LOCATION FROM 5.5A & 5.5B]

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	15
Palestine	16
Turkey	17
Germany	18
Europe – excluding Germany	19
United States	20
Bangladesh	21
Philippines	22
Indonesia	23
Sri Lanka	24
Pakistan	25
Indonesia	26
China	27
I did not send money to another international location	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.4A

5.6A Where in Jordan did you receive money from?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Interviewer Write-in	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.4A

5.6B Did you receive money from another location in Jordan? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE ANSWER FROM 5.6A]

Interviewer Write-in	1
I did not send money to another location in Jordan	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 2 @ 5.4A AND NOT 2 @ 5.6B

5.6C Did you receive money from another location in Jordan? If so, where?

SINGLE CODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

[DO NOT INCLUDE ANSWER FROM 5.6A & 5.6B]

Interviewer Write-in	1
I did not send money to another location in Jordan	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION SIX: REMITTANCES SENT

ASK THIS SECTION ONCE FOR EACH LOCATION REMITTANCES WERE SENT TO OUTSIDE OF JORDAN (5.2A/B/C) AND ONCE FOR EACH LOCATION REMITTANCES WERE SENT TO WITHIN JORDAN (5.3A/B/C)

ASK IF 1 @ 5.1

6.1 For what purpose did you send money to friends or relatives in [SUB IN ANSWER FROM 5.2/5.3]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

For regular support/family upkeep	1
For emergency help	2
For business activities	3
For school fees	4
To pay for health expenses	5
To lend money to someone	6
For no particular reason	7
To top-up airtime	8
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.2 In the past 12 months, how many times did you send money to friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3]?

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.3 In the past 12 months, what was the total value of money sent to friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3]? Your best estimate is fine.

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.4 On average, what amount of money per transaction did you send to friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3]? Your best estimate is fine. **ANSWER TO 6.4 CANNOT BE MORE THAN ANSWER TO 6.3.**

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.5 On average, how much did you pay in fees per transaction to send money to friends or relatives in [SUB IN RESPONSE FROM 5.2/5.3]? Your best estimate is fine.

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.6 In a single transaction, what is the minimum amount of money that you sent to friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3]? Your best estimate is fine.

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.7 In a single transaction, what is the maximum amount of money that you sent to friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3]? Your best estimate is fine. **ANSWER TO 6.7 CANNOT BE MORE THAN ANSWER TO 6.3.**

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.1

6.8 Who was this money sent to in [SUB IN RESPONSE FROM 5.2/5.3]?

MULTICODE. PRE CODE. DO NOT PROMPT.

Father or mother	1
Sister or brother	2
Husband or wife	3
Son or daughter	4
Other family members	5
Friends	6
Grandfather or grandmother	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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ASK IF 1 @ 5.1

6.9 How do you generally send money to your friends or relatives in [SUB IN RESPONSE FROM 5.2/5.3]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Through an exchange house	1
Directly through a bank account	2
Through collection at a bank branch/through cash at a bank branch	3
In the mail	4
By a courier	5
Through the internet	6
Through a credit card or ATM card	7
Through a family member or close friend	8
Through a non-financial business organization (including shops, cafes, and individual traders)	9
By a bus or minibus	10
Through a mobile wallet account[DO NOT INCLUDE FOR INTERNATIONAL TRANSFERS]	11
Handed cash to the person directly	12
Sent cash through someone you know (not a family member or close friend)	13
Through an app on a mobile phone (including mobile banking, etc)	14
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 5, 9, 10, OR 97 @ 6.9

6.10 What is the name of the services that you use and where is it located?

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 1, 2, 3, 6, 7, OR 14 @ 6.9

6.11 What is the name of the [SUB IN RESPONSE FROM 6.9] you send money to your friends or relatives through?

MULTICODE. PRE CODE. DO NOT PROMPT.

Western Union	1
Xpress money	2
MoneyGram	3

Telemoney	4
Alaweneh Exchange	5
UAE Exchange	6
Al Alami exchange	7
Abu Sheikha Exchange	8
Arab Bank	9
Jordan Ahli Bank	10
Housing Bank	11
Cairo Amman Bank	12
Arab Jordan investment Bank	13
Bank Al Etihad	14
Paypal	15
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

6.12 How do your friends or relatives in [SUB IN RESPONSE FROM 5.2/5.3] receive the money?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Collected at AlHaram Exchange (Syria only – 14 @ 5.2A, 5.2B, OR 5.2C)	1
Collected at another exchange house	2
Received directly into a bank account	3
Collected at bank branch	4
Received in the mail	5
Collected at courier location	6
Cash taken directly to home and handed in person	7
Cash loaded directly onto a credit card or ATM card	8
Cash collected at a non- financial business organization that your family member or friend sends the money to (including shops, cafes, and individual traders)	9
Collected at a Western union agent	10
Collected at a MoneyGram agent	11
Collected at an Xpress money agent	12
Directly through an app on a mobile phone (including mobile banking, etc)	13
Directly through mobile wallet	14
Sent through someone I know (not a close friend or relative)	15
Sent through a close friend or family member	16
Other [SPECIFY]	97

Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 11 @ 6.9

6.13 What is the name of the mobile wallet service you use to send this money to your friends or relatives in [SUB IN RESPONSE FROM 5.3]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

Mahfazati	1
Dinarak	2
Zain Cash	3
Orange Money	4
Zain e-Mal	5
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH RESPONSE @ 6.9

6.14 Why did you choose [SUB IN FROM 6.9] to send money to your family/friend in [SUB IN RESPONSE FROM 5.2/5.3]?

MULTICODE. PRE CODE INTERVIEWER DO NOT PROMPT.

Services are affordable for me	1
Services are affordable for recipient	2
Services are quick (the money arrives quickly)	3
Services are quick (they do not take a long time to process and send money)	4
Services are conveniently located for me	5
Services are conveniently located for recipient	6
Services have good customer service	7
Services are easy to use for me	8
Services are easy to use for recipient	9
Services are reliable	10
Services are preferred by recipient	11
I didn't choose the service, the recipient did	12
Services are trustworthy	13
Formal ID isn't required for recipient	14
Formal ID isn't required for me	15
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH RESPONSE @ 6.9

6.15 Was there anything about this service you didn't like?

MULTICODE. PRE CODE. DO NOT PROMPT.

Services aren't affordable for me	1
Services aren't affordable for recipient	2
Services aren't quick (the money takes too long to arrive)	3
Services aren't quick (they do not take a long time to process and send money)	4
Services aren't conveniently located for me	5
Services aren't conveniently located for recipient	6
Services do not have good customer service	7
Services aren't easy to use for me	8
Services aren't easy to use for recipient	9
Services aren't reliable	10
Services aren't preferred by recipient	11
I didn't choose the service, the recipient did	12
Services aren't trustworthy	13
Formal ID is required for recipient	14
Formal ID is required for me	15
There was nothing I disliked	16
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ONCE FOR EACH 3, 4, 8, 9, 97 @ 6.9

6.16 How much did the services cost, on average, per transaction?

INTERVIEWER WRITE IN ANSWER IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ONCE FOR EACH 3, 4, 8, 9, 97 @ 6.9

6.17 How long did it take for the money to be transferred?

SINGLE CODE.

Immediately	1
Less than one hour	2
Over one hour but the same day	3
Next day	4
Two days	5
3-5 days	6
More than 5 days	7
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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ASK IF 1 @ 5.1

6.18 In the last 12 months, did you experience any of the following problems when trying to send money to friends or family in [SUB IN ANSWER FROM 5.2/5.3]?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

High prices/fees	1
Charged the wrong amount	2
Location was closed when you needed to send money	3
Lacked proper ID to complete transaction	4
Poor customer service	5
Technical problems (network down, no electricity, etc)	6
Method seemed insecure/unsafe	7
Money lost or stolen	8
Unexpected/hidden fees	9
Difficulty finding a location or agent	10
Location was far away	11
Transaction limits make it inconvenient	12
Did not experience any issues	13
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION SEVEN: REMITTANCES RECEIVED

ASK THIS SECTION ONCE FOR EACH LOCATION REMITTANCES WERE RECEIVED FROM OUTSIDE OF JORDAN (5.5A/B/C) AND ONCE FOR EACH LOCATION REMITTANCES WERE RECEIVED FROM WITHIN JORDAN (5.6A/B/C)

ASK IF 1 @ 5.4

7.1 For what purpose did you receive money from friends or relatives in [SUB IN ANSWER FROM 5.5/5.6]?

MULTICODE. PRE CODE INTERVIEWER DO NOT PROMPT.

For regular support/family upkeep	1
For emergency help	2
For business activities	3
For school fees	4
To pay for health expenses	5
To lend money to someone	6
For no particular reason	7
To top-up airtime	8
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.2 In the past 12 months, how many times did you receive money from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.5/5.6]?

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.3 In the past 12 months, what was the total value of money received from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.5/5.6]? Your best estimate is fine.

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.4 On average, what amount of money per transaction did you receive from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.5/5.6]? Your best estimate is fine. **ANSWER TO 7.4 CANNOT BE MORE THAN ANSWER TO 7.3.**

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.5 On average, how much did you pay in fees per transaction to receive money from friends or relatives in [SUB IN RESPONSE FROM 5.5/5.6]? Your best estimate is fine.

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.6 In a single transaction, what is the minimum amount of money that you received from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.5/5.6]? Your best estimate is fine.

ANSWER TO 7.6 CANNOT BE MORE THAN ANSWER TO 7.3 and 7.7.

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.7 In a single transaction, what is the maximum amount of money that you received from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.5/5.6]? Your best estimate is fine.

ANSWER TO 7.7 CANNOT BE MORE THAN ANSWER TO 7.3

INTERVIEWER WRITE IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.8 Who was this money received from in [SUB IN RESPONSE FROM 5.5/5.6]?

MULTICODE. PRE CODE. DO NOT PROMPT.

Father or mother	1
Sister or brother	2
Husband or wife	3
Son or daughter	4
Other family members	5
Friends	6
Grandfather or grandmother	7
Other [SPECIFY]	97

Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.9 How do you generally receive money from your friends or relatives in [SUB IN RESPONSE FROM 5.5/5.6]?

MULTICODE.PRE CODE. INTERVIEWER DO NOT PROMPT.

Through an exchange house	1
Directly through a bank account	2
Through collection at a bank branch/through cash at a bank branch	3
In the mail	4
By a courier	5
Through the internet	6
Through a credit card or ATM card	7
Through a family member or close friend	8
Through a non-financial business organization (including shops, cafes, and individual traders)	9
By a bus or minibus	10
Through a mobile wallet account[DO NOT INCLUDE FOR INTERNATIONAL TRANSFERS]	11
Handed cash to the person directly	12
Sent cash through someone you know (not a family member or close friend)	13
Through an app on a mobile phone (including mobile banking, etc)	14
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 5, 9, 10, OR 97 @ 7.9

7.10 What is the name of the services used and where is it located?

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH 1, 2, 3, 6, 7, OR 14 @ 7.9

7.11 What was the name of the [SUB IN RESPONSE FROM 7.9] you received money from your friends or relatives in [SUB IN RESPONSE FROM 5.5/5.6] through?

MULTICODE. PRE CODE. DO NOT PROMPT.

Western Union	1
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Xpress money	2
MoneyGram	3
Telemoney	4
Alaweneh Exchange	5
UAE Exchange	6
Al Alami exchange	7
Abu Sheikha Exchange	8
Arab Bank	9
Jordan Ahli Bank	10
Housing Bank	11
Cairo Amman Bank	12
Arab Jordan investment Bank	13
Bank Al Etihad	14
Paypal	15
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

7.12 How do your friends or relatives in [SUB IN RESPONSE FROM 5.5/5.6] send the money?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Sent from AlHaram Exchange (Syria only – 14 @ 5.2A, 5.2B, OR 5.2C)	1
Sent from another exchange house	2
Sent directly from a bank account	3
Sent in cash at bank branch	4
Sent in the mail	5
Sent from a courier location	6
Cash was directly handed to me in person	7
Cash loaded directly onto a credit card or ATM card	8
Cash sent through a non- financial business organization that your family member or friend visits (including shops, cafes, and individual traders)	9
Sent from a Western union agent	10
Sent from a MoneyGram agent	11
Sent from an Xpress money agent	12
Sent directly through an app on a mobile phone (including mobile banking, etc.)	13
Sent directly through mobile wallet	14
Sent through someone I know (not a close friend or relative)	15

Sent through a close friend or family member	16
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 11 @ 7.9

7.13 What is the name of the mobile wallet service you use to receive this money from your friends or relatives in [SUB IN RESPONSE FROM 5.6]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

Mahfazati	1
Dinarak	2
Zain Cash	3
Orange Money	4
Zain e-Mal	5
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH RESPONSE @ 7.9

7.14 Why did you choose [SUB IN FROM 7.9] to receive money from your family/friend in [SUB IN RESPONSE FROM 5.5/5.6]?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Services are affordable for me	1
Services are affordable for sender	2
Services are quick (the money arrives quickly)	3
Services are quick (they do not take a long time to process and send money)	4
Services are conveniently located for me	5
Services are conveniently located for sender	6
Services have good customer service	7
Services are easy to use for me	8
Services are easy to use for sender	9
Services are reliable	10
Services are preferred by the sender	11
I didn't choose the service, the sender did	12
Services are trustworthy	13
Formal ID isn't required for sender	14
Formal ID isn't required for me	15
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK FOR EACH RESPONSE @ 7.9

7.15 Was there anything about this service you didn't like?

MULTICODE. PRE CODE. DO NOT PROMPT.

Services aren't affordable for me	1
Services aren't affordable for sender	2
Services aren't quick (the money takes too long to arrive)	3
Services aren't quick (they do not take a long time to process and send money)	4
Services aren't conveniently located for me	5
Services aren't conveniently located for sender	6
Services do not have good customer service	7
Services aren't easy to use for me	8
Services aren't easy to use for sender	9
Services aren't reliable	10
Services aren't preferred by sender	11
I didn't choose the service, the sender did	12
Services aren't trustworthy	13
Formal ID is required for sender	14
Formal ID is required for me	15
There was nothing I disliked	16
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ONCE FOR EACH 3, 4, 8, 9, 97 @ 7.9

7.16 How much did the services cost, on average, per transaction?

INTERVIEWER WRITE IN ANSWER IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ONCE FOR EACH 3, 4, 8, 9, 97 @ 7.9

7.17 How long did it take for the money to be transferred?

SINGLE CODE.

Immediately	1
Less than one hour	2
Over one hour but the same day	3
Next day	4
Two days	5
3-5 days	6

More than 5 days	7
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ 5.4

7.18 In the last 12 months, did you experience any of the following problems when trying to receive money from friends or family in [SUB IN ANSWER FROM 5.5/5.6]?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

High prices/fees	1
Received the wrong amount	2
Location was closed when you needed to receive money	3
Lacked proper ID to complete transaction	4
Poor customer service	5
Technical problems (network down, no electricity, etc)	6
Method seemed insecure/unsafe	7
Money lost or stolen	8
Unexpected/hidden fees	9
Difficulty finding a location or agent	10
Location was far away	11
Transaction limits make it inconvenient	12
Did not experience any issues	13
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION EIGHT: INFORMATION AND TECHNOLOGY

ASK ALL

8.1. Do you have regular access to a mobile/cell phone? If yes, what kind of phone?

MULTICODE

Yes – PERSONAL SMARTPHONE (connects to internet, has 3G/4G, has touchscreen)	1
Yes – PERSONAL FEATUREPHONE (1 or 2 of following: connects to internet, has 3G/4G, has touchscreen)	2
Yes – PERSONAL BASIC PHONE (has none of these)	3
Yes – SHARED SMARTPHONE (connects to internet, has 3G/4G, has touchscreen)	4
Yes – SHARED FEATUREPHONE (1 or 2 of following: connects to internet, has 3G/4G, has touchscreen)	5
Yes – SHARED BASIC PHONE (has none of these)	6
I have a SIM card, but I do not have a mobile phone	7
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 4, 5 ,6 @ 9.1

8.2 Do you have your own SIM card that you use when using a shared phone?

SINGLE CODE

Yes	7
No	8
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

8.3 Aside from making phone calls, which, if any, of the following have you done on a mobile phone in the past month?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

Sent/received SMS text messages	1
Received information by SMS text message from your mobile operator or other news organizations	2
Sent a photo to other people using a mobile phone	3
Downloaded and viewed a video clip or watched live TV on a mobile phone	4
Accessed the Internet on a mobile phone	5
Accessed a social networking site such as Facebook on a mobile phone	6
Sent or received an email on a mobile phone	7

Listened to the radio on a mobile phone	8
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

8.4. How frequently are you able to access the internet?

SINGLE CODE

Constantly/all the time	1
A few times a day	2
Daily	3
A few times a week	4
Weekly	5
Monthly	6
A few times a year	7
Once a year or less	8
Never – I do not have internet access	9
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

8.5 People get information about financial services and products from different sources. Which of the following sources do you trust when it comes to information about financial products and services, including sending/receiving money, payments, insurance, etc.?

MULTICODE

Radio	1
Television	2
Friends and family	3
Newspapers or magazines	4
SMS/text messaging	5
Billboards	6
The internet	7
Community leaders	8
Church/mosque/religious leaders	9
Employers	10
Financial services agents	11
Leaflets	12
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION NINE: POTENTIAL SERVICES

SECTION A – REMITTANCES NOT SENT OR RECEIVED

ASK ALL

9.1. Was there a time in the last 12 months when you wanted to **receive** money from friends or relatives in Jordan and couldn't - if so, why not?

MULTICODE. PRECODE. DO NOT PROMPT.

Did not know how	1
Did not know any services available	2
Did not have the money	3
Religious reasons	4
Services were too far away	5
Services were not available for country I wanted to receive money from	6
Didn't have necessary documentation	7
Services are unreliable	8
I could not find a service I could trust/I do not trust the service	9
No, there was not a time.	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

9.2 Was there a time in the last 12 months when you wanted to **receive** money from friends or relatives outside of Jordan and couldn't - if so, why not?

MULTICODE. PRECODE. DO NOT PROMPT.

Did not know how	1
Did not know any services available	2
Religious reasons	3
Services were too far away	4
Services were not available for country I wanted to receive money from	5
Didn't have necessary documentation	6
Services are unreliable	7
I could not find a service I could trust/I do not trust the service	8
No, there was not a time.	9
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.3 Was there a time in the last 12 months when you wanted to **send** money to friends or relatives in Jordan and couldn't - if so, why not?

MULTICODE. PRECODE. DO NOT PROMPT.

Did not know how	1
Did not know any services available	2
Did not have the money	3
Religious reasons	4
Services were too far away	5
Services were not available for country I wanted to receive money from	6
Didn't have necessary documentation	7
Services are unreliable	8
I could not find a service I could trust/I do not trust the service	9
No, there was not a time.	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.4 Was there a time in the last 12 months when you wanted to **send** money to friends or relatives outside of Jordan and couldn't - if so, why not?

MULTICODE. PRECODE. DO NOT PROMPT.

Did not know how	1
Did not know any services available	2
Did not have the money	3
Religious reasons	4
Services were too far away	5
Services were not available for country I wanted to receive money from	6
Didn't have necessary documentation	7
Services are unreliable	8
I could not find a service I could trust/I do not trust the service	9
No, there was not a time.	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION B – MOBILE WALLET PROMPTED AWARENESS

ASK ALL

9.5 Now, I would like to ask you about your familiarity with services called “mobile wallet” that some mobile network operators provide, which allows you to save or transfer money and make payments. Using this service, you would be able to the mobile wallet by visiting a branch or agent – similar to

places where you can buy airtime. The process of loading money on a mobile wallet is the same as purchasing airtime: you provide cash, and the mobile wallet is credited with the amount provided. Then you can use this money on your mobile phone to pay for things, transfer money to other people, or simply store it until you need to cash it. You can think of it as the equivalent of a bank account, with the bank statement replaced with a mobile statement, the card or check replaced with the mobile device, and the bank branch replaced with an MNO branch or agent. If doesn't matter if you have never used these services, but can you tell me if you have heard of them before?

SINGLE CODE

Yes	1
No	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.6 It doesn't matter if you have never used the mobile network itself, but can you tell me if you have heard of any of the following mobile wallet services?

SINGLE CODE PER ROW. INTERVIEWER READ OUT

	Yes	No	DK/Ref.
Mahfazati	1	2	99
Dinarak	1	2	99
Zain Cash	1	2	99
Orange Money	1	2	99
Zain e-Mal	1	2	99

SECTION C – CONCEPT TESTING (SENDING MONEY ABROAD)

ASK ALL

9.7C Say there was a service that allowed you to send money to friends or family abroad using your mobile phone only, with no link to a banking, postal, or pre-paid card account. Using this service, you would be able to deposit cash into your mobile like you currently do with airtime and be able to send it to others. How do you feel about the statements made about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Completely believable	1
Somewhat believable	2
Neither believable or unbelievable	3
Somewhat unbelievable	4
Completely unbelievable	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.8C Based on the description above, how likely would you be to seek more information about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Very likely	1
Somewhat likely	2
Neither likely nor unlikely	3
Somewhat unlikely	4
Very unlikely	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.9C Which statement best describes how likely you would be to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

I would definitely use this service	1
I would probably use this service	2
I may or may not use this service	3
I probably would not use this service	4
I definitely would not use this service	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.10C Which statement best describes how much you like this service?

SINGLE CODE. INTERVIEWER READ OUT.

Like extremely well	1
Like very well	2
Like quite well	3
Like somewhat	4
Like slightly	5
Do not like at all	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.11C Which statement best describes how well the service would solve a problem or fulfill a need for you?

SINGLE CODE. INTERVIEWER READ OUT.

More than other services currently available	1
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About the same as other services currently available	2
Not as well as other services currently available	3
Doesn't solve a problem or fulfill a need	4
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.12C Which statement best describes when you think you would be most likely to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

Within the next week	1
Within the next month	2
More than a month from now, but less than three months	3
More than three months, but less than six months from now	4
More than six months from now, but less than a year	5
More than a year	6
Never	7
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF ANY BUT 15 @ 5.2

9.13C Now that you have learned about this service, how many of the [SUB IN ANSWER FROM 6.2] times in the past year that you have sent money to friends or relatives abroad would you have considered using this service instead?

PROGRAM LOGIC CANNOT BE GREATER THAN ANSWER FROM 6.2

INTERVIEWER WRITE-IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.14C What would make you use this service?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

The need to transfer money to someone	1
The need to receive money from someone	2
Having trust in the provider	3
Having a clear understanding of how to use your mobile phone for this service	4
Information or a demonstration from the service provider	5
Information or a demonstration from a friend or family member	6
A guarantee that I would get my money back if I made a mistake	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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ASK ALL

9.15C If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be so expensive that you wouldn't consider using it?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.16C If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be priced so low that you would feel the quality and/or reliability couldn't be very good? **ANSWER TO 9.16C CANNOT BE MORE THAN ANSWER TO 9.15C OR 9.17C**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.17C If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service starting to get expensive, so that it is not out of the question, but you would have to give some thought to using it? **ANSWER TO 9.17C CANNOT BE MORE THAN ANSWER TO 9.15C**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.18C If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be a bargain – a great buy for the money?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION D – CONCEPT TESTING (SENDING MONEY WITHIN JORDAN)

ASK ALL

9.7D Say there was a service that allowed you to send money to friends or family within Jordan using your mobile phone only, with no link to a banking, postal, or pre-paid card account. Using this service, you would be able to deposit cash into your mobile like you currently do with airtime and be able to send it to others. How do you feel about the statements made about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Completely believable	1
Somewhat believable	2
Neither believable or unbelievable	3
Somewhat unbelievable	4
Completely unbelievable	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.8D Based on the description above, how likely would you be to seek more information about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Very likely	1
Somewhat likely	2
Neither likely nor unlikely	3
Somewhat unlikely	4
Very unlikely	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.9D Which statement best describes how likely you would be to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

I would definitely use this service	1
I would probably use this service	2
I may or may not use this service	3
I probably would not use this service	4
I definitely would not use this service	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.10D Which statement best describes how much you like this service?

SINGLE CODE. INTERVIEWER READ OUT.

Like extremely well	1
Like very well	2
Like quite well	3
Like somewhat	4

Like slightly	5
Do not like at all	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.11D Which statement best describes how well the service would solve a problem or fulfill a need for you?

SINGLE CODE. INTERVIEWER READ OUT.

More than other services currently available	1
About the same as other services currently available	2
Not as well as other services currently available	3
Doesn't solve a problem or fulfill a need	4
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.12D Which statement best describes when you think you would be most likely to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

Within the next week	1
Within the next month	2
More than a month from now, but less than three months	3
More than three months, but less than six months from now	4
More than six months from now, but less than a year	5
More than a year	6
Never	7
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 15 @ 5.2

9.13D Now that you have learned about this service, how many of the [SUB IN ANSWER FROM 6.2] times in the past year that you have sent money to friends or relatives in Jordan would you have considered using this service instead?

PROGRAM LOGIC CANNOT BE GREATER THAN ANSWER FROM 6.2

INTERVIEWER WRITE-IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.14D What would make you use this service?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

The need to transfer money to someone	1
The need to receive money from someone	2
Having trust in the provider	3
Having a clear understanding of how to use your mobile phone for this service	4
Information or a demonstration from the service provider	5
Information or a demonstration from a friend or family member	6
A guarantee that I would get my money back if I made a mistake	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.15D If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be so expensive that you wouldn't consider using it?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.16D If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be priced so low that you would feel the quality and/or reliability couldn't be very good? **ANSWER TO 9.16D CANNOT BE MORE THAN ANSWER TO 9.15D OR 9.17D**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.17D If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service starting to get expensive, so that it is not out of the question, but you would have to give some thought to using it? **ANSWER TO 9.17D CANNOT BE MORE THAN ANSWER TO 9.15D**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.18D If you were to send 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be a bargain – a great buy for the money?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION E – CONCEPT TESTING (RECEIVING MONEY FROM ABROAD)

ASK ALL

9.7E Say there was a service that allowed you to receive money from friends or family abroad using your mobile phone only, with no link to a banking, postal, or pre-paid card account. Using this service, you would receive a notification on your phone (or in another way), and be able, with your SIM card, to withdraw the money at the same place where you usually purchase airtime. How do you feel about the statements made about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Completely believable	1
Somewhat believable	2
Neither believable or unbelievable	3
Somewhat unbelievable	4
Completely unbelievable	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.8E Based on the description above, how likely would you be to seek more information about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Very likely	1
Somewhat likely	2
Neither likely nor unlikely	3
Somewhat unlikely	4
Very unlikely	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.9E Which statement best describes how likely you would be to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

I would definitely use this service	1
I would probably use this service	2

I may or may not use this service	3
I probably would not use this service	4
I definitely would not use this service	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.10E Which statement best describes how much you like this service?

SINGLE CODE. INTERVIEWER READ OUT.

Like extremely well	1
Like very well	2
Like quite well	3
Like somewhat	4
Like slightly	5
Do not like at all	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.11E Which statement best describes how well the service would solve a problem or fulfill a need for you?

SINGLE CODE. INTERVIEWER READ OUT.

More than other services currently available	1
About the same as other services currently available	2
Not as well as other services currently available	3
Doesn't solve a problem or fulfill a need	4
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.12E Which statement best describes when you think you would be most likely to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

Within the next week	1
Within the next month	2
More than a month from now, but less than three months	3
More than three months, but less than six months from now	4
More than six months from now, but less than a year	5
More than a year	6
Never	7
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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ASK IF ANY EXCEPT 15 @ 5.5

9.13E Now that you have learned about this service, how many of the [SUB IN ANSWER FROM 7.2] times in the past year that you have received money from friends or relatives abroad would you have considered using this service instead?

PROGRAM LOGIC CANNOT BE GREATER THAN ANSWER FROM 7.2

INTERVIEWER WRITE-IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.14E What would make you use this service?

MULTICODE. PRE CODE INTERVIEWER DO NOT PROMPT

The need to transfer money to someone	1
The need to receive money from someone	2
Having trust in the provider	3
Having a clear understanding of how to use your mobile phone for this service	4
Information or a demonstration from the service provider	5
Information or a demonstration from a friend or family member	6
A guarantee that I would get my money back if I made a mistake	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.15E If you were to receive 100JD from a friend or family member abroad using your mobile phone, at what price would you consider the service to be so expensive that you wouldn't consider using it?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.16E If you were to receive 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be priced so low that you would feel the quality and/or reliability couldn't be very good? **ANSWER TO 9.16E CANNOT BE MORE THAN ANSWER TO 9.15E OR 9.17E**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98

Refused DO NOT READ	99
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ASK ALL

9.17E If you were to receive 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service starting to get expensive, so that it is not out of the question, but you would have to give some thought to using it? **ANSWER TO 9.17E CANNOT BE MORE THAN ANSWER TO 9.15E**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.18E If you were to receive 100JD to a friend or family member abroad using your mobile phone, at what price would you consider the service to be a bargain – a great buy for the money?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION F – CONCEPT TESTING (RECEIVING MONEY IN JORDAN)

ASK ALL

9.7F Say there was a service that allowed you to receive money from friends or family within Jordan using your mobile phone only, with no link to a banking, postal, or pre-paid card account. Using this service, you would receive a notification on your phone (or in another way), and be able, with your SIM card, to withdraw the money at the same place where you usually purchase airtime. How do you feel about the statements made about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Completely believable	1
Somewhat believable	2
Neither believable or unbelievable	3
Somewhat unbelievable	4
Completely unbelievable	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.8F Based on the description above, how likely would you be to seek more information about this service?

SINGLE CODE. INTERVIEWER READ OUT.

Very likely	1
Somewhat likely	2

Neither likely nor unlikely	3
Somewhat unlikely	4
Very unlikely	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.9F Which statement best describes how likely you would be to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

I would definitely use this service	1
I would probably use this service	2
I may or may not use this service	3
I probably would not use this service	4
I definitely would not use this service	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.10F Which statement best describes how much you like this service?

SINGLE CODE. INTERVIEWER READ OUT.

Like extremely well	1
Like very well	2
Like quite well	3
Like somewhat	4
Like slightly	5
Do not like at all	6
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.11F Which statement best describes how well the service would solve a problem or fulfill a need for you?

SINGLE CODE. INTERVIEWER READ OUT.

More than other services currently available	1
About the same as other services currently available	2
Not as well as other services currently available	3
Doesn't solve a problem or fulfill a need	4
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.12F Which statement best describes when you think you would be most likely to use this service?

SINGLE CODE. INTERVIEWER READ OUT.

Within the next week	1
Within the next month	2
More than a month from now, but less than three months	3
More than three months, but less than six months from now	4
More than six months from now, but less than a year	5
More than a year	6
Never	7
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 15 @ 5.5

9.13F Now that you have learned about this service, how many of the [SUB IN ANSWER FROM 7.2] times in the past year that you have received money from friends or relatives in Jordan would you have considered using this service instead?

PROGRAM LOGIC CANNOT BE GREATER THAN ANSWER FROM 7.2

INTERVIEWER WRITE-IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.14F What would make you use this service?

MULTICODE. PRE CODE INTERVIEWER DO NOT PROMPT

The need to transfer money to someone	1
The need to receive money from someone	2
Having trust in the provider	3
Having a clear understanding of how to use your mobile phone for this service	4
Information or a demonstration from the service provider	5
Information or a demonstration from a friend or family member	6
A guarantee that I would get my money back if I made a mistake	7
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.15F If you were to receive 100JD from a friend or family member in Jordan using your mobile phone, at what price would you consider the service to be so expensive that you wouldn't consider using it?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.16F If you were to receive 100JD to a friend or family member in Jordan using your mobile phone, at what price would you consider the service to be priced so low that you would feel the quality and/or reliability couldn't be very good? **ANSWER TO 9.16F CANNOT BE MORE THAN ANSWER TO 9.15F OR 9.17F**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.17F If you were to receive 100JD to a friend or family member in Jordan using your mobile phone, at what price would you consider the service starting to get expensive, so that it is not out of the question, but you would have to give some thought to using it? **ANSWER TO 9.17F CANNOT BE MORE THAN ANSWER TO 9.15F**

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.18F If you were to receive 100JD to a friend or family member in Jordan using your mobile phone, at what price would you consider the service to be a bargain – a great buy for the money?

INTERVIEWER WRITE-IN IN JD	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION G – TIME AND COST TRADE OFF

ASK ALL

9.19 Thinking about the time it would take for you to transmit money to a friend or family member using your mobile phone, how much time to perform a transaction would you consider to be too long?

INTERVIEWER WRITE-IN IN MINUTES, HOURS, OR DAYS	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.20 Thinking about the time it would take for you to transmit money to a friend or family member using your mobile phone, what would be the ideal time to perform a transaction? **ANSWER TO 9.20 CANNOT BE MORE THAN ANSWER TO 9.19**

INTERVIEWER WRITE-IN IN MINUTES, HOURS, OR DAYS	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.21 Thinking about the time it would take to add money to your mobile wallet by visiting an agent, how much travel time would you consider to be too long?

INTERVIEWER WRITE-IN IN MINUTES, HOURS, OR DAYS	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.22 Thinking about the time it would take to add money to your mobile wallet by visiting an agent, what would the ideal travel time be? **ANSWER TO 9.22 CANNOT BE MORE THAN ANSWER TO 9.21**

INTERVIEWER WRITE-IN IN MINUTES, HOURS, OR DAYS	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.23 Thinking about cost associated with the time would take to add money to your mobile wallet by visiting an agent, what travel cost would you consider to be too high?

INTERVIEWER WRITE-IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

9.24 Thinking about cost associated with the time would take to add money to your mobile wallet by visiting an agent, what would the ideal travel cost be? **ANSWER TO 9.24 CANNOT BE MORE THAN ANSWER TO 9.23**

INTERVIEWER WRITE-IN JORDANIAN DINAR	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

SECTION TEN: DEMOGRAPHICS

ASK ALL

D1. What is the highest level of schooling you have completed?

SINGLE CODE.

No formal education	1
Primary school	2
Secondary school	3
Post-primary technical/vocational school	4
Post-secondary technical/vocational school	5
University undergraduate	6
Graduate school	7
Other [SPECIFY]	8
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D2. What is your current work situation?

MULTICODE.

Paid employment, full-time	1
Paid employment, part-time or temporary	2
Self-employed (full or part time)	3
Full-time student	4
Part-time student	5
Unemployed (previously employed)	6
Unemployed (never employed)	7
Retired from work	8
Housewife	9
Long-term sick or handicapped	10
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D3. How many people, including yourself, live in your household? Please exclude domestic helpers from this number.

MINIMUM RESPONSE IS 1 – RESPONDENT ONLY.

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D4. Who is responsible for making financial decisions in your household?

SINGLE CODE.

Me	1
My spouse	2
My spouse and I together	3
My parents	4
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D5. How many relatives, extended family, or close friends do you have a financial connection with – that is, people that you may give, lend, or borrow money to or from living outside your household?

SINGLE CODE.

INTERVIEWER WRITE IN NUMBER	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ D5

D6. How many individuals are you financially responsible for?

0 RESPONSE ACCEPTABLE.

INTERVIEWER WRITE IN NUMBER	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF D6 > 0

D7. Where are these individuals located?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9

Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	16
Palestine	17
Turkey	18
Germany	19
Europe – excluding Germany	20
United States	21
Bangladesh	22
Philippines	23
Indonesia	24
Sri Lanka	25
Pakistan	26
Indonesia	27
China	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 15 @ D7

D7A Where in Jordan are these individuals located?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Interviewer Write-In	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

D8. How many individuals are you financially dependent on?

0 RESPONSE ACCEPTABLE.

INTERVIEWER WRITE IN	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF D8 > 0

D9. Where are the people you are dependent on located?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT

Morocco	1
Algeria	2
Tunisia	3
Libya	4
Egypt	5
Saudi Arabia	6
Yemen	7
Oman	8
UAE	9
Bahrain	10
Qatar	11
Kuwait	12
Iraq	13
Syria	14
Jordan	15
Lebanon	16
Palestine	17
Turkey	18
Germany	19
Europe – excluding Germany	20
United States	21
Bangladesh	22
Philippines	23
Indonesia	24
Sri Lanka	25
Pakistan	26
Indonesia	27
China	28
Other [SPECIFY]	97
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 15 @ D9

D9A Where in Jordan are these individuals located?

MULTICODE. PRE CODE. INTERVIEWER DO NOT PROMPT.

Interviewer Write-In	1
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ S1

D10. Where is your family from in Syria. I.e. where do you consider to be your home?

SINGLE CODE

Al Hasakah	1
Al Ladhiqiyah	2
Al Qunaytirah	3
ArRaqqah	4
As Suwayda'	5
Dar'a	6
DayrazZawr	7
Dimashq (Damascus)	8
Halab (Aleppo)	9
Hamah	10
Homs	11
Idlib	12
Tartus	13
Other	14
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D11. Which, if any of the following, do you have regular access to in your home?

MULTICODE. INTERVIEWER READ OUT/USE SHOWCARD

Mobile telephone service	1
Landline telephone service	2
Electricity	3
Internet	4
None of these	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D12. What does 100 plus 330 equal ?

SINGLE CODE. INTERVIEWER DO NOT PROMPT.

430 (Correct)	1
All other answers (Incorrect)	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK ALL

D13. Which, if any, of the following do you currently have?

MULTICODE. INTERVIEWER READ OUT/SHOW CARD.

UNHCR registration / UN ID	1
Jordanian Ministry of Interior registration	2
Active Labor Card	3
Passport currently in your possession	4
Jordanian National ID card	5
Don't Know DO NOT READ	98
Refused DO NOT READ	99

ASK IF 1 @ S1

D14. Do you currently have permission to work in Jordan?

MULTICODE

Yes	1
No	2
Don't Know DO NOT READ	98
Refused DO NOT READ	99

Appendix C: Data Dictionary