

Demand-Side Study on Digital Remittances Datasets User Guide

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Contents

1. Project Background and Objectives	3
2. Questionnaire Design.....	3
a) Background Research.....	3
b) Pilot	4
c) Translation and Programming	4
d) Definitions.....	5
e) Caveats.....	5
3. Sampling.....	6
a) Low-Income Jordanians	6
b) Syrian Refugees.....	7
c) Respondent recruitment for low-income Jordanians and Syrian refugees outside camps.....	9
d) Syrian Refugees inside Camps.....	9
4. Fieldwork.....	10
a) Interviewer Recruitment and Training.....	10
b) Ethical Research Guidelines	10
c) Fieldwork Details.....	11
d) Data Cleaning	11
e) Quality Control Procedures.....	11
5. Respondent Profiles	12
a) Low-Income Jordanians	12
b) Syrian Refugees.....	13
6. The Dataset	14
Appendix A: Income Class Breakdown.....	17
Appendix B: Questionnaire	18
Appendix C: Data Dictionary.....	78

1. Project Background and Objectives

The Consultative Group to Assist the Poor (CGAP) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) have conducted a baseline demand-side study of person-to-person (P2P) remittances in Jordan to gather insight into existing customers, non-customers and potential customers. This study will inform the implementation of a larger project to improve access to remittances and other financial services through digital solutions for those groups who have been financially excluded. The focal population for this study was low-income Jordanians (defined as those with a monthly household income of under 400 Jordanian Dinars) and Syrian refugees who have been in Jordan for at least a year.

The study focused on remittance activity and awareness and access to technology, with market forecasting for a digital remittance product. Key findings elicited insights into potential barriers to a digital remittance product, as well as enabling factors, and revealed a small market opportunity.

The purpose of this guide is to provide researchers direction in using and interpreting the data produced by this project.

2. Questionnaire Design

a) Background Research

Questionnaire design is about creating a balance between the comprehensive coverage of research areas through well-designed questions and making the survey appealing so that potential respondents are encouraged to complete the survey. Ipsos designed the current instrument to maximize participation based on a few key principles:

- **Survey is concise and well-structured.** It is important to focus on top priorities and understand key outcomes while also being realistic in regards to length of survey, type of question, and respondent ability to report on certain items. This survey was designed to be administered in 60 minutes.
- **Questions are easy to answer.** Instruments that are difficult to complete can lead to errors from the interviewer as well as the respondent. Interviewers were provided with definitions of technical terms that were further explained during a training workshop (see *Interviewer recruitment and training*).
- **Respondent sensitivities are recognized.** Sensitive questions, such financial questions or those about socially unacceptable behaviors, most often lead to inaccurate reporting and poor data because respondents over/under report or give more socially acceptable answers.
- **Respondents are allowed to “not know”.** Where respondents are forced to answer questions they do not feel they know the answer to, they are likely to become frustrated and close the survey early.

A thorough literature review was undertaken by the Ipsos team, as well as an extensive consultation of internal and external resources in order to ensure that questionnaire developed was comprehensive and responsive to the local context. Resources consulted included:

- Previous Surveys
 - Global Findex Jordan 2014
 - World Bank Living Standard Measure for Iraq 2012

- World Bank Kenya Migration and Remittances Survey 2009
- World Bank Kenya Remittances Questionnaire 2010
- World Bank Russia Financial Literacy Questionnaire
- Scholarly Articles
 - KNOMAD Working Paper 12: Remittance Sent to and from Refugees and Internally Displaced Persons March 2016.
 - Measuring remittances through surveys: Methodological and conceptual issues for survey designers and data analysts published in Demographic Research Volume 31, Article 41, pages 1243-1274, 21 November 2014
 - The Southern Africa Migration Project: Gender, Migration, and Remittances in Southern Africa published in Migration Policy Series Number 49.

In addition to the sources listed above the draft questionnaire was reviewed by teams at CGAP and GiZ, the Ipsos Jordan team, and internal Ipsos teams specializing in consumer and behavior change research.

b) Pilot

Due to time constraints with respect to fielding and the length of time it took to program the tablet-based survey instrument, a pen-and-paper interview (PAPI) pilot was undertaken with supervisors from the Jordan team. The complexity and complicated skip logic of the questionnaire meant that only four pilot interviews took place. Based on this pilot, some changes were made to the questionnaire, primarily corrections to survey logic.

An additional 20 interviews were completed using the programmed instrument (computer-assisted in-person interviewing methodology), from which there were no substantive changes.

c) Translation and Programming

After the instruments were finalized in English, they were translated to Modern Standard Arabic. The Ipsos Team is rigorous about the translation of survey instruments to be used in data collection, particularly where the study can be vulnerable to measurement error. We used translators who are native Arabic speakers and experienced in translation for survey research, and ensured that they were provided with detailed information about the background to the study and the findings of the consultation process, and that they are aware of the social and cultural norms of the respondent group they are translating for.

Following translation, the questionnaire was programmed in Dooblo Survey-to-Go. The Ipsos Team used a computer-aided in-person interviewing (CAPI) methodology to collect data on Android-based tablets and mobile devices. With rigorous programming protocol, using CAPI enhances measurement quality, reduces error, and limits the need for editing and cleaning following data collection, ensuring that the final data output can be delivered in a timely manner. The Ipsos team then conducted extensive quality checks, a process which includes running multiple cases through the survey to test the built-in logic and skip patterns. Following the completion of programming in English, the translated instrument was overlaid and additional quality checks were completed.

d) Definitions

The following definitions were provided to interviewers:

- **Checking Account:** A checking account is a transactional deposit account held at a financial institution (in Jordan: Bank or Post) that allows for withdrawals and deposits. Money held in a checking account is very liquid, and can be withdrawn using checks, automated cash machines and electronic debits, among other methods.
- **Savings Account:** A savings account is a deposit account held at a bank or other financial institution (in Jordan: Bank or Post) that provides principal security and a modest interest rate. Depending on the specific type of savings account, the account holder may not be able to write checks from the account (without incurring extra fees or expenses) and the account is likely to have a limited number of free transfers/transactions.
- **Mobile Wallet Account:** an account that is only accessible through mobile (i.e. that is not linked to a bank account, and is not a mobile banking app on a phone).

e) Caveats

The results of the survey suggest that, for some questions, it is possible that the responses are unreliable, to an extent that will only be revealed by future research. A few, non-limitative, examples can be found below:

- Misunderstanding of the terms
 - On the topic of remittances, some respondents that said they had no financial connections outside the household also reported sending or receiving money to/from family members. In addition to the possible standard misreporting on financial topics, this inconsistency suggests the term “household” may have been mistaken for “family”.
 - On the topic of mobile wallets, the gap between enthusiastic reactions observed during the focus group discussions and the less positive ones yielded by the quantitative survey suggests the latter are not necessarily an accurate reflection of people’s opinion. As the service had not been extensively implemented or advertised in Jordan at the time of the survey, it appears the written definition of mobile wallets provided to enumerators was not sufficient to provide respondents with a full understanding of the concept, as compared to the in-depth explanation, visual aids and demonstration of mobile wallets that took place during the focus group discussions. In addition, it is not uncommon for respondents to react negatively to a product that they have not heard of before, especially one that presents a new way of thinking. In comparing qualitative and quantitative data, it becomes apparent that much more explanation is needed for respondents to become comfortable with and fully understand the product.
- Misreporting of financial and income data
 - Some irregularity between the occupation status and declared income sources seem to confirm the expected misreporting on financial questions. This is particularly the case

with Syrian refugees, who in past work have assumed that household visits from interviews were similar to the household assessment done by some donor agencies to assess need. This has led to underreporting income data. For this reason, Ipsos interviewers explicitly said that they were not affiliated with an government or international aid organization, however underreporting may remain an issue.

3. Sampling

The quantitative survey consisted of two independent samples:

- n= 1,091 low-income Jordanians (defined as those with less than 400JD of household income per month)
- n= 1,041 Syrian refugees living in Jordan

Quotas were used for both groups so the sample better represented available univariate population data in terms of geographic distribution, age and gender.

a) Low-Income Jordanians

The last census in Jordan was conducted in 2004, and an updated census estimate was provided in 2013 (at the time of the study the 2015 census data had not yet been released). The 2013 census estimate provides total population by area with information on urban/rural splits, gender, and age distributions. This data also shows that around 50% of Jordanians are considered “low-income” (falling in socio-economic categories D and E with household income less than 400JD per month), and includes information on the main impoverished areas of Jordan.

Available census data doesn’t break down the population by socio-economic classes (SEC) at smaller geographical units. For this reason, Ipsos combined the country-level data from the census with knowledge gained from prior studies to develop the sampling for low-income Jordanians. In addition to several surveys that collected SEC and household income information, Ipsos undertook in 2016 a large project across Jordan that specifically aimed at categorizing sub-districts by their estimated predominant SEC, whose result is provided in Appendix A. Here, Ipsos used household-level quotas to obtain a 50/50 male/female split and a good distribution on age reflective of that of the overall Jordanian population based on the 2013 census estimation.

As population data for Jordan do not allow for address-based interviewing, or provide up-to-date information about the geographic distribution of the target populations below the district level, the Ipsos fieldwork team developed a sample frame from previous studies.¹

The sampling process for low income Jordanians was developed by splitting the country into seven strata defined by the seven city areas where the majority of low-income Jordanians are located in each of the main regions, according to the 2013 census estimate and verified by prior Ipsos studies.

¹ Ipsos conducts over 50,000 interviews with Jordanians each year, over half of which are interviews with low-income Jordanians.

Table 1: Sample and Strata Distribution for Low Income Jordanians							
Location	Percentage of Population (N)	Percentage of Sample (n)	Allocated Interviews	Completed Interviews ²	Completed Interviews (%)	Number of districts	Number of sub districts
W. Amman	7%	7%	67	115	11%	3	6
E. Amman	13%	13%	129	129	12%	9	22
Irbid	17%	17%	167	186	17%	9	27
Alzarqa	13%	13%	134	130	12%	8	25
Mafraq	18%	18%	177	188	17%	4	20
Karak	14%	14%	136	150	14%	3	16
Maan	19%	19%	190	193	18%	4	10
Total	101%	100%	1000	1091	100%	40	126

In total, 3,009 households were selected to find 1,091 Jordanian respondents eligible and willing to participate in the study. Respondents were compensated 20JD for their time.

Table 2: Responses for low-income Jordanians			
Total households selected		3,009	100%
Total interviews completed		1,091	36%
Total interviews not carried out		1,918	64%
<i>Not completed due to inability or unwillingness to answer</i>	<i>Unreachable after multiple attempts</i>	747	39%
	<i>Business Address</i>	2	0%
	<i>Refused to participate</i>	94	5%
<i>Not completed because of ineligibility</i>	<i>Did not meet income requirements</i>	563	29%
	<i>Did not meet nationality requirements</i>	27	1%
	<i>Did not meet set quotas (gender or age)</i>	485	25%

b) Syrian Refugees

Since the latest census had not yet been released, the only population information on Syrian refugees comes from United Nations High Commission on Refugees (UNHCR), which Ipsos combined with knowledge from prior studies.³ The first step in the sampling process was to select the regions of Jordan

² In all areas, with the exception of Alzarqa, completed interviews exceeded allocated interviews, which resulted in an overall sample size of 1,091 for low-income Jordanians. In the case of West Amman, where completed interviews exceed allocated interviews by 4%, key demographic and indicator data was checked for differences between West Amman and the other locations. Since no differences that would indicate this oversample would skew the data were found, and because differences in all other areas were minimal and there was no reliable data available for weighting targets, all interviews were included and data was not weighted. Additionally, since no changes were made post-pilot, the decision was made to include pilot data in the final sample.

³ Recent studies on Syrian refugees include: Ipsos syndicated study 2014, World Bank Study 2015-2016, UN OCHA Study 2016.

in which the survey would be carried out. A large portion of the Syrian community lives in or near the cities of Amman, Irbid, Zarqa, and Mafraq, therefore the sampling plan stratified the country into seven strata – two refugee camps and five city areas based on the geographic distribution obtained from UNHCR’s website. To ensure that perspectives from inside the camps were captured, 200 interviews were allocated to those living in camps. The rest of the interviews (800) were allocated to the host communities based on UNHCR data stating that approximately 80% of Syrian refugees in Jordan live in host communities. Age and gender distributions were based on a comprehensive random probability survey undertaken by Ipsos in November 2014.

Table 3: Strata and Sample Distributions for Syrian Refugees in Host Communities							
Location	Percentage of Population (N)	Percentage of Sample (n)	Allocated Interviews	Completed Interviews ⁴	Completed Interviews (%)	Number of districts	Number of sub districts
W. Amman	10%	9%	88	91	9%	2	4
E. Amman	27%	22%	224	221	21%	9	22
Irbid	30%	26%	264	290	28%	7	82
Alzarqa	12%	10%	96	108	10%	4	43
Mafraq	11%	13%	128	126	12%	4	109
Azraq Camp	3%	10%	100	100	10%	2	2
Zaatari Camp	7%	10%	100	105	10%	11	11
Total	100%	100%	1,000	1,041	100%	39	273

Approximately 80% of interviews with Syrian refugees were conducted with refugees living outside of camps.

In total, 2,888 households were selected to find 1,041 respondents eligible and willing to participate in the study. Respondents were compensated 20JD for their time.

Table 4: Responses for Low-income Jordanians			
Total households selected		2,888	100%
Total interviews completed		1,041	36%
Total interviews not completed		1,847	64%
<i>Not completed due to ability / willingness to answer</i>	<i>Unreachable after multiple attempts</i>	399	21%
	<i>Business Address</i>	4	0%
	<i>Refused to participate</i>	53	3%
<i>Not completed because of uneligibility</i>	<i>Did not meet nationality requirements</i>	825	43%
	<i>Did not meet set quotas (gender or age)</i>	566	30%

⁴ In some areas completed interviews exceeded (or were slightly less than) allocated interviews, which resulted in an overall sample size of 1,041 (compared with the 1,000 allocated). Since these differences were minimal and there was no reliable data available for weighting targets, all interviews were included and data was not weighted. Additionally, since no changes were made post-pilot, the decision was made to include pilot data in the final sample.

c) Respondent recruitment for low-income Jordanians and Syrian refugees outside camps

The following approach to respondent recruitment was taken:

1. Within the governorate, districts were chosen based on information gathered about target population concentrations at the district level.
2. Within districts, the sub-districts were based on information gathered about target population concentrations at the sub-district level.
3. For each sub-district the interviewing team started at the south-western corner and split their direction of travel by north, center, or east with one interviewer travelling in each direction.
4. As interviewers travelled in the pre-chosen direction, they choose blocks based on a random interval depending on the size of the district, avoiding blocks where Ipsos has conducted research within the past six months.
5. After selecting a block, to select the household, interviewers selected every fifth household in urban areas, and every third household in rural areas.
6. The “next birthday” method, adapted to achieve age and gender quotas for the study, was applied at the household to select the study participant. If that person was not available, the interviewer would ask when they would be available and return at that time. Call-backs were made in an attempt to complete an interview.

d) Syrian Refugees inside Camps

Conducting interviews inside refugee camps is a highly regulated process. Ipsos worked with GiZ, CGAP, and UNHCR to obtain permissions for the work over the course of two months. Once secured, Ipsos conducted fieldwork in Zataari Camp between 3rd of August 2016 and 4th of August 2016 and in Azraq Camp between 8th of August 2016 and 9th of August 2016. For sampling inside the camps, we used maps and information from camp leadership to split the camps into blocks. Once the area was split, the same procedure as above was used (starting step 3) to randomly select households and household-level respondents. Quotas were used at the household level to obtain a roughly 50/50 split on gender and a good distribution on age reflective of the comprehensive 2014 study Ipsos undertook.

The Zaatari refugee camp is divided into 12 sectors. Ipsos used maps provided by camp leadership as well as knowledge developed from past studies to establish sample targets that would reflect the population size in each sector. These targets were as follows:

Table 5: Strata and Sample Distributions for Zaatari Camp													
District	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	Total
Population (households)	1,409	1,466	928	890	1,074	1,418	1,387	1,534	1,017	1,222	1,547	1,155	15,047
Percent of population	9%	10%	6%	6%	7%	9%	9%	10%	7%	8%	10%	8%	100%
Interviews Allocated	9	10	6	6	7	9	9	10	7	8	10	8	100
Female Interviews	5	5	3	3	4	5	5	5	4	4	5	4	52
Male Interviews	4	5	3	3	3	4	4	5	3	4	5	4	48

The Azraq refugee camp is divided into 2 sectors. As advised by camp leadership, Ipsos split the sample evenly across the two districts as follows:

Table 6: Strata and Sample Distributions for Azraq Camp Sample		
District	S1	S2
Population	Not provided by camp management ⁵	
Percent	50%	50%
Interviews Allocated	50	50
Female Interviews	25	25
Male Interviews	25	25

4. Fieldwork

a) Interviewer Recruitment and Training

Ipsos Jordan maintains a field-force of over 80 trained interviewers based throughout the country, most of whom have previously been trained in and worked on large scale household and financial surveys. For this study, Ipsos used 28 interviewers and 7 supervisors, all of whom had previous experience working on social surveys and in doing work with Syrian refugees and low-income populations in Jordan.

All interviewers went through an intensive multi-day training in Amman to familiarize themselves with the objectives of the study and the questionnaire. More specifically, training included an overall briefing on the project, a detailed description of the methodology, a discussion of how to conduct research with refugees and deal with sensitive topics, and a full review of all materials. This questionnaire review included a review of the full survey instrument structure including: an explanation of complex questions, and a detailed presentation of questionnaire routing and logic.

Additionally, the training included a review of European Society for Opinion and Market Research (ESOMAR) ethical rules, general behavior and presentation, contact techniques to limit/avoid refusals and maximize response rate, interview flow, strategies to maintain respondents’ attention, and handling of survey materials.

b) Ethical Research Guidelines

The Ipsos Team is committed to conducting research in an ethical fashion, upholding dignity and respect of research participants, and we ensure our staff are experienced and duly trained in human research ethics. We follow the generally accepted rules of ethical research in Jordan (and globally) throughout the study, including:

- **Participation and Confidentiality:** the study purpose and methodology was fully explained to respondents in Arabic. They were asked to participate without coercion. Participant information was kept confidential and findings are not analyzed on individual basis.
- **Local Approval:** Before beginning research in any area, Fieldwork Managers and Supervisors informed relevant authorities about the survey. In this case the study received permission from the Jordan Department of Statistics and UNHCR (for work done in camps).

⁵ Current population of Azraq camp is 53,901 according to UNHCR.
<http://data.unhcr.org/syrianrefugees/settlement.php?id=251&country=107®ion=73>

- **Contact information:** Respondents were given contact information for interviewers as well as the main research team so that any questions or concerns can be answered immediately. There were no questions or incidents reported.
- **Certifications:** The Ipsos Team adheres to the highest possible standards for market research set by ESOMAR and has been awarded numerous certifications for quality in market research, ensuring data security, confidentiality, and participant safety, including the ISO 20252.

c) Fieldwork Details

The quantitative interviews were carried out face-to-face using computer assisted personal interviewing (CAPI) between 11th and 25th of June 2016, and 15th July and 9th of August 2016.⁶ To ensure data quality, 29% of face-to-face interviews were accompanied by a supervisor, and call-backs were made to 43% of the sample to verify responses. The final data were not weighted since overall population data are unreliable and thus are not suitable for use as weighting targets. All interviews were conducted in Arabic by native speakers.

d) Data Cleaning

In addition to the quality control conducted during fieldwork, data cleaning was conducted after fieldwork was completed. This included checks for internal consistency, missing variables, blank variables, and outliers. Ipsos data storage is audited annually as part of our ISO 27001 and 20252 accreditations and is compatible with security accreditation.

e) Quality Control Procedures

Pre-Fieldwork

Quality control starts at the pre-fieldwork stage, where certain checks are built into the survey programming that help to prevent human data entry error. Interviewers are briefed on the instrument as specified above and receive special skills-based training on how to communicate with lower-income segments. Strategies such as practice interviewing are typically used. However, this was not possible because of the condensed timeline of the study.

During Fieldwork

Ipsos reviews data on a daily basis to monitor incoming data for broad trends that would indicate the questionnaire is being interpreted or administered wrong. In the case of this study, no issues were flagged. If any issue had been identified, call-backs would be conducted to re-administer the relevant sections of the survey and confirm responses for missing answers or those that seemed inaccurate. If responses are unable to be confirmed, or still have outstanding logic issues or missing answers, they are dropped from the study and replaced. There were no cases of this for this study.

To ensure the quality of information collected in field, several quality assurance procedures were put in place. As noted above, 43% of the sample was randomly selected for a callback to verify responses given in specific sections, and 29% of interviews were accompanied by a supervisor. Supervisors applied routing checks to 5% of all interviews to ensure that interviewers were beginning at the specific starting points and applying all random walk procedures.

⁶ Fieldwork was split because of interruptions caused by Ramadan and the Eid al-Fitr holiday.

Post-Fieldwork

After fieldwork was complete, the data file was checked for overall logic and completeness – these checks were focused on demographic data and called back for validation or dropped from the sample.

5. Respondent Profiles

a) *Low-Income Jordanians*

The final profile of the survey respondents is shown in the table below:⁷

Table 7: Respondent Profile	LOW INCOME JORDANIANS Total sample n=1,091
LOCATION	11% West Amman 12% East Amman 12% Zarqa 14% Kerak 17% Irbid 17% Mafraq 18% Ma'an
URBAN/RURAL	62% urban 38% rural
AGE	17% 18-24 25% 25-34 25% 35-44 16% 45-54 18% 55+
GENDER	49% men 51% women
EDUCATION	10% no formal education 60% complete primary school 19% completed secondary school 3% complete vocation school (post primary or post secondary) 4% completed university and above
EMPLOYMENT⁸	20% employed full-time 5% employed part-time 4% self-employed 8% unemployed (previously employed) 6% unemployed (never employed) 3% long-term sick or handicapped 10% retired 4% student 42% housewife

⁷ Though limited population information is available, the respondent profile broadly reflects available information about each of the target populations.

⁸ These number roughly align with previous studies Ipsos has conducted with Syrian refugees mentioned above.

b) Syrian Refugees

The final profile of the survey respondents is shown in the table below:⁹

Table 8: Respondent Profile	SYRIAN REFUGEES Total sample n=1,041
LOCATION	35% Irbid 26% East Amman 11% West Amman 10% Zaatari refugee camp 10% Azraq refugee camp 8% Zarqa
URBAN/RURAL	66% urban 34% rural
AGE	18% 18-24 35% 25-34 26% 35-44 13% 45-54 9% 55+
GENDER	46% men 54% women
EDUCATION	5% no formal education 30% completed primary school 42% completed secondary school 6% completed vocation school (post primary or post secondary) 13% completed university and above
EMPLOYMENT¹⁰	3% employed full-time 11% employed part-time 4% self-employed 19% unemployed (previously employed) 8% unemployed (never employed) 5% long-term sick or handicapped 1% retired 1% student 49% housewife

⁹ Though limited population information is available, the respondent profile broadly reflects available information about each of the target populations.

¹⁰ These number roughly align with previous studies Ipsos has conducted with Syrian refugees.

6. The Dataset

The Digital Remittance dataset represents the entirety of the quantitative data collected. This data includes demographic information on respondents, information on remittance activity and level of awareness and use of financial services. The dataset consists of ten sections, with contents as follows:

Section One: Screener

- Nationality
- Location inside or outside of camps (for Syrian refugees)
- Location in Jordan
- Age
- Gender
- Monthly household income
- Monthly individual income

Section Two: Household Income and Finances

- Types of household and individual income earned
- Confirmation of monthly household and individual income
- Method of receiving income for each type of income selected
- Location of income received for each type of income selected
- Variation of household income
- Action taken with leftover money

Section Three: Opinions About Financial Institutions and Services

- Awareness of different financial institutions and services
- Usage of financial institutions and services, for each service that respondent was aware of
- Use of forms of financing and insurance
- Ownership of financial services that respondent reported using
- Location of financial services that respondent reported using
- Perceived trustworthiness of financial services that respondent reported using
- Reasons for not using specific financial services or institutions, for each financial service respondent reported not using
- Desire to learn more about financial services and institutions not used

Section Four: Mobile Wallet

- Ability to name mobile wallet services in an unprompted manner
- Awareness of other people who have mobile wallet services
- Type of ID required to open mobile wallet account, if respondent reported using it in Section 3

Section Five: Remittances Screener

- Reported giving or sending of money to relatives or friends in the past year
- For those who reported giving or sending money, location of money sent (up to 3 locations domestically and 3 locations internationally possible)
- Reported receiving of money from relatives or friends in the past year
- For those who reported receiving money, location of money sent (up to 3 locations domestically and 3 locations internationally possible)

Section Six: Remittances Sent

- Purpose of money sent, for each location reported in Section 5
- Frequency of money sent, for each location reported in Section 5
- Total value of money sent, for each location reported in Section 5
- Amount of money per transaction, for each location reported in Section 5
- Amount of fees paid per transaction, for each location reported in Section 5
- Minimum amount of money sent, for each location reported in Section 5
- Person money sent to, for each location reported in Section 5
- Method of sending money, for each location reported in Section 5
- Name of service used, for each location reported in Section 5
- Method recipient uses to receive money sent to them, for each location reported in Section 5
- Name of mobile wallet service used, of those who reported using a mobile wallet as the method of sending money
- Reason for choosing service, for each method selected for sending money
- Dissatisfaction with service, for each method selected for sending money
- Cost of services for methods selected for sending money
- Length of time for money to be transferred, for methods selected for sending money
- Problems experienced when trying to send money, for each location reported in Section 5

Section Seven: Remittances Received

- Purpose of money received, for each location reported in Section 5
- Frequency of money received, for each location reported in Section 5
- Total value of money received, for each location reported in Section 5
- Amount of money per transaction, for each location reported in Section 5
- Amount of fees paid per transaction, for each location reported in Section 5
- Minimum amount of money received, for each location reported in Section 5
- Person money received from, for each location reported in Section 5
- Method of receiving money, for each location reported in Section 5
- Name of service used, for each location reported in Section 5
- Method sender uses to send money received, for each location reported in Section 5
- Name of mobile wallet service used, of those who reported using a mobile wallet as the method of receiving money
- Reason for choosing service, for each method selected for receiving money
- Dissatisfaction with service, for each method selected for receiving money
- Cost of services for methods selected for receiving money
- Length of time for money to be transferred, for methods selected for receiving money
- Problems experienced when trying to receive money, for each location reported in Section 5

Section Eight: Information and Technology

- Access to mobile phones
- Ownership of SIM cards for shared phones
- Activities on mobile phones
- Frequency of internet access
- Perceived trustworthiness of different sources of information on financial products and services

Section Nine: Potential Services

- Reasons for instances in the past year when respondent wanted to receive money domestically and internationally, but couldn't
- Reasons for instances in the past year when respondent wanted to send money domestically and internationally, but couldn't
- Prompted awareness of mobile wallets
- Prompted awareness of specific mobile wallet services
- Concept testing for sending money internationally
- Concept testing for sending money domestically
- Concept testing for receiving money internationally
- Concept testing for receiving money domestically
- Ideal length of time it takes to both send and receive money
- Ideal length of transaction time to both send and receive money
- Ideal travel cost
- Ideal transaction cost

Section Ten: Demographics

- Highest level of education completed
- Current work situation
- Size of household
- Person in household responsible for making financial decisions
- Number of financial connections outside of the household
- Number of people financially responsible for
- Location of people financially responsible for
- Location in Jordan of people financially responsible for
- Number of people financially dependent on
- Location of people financially dependent on
- Location in Jordan on individuals financially dependent on
- Home in Syria (for Syrian refugees)
- General numeracy skills
- Current identification in possession
- Permission to work in Jordan (for Syrian refugees)

Variable List

The specific variables included in the Digital Remittances Dataset are outlined in Appendix C: Data Dictionary, which includes a list of all variables, their respective questions in the Questionnaire, and Measurement Level, as well as all answer codes.

Appendix A: Income Class Breakdown

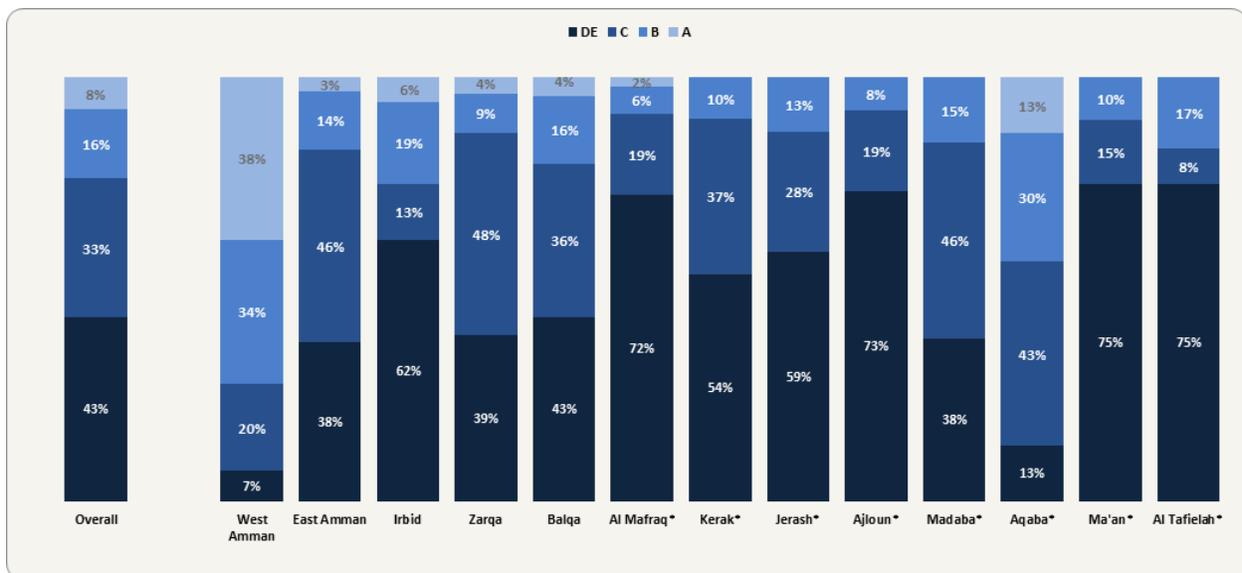
The below chart shows the income class breakdown of Jordanians for all major regions in Jordan by socio-economic class SEC. This information was collected and collated by Ipsos Jordan. SEC categories based on total household income are as follows:

SEC DE: 400 JD per month or less

SEC C: 401 – 800 JD per month

SEC B: 801 – 1,000 JD per month

SEC A: more than 1,000 JD per month



Appendix B: Questionnaire

Questionnaire Index

1. Section One: Screener
2. Section Two: Household Income and Finances (including access to finance and financial literacy)
3. Section Three: Opinions about Financial Institutions and Services
4. Section Four: Mobile Wallet
5. Section Five: Remittances Screener
6. Section Six: Remittances Sent
7. Section Seven: Remittances Received
8. Section Eight: Information and Technology
9. Section Nine: Potential Services

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 & Bnayat	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 Mafraq (urban)	Qasabeh	37
Al Mafraq (urban)	Bal'ama	38
Al Mafraq (urban)	Sabha	39
Al Mafraq (rural)	Qasabeh	40
Al Mafraq (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 الجديده	32
Zarqa (urban)	العامرية	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
----	-----------------------

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
----------------------------	----

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 REPSONSE 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
---------------	---

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

9.9FW 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