Questionnaire for Armenia COVID Vulnerability Survey, Wave 3. 2021

Hello. My name is <_____>. I am calling on behalf of the Caucasus Research Resource Center (CRRC)-Armenia Foundation. We are conducting a study as part of a World Bank Project about migration, use of financial services and the effect of COVID-19 on these. The information you provide is very important because it will be used to inform the government to design policies and programs in response to the pandemic. Do you consent to be interviewed? The survey has a duration of 10-15 minutes.

If no, why?

- 1. Respondent declined
- 2. Respondent interrupted the survey
- 3. Respondent is underage
- 4. Respondent cannot answer questions due to health reasons
- 5. Respondent does not understand the language of the survey
- 6. Respondent cannot answer the questions due to another reason
- 7. The quota has been met

Module 1

- 1. How can I address you?
- How old are you? (Enter the exact number of complete years. If the respondent is under 18, stop the survey) (Program the quotas)
 - -2. Refuse to answer (Stop the interview)
- 3. Gender of respondent (Ask if needed) (Program the quotas)
 - 1. Female
 - 2. Male
- 4. Which region of Armenia do you live in? (Don't read answer options) (Program the quotas)
 1.Yerevan => q6
 - 2. Ararat
 - 3. Armavir
 - 4. Aragatsotn
 - 5. Gegharkunik
 - 6. Kotayk
 - 7. Lori
 - 8. Shirak
 - 9. Syunik
 - 10. Tavush
 - 11. Vayots Dzor
 - -2. Refuse to answer (Stop the interview)
- 5. Do you live in an urban or rural settlement? (Don't read answer options) (Program the quotas)

- 1. Urban/Town
- 2. Rural/Village
- -2. Refuse to answer
- 6. Please, let us know your status of residence in Armenia. (Read answer options)
 - 1. Citizen of Armenia from Armenia
 - 2. Citizen of Armenia from Nagorno-Karabakh
 - 3. Refugee
 - 4. Asylum-seeker
 - 5. Stateless person
 - 6. A foreigner with residence permit
 - 7. A foreigner without residence permit or with expired residence permit
 - 8. Non-citizen of Armenia from Nagorno-Karabakh.
 - 9. Other (Specify please)
 - -2. Refuse to answer
- 7. Did you reside on the territory of Armenia for more than 7 months within the last 12 months? (Don't read answer options) (Program the quotas)
 - 1. Yes
 - 2. No
 - -2. Refuse to answer (Stop the interview)

Module 2. Household Demographics

- 8. How many people, including you, currently live in the household?
 - Number _____
 - -2. Refuse to answer

8a. Are there any family members of the household that are temporarily absent for more than 3 months?

Number ______ -2. Refuse to answer

8b. Are there any family members of the household that are temporarily absent for less than 3 months? (If "yes", write down the number, if "no" put 0)

Number _____

-2. Refuse to answer

9. How many adults aged 65 or older (including you) live in the household?

Number ____

-2. Refuse to answer

10. How many adults aged 18-64 (<u>including you</u>) live in the household in total? Number _____

- -2. Refuse to answer
- 11. How many children in the age group 7-17 live in the household in total?
 - Number
 - -2. Refuse to answer
- 12. How many children in the age group 0-6 years old live in the household in total?

Number ______ -2. Refuse to answer

- 13. Are the adults in your household, including the person who is abroad, only men, men and women, or only women? (Interviewer: do not read the options)
 - 1. Only men
 - 0. Men and women
 - 2. Only women
 - -2. Refuse to answer
- 14. What is your completed education level? (Interviewer: do not read the options)
 - 1. no primary, illiterate
 - 2. no primary, literate
 - 3. Primary
 - 4. lower secondary (basic)
 - 5. Upper secondary
 - 6. preliminary vocational (handicraft, industrial)
 - 7. middle vocational (technical college, college)
 - 8. higher (bachelor degree, master degree)
 - 9. Post graduate
 - -2. Refuse to answer
- 15. Does your family receive social benefits or benefits from the Family Benefit program?
 - 1. Yes
 - 2. No
 - -2. Refuse to answer

Module 3. Employment Dynamics

Now I will read some questions about your occupation and work experience.

16. Before the pandemic [March 2020], were you doing any work for pay, doing any kind of business, farming or other activity to generate income, even if only for one hour in a normal week?

1. Yes	
2. No	=> q19
-1 Don't know	=> q19
-2. Refuse to answer	=> q19

16a. Was this work conducted in Armenia or another country?

- 1. Armenia
- 2. Other country
- -2. Refuse to answer
- 17. What was the type of employment in the main job you worked before the pandemic [March 2020]?

Were you a? [Interviewer: read options]

- 1. Government employee
- 2. Private sector employee
- 3. Self-employed
- 4. Employer
- 5. International organization
- 6. NGOs/CSOs
- 7. Or something else? _____
- -1. Don't know
- -2. Refuse to answer
- 18. If you were an employee, were you a registered or not registered employee at that workplace prior to the pandemic [March 2020]?
 - 1. Yes, registered
 - 2. Is in the process of being registered
 - 3. No, not registered
 - -1 Don't know
 - -2. Refuse to answer
- 18a. What was the area of the main activity of the organization, where you worked before the pandemic [March 2020]? [Do not read out, correspond] (Categories taken from ARMSTAT) <u>ARMSTAT NACE 2</u>
 - 1. Agriculture, hunting, forestry and fishing
 - 2. Mining and quarrying
 - 3. Manufacturing
 - 4. Electricity, gas, steam and air conditioning supply
 - 5. Water supply, sewerage, waste management and remediation activities
 - 6. Construction
 - 7. Wholesale and retail trade; repair of motor vehicles, motorcycles
 - 8. Transportations and warehouse economy
 - 9. Accommodation and food service activities
 - 10. Information and communication
 - 11. Financial and insurance activities
 - 12. Real Estate Activities
 - 13. Professional, Scientific and Technical Activities
 - 14. Administrative and Support Service Activities

- 15. Public Administration and Defence; Compulsory Social Security
- 16. Education
- 17. Human Health and Social Work Activities
- 18. Arts, Entertainment and Recreation
- 19. Other Service Activities
- 20. Other activities (specify)
- -1. Don't know
- -2. Refuse to answer
- 19. Last week, did you do any work for pay, do any kind of business, farming or other activity to generate income, even if only for one hour?
 - 1. Yes
 - 2. No => q21 if worked before March 2020; otherwise q
 - -1. Don't know => q21 if worked before March 2020; otherwise q22
 - -2. Refuse to answer \Rightarrow q21 if worked before March 2020; otherwise q22
- 20. Was this the same job as you had before March 2020 or did you switch jobs?

[ask if respondent answered "Yes" to q16 and q19]

- 1. Same
- 2. Switched
- -1. Don't know
- -2. Refuse to answer
- 21. Why did you stop working? [Correspond] Only ask if answered "yes" to Q16 and 'No' to Q19.
 - 1. Casual or informal worker (without formal contract, temporary)
 - 2. Contract ended / fired for reason unrelated to COVID-19
 - 3. Lost job /No business because of COVID-19
 - 4. Temporarily on leave
 - 5. Retired
 - 6. Ill
 - 7. Need to care for ill family
 - 8. Need to care for children or elderly (including home-schooled children)
 - 9. Lack of transportation
 - 10. Don't want to be exposed to the virus
 - 11. Other (please specify)
 - -1. Don't know
 - -2. Refuse to answer
- 22. If you have tried to find a job in the past month, what was the main obstacle in finding a job?
 ⇒ Only ask if answered 'No' to Q19. [Do not read out, choose only one option, correspond]
 [after answering move to Module 4]
 - 1. Lack of jobs in the area
 - 2. Low pay for proposed vacancies
 - 3. Lack / absence of jobs corresponding to profession/ qualification

- 4. Lack of relevant skills (e.g. language, IT, communication)
- 5. Difficulties to combine work and family responsibilities
- 6. Restrictions on health, disability
- 7. Discrimination by gender, age, religion, etc.
- 8. Didn't try to search for a job, Don't want to work
- 9. Going abroad, or have just returned from abroad (for work)
- 10. Have not tried to find a job in the past month
- 11. Other (please specify)
- 23. In your main work last week, what was the type of employment? Were you a....? (interviewer, please read the options)
 - 1. Government employee
 - 2. Private sector employee
 - 3. Self-employed
 - 4. Employer
 - 5. Intl org
 - 6. NGO/CSO
 - 7. Other
 - -1. Don't know
 - -2. Refuse to answer

23a. What was the area of the activities of the organization, where you worked before the pandemic last week?

- 1. Agriculture, hunting, forestry and fishing
- 2. Mining and quarrying
- 3. Manufacturing
- 4. Electricity, gas, steam and air conditioning supply
- 5. Water supply, sewerage, waste management and remediation activities
- 6. Construction
- 7. Wholesale and retail trade; repair of motor vehicles, motorcycles
- 8. Transportations and warehouse economy
- 9. Accommodation and food service activities
- 10. Information and communication
- 11. Financial and insurance activities
- 12. Real Estate Activities
- 13. Professional, Scientific and Technical Activities
- 14. Administrative and Support Service Activities
- 15. Public Administration and Defence; Compulsory Social Security
- 16. Education
- 17. Human Health and Social Work Activities
- 18. Arts, Entertainment and Recreation
- 19. Other Service Activities
- 20. Other activities (specify)

- -1. Don't know
- -2. Refuse to answer
- 24. What kind of work did you do last week or are usually engaged in? Please, specify your position / work performed in your main job?

(Examples: chief accountant, auditor, physiotherapist, doctor-physician, farm owner, economist – main specialist, education inspector – leading specialist, teacher, supervising nurse, domestic worker - patient care, tutor, babysitter, gardener, street merchant, taxi driver, carpenter, welder, painter, etc.)

Text

ISCO code two digits (the list attached)

- 25. Does this type of work you did last week or are usually engaged in correspond to your level of education and field of training?
 - 1. Yes
 - 2. No, my job requires lower level of education
 - 3. No, my job requires higher level of education
 - 4. No, my job requires the same level of education but in another field
- 26. Please, tell me, on average, how much does your household spend monthly?
 - 1. Less than 91,000
 - 2. 91,001 148,000
 - 3. 148,001 220,000
 - 4. 220,001 321,000
 - 5. More than 321,001
 - -1 Don't know
 - -2. Refuse to answer

MODULE 4. Migration And now I will ask some questions about migration. Current migrants

27. Is any member of your household over the age of 15 currently living or staying temporarily in another country for work?

Yes No --> q36 -1 Don't know --> q36 -2. Refuse to answer --> q36

27a. What is the age of <migrant>? (If more than one person, ask for the person closest in age to the respondent)

- -2. Refuse to answer
- 28. Can you tell me how <migrant> is related to you?
 - 1. Husband
 - 2. Wife
 - 3. Son
 - 4. Daughter
 - 5. Father
 - 6. Mother
 - 7. Other male relative, including male relative in law
 - 8. Other female relative, including female relative in law
 - 9. Non-related male
 - 10. Non-related female
 - 11. Brother
 - 12. Sister
 - -1. Don't know
 - -2. Refuse to answer
- 29. In what country is <migrant> currently living?
 - 1.Russia
 - 2.USA/Canada
 - 3.Europe
 - 4. Other CIS country (former USSR country)
 - 5.Other country (specify)____
 - -1 Don't know
 - -2. Refuse to answer
- 30. Is <migrant> currently working?
 - 1. Yes
 - 2. No --> q33
 - -1. Don't know --> q33
 - -2. Refuse to answer--> q33
- 31. Is this employment for a fixed or of unlimited duration?
 - 1. Fixed
 - 2. Unlimited
 - -1. Don't know
 - -2. Refuse to answer
- 32. Is this employment full time or part time?
 - 1. Full time
 - 2. Part time
 - -1. Don't know

- -2. Refuse to answer
- 33. What is the area of the main activity of the organization in which <migrant> is working? ARMSTAT NACE 2
 - 1. Agriculture, hunting, forestry and fishing
 - 2. Mining and quarrying
 - 3. Manufacturing
 - 4. Electricity, gas, steam and air conditioning supply
 - 5. Water supply, sewerage, waste management and remediation activities
 - 6. Construction
 - 7. Wholesale and retail trade; repair of motor vehicles, motorcycles
 - 8. Transportations and warehouse economy
 - 9. Accommodation and food service activities
 - 10. Information and communication
 - 11. Financial and insurance activities
 - 12. Real Estate Activities
 - 13. Professional, Scientific and Technical Activities
 - 14. Administrative and Support Service Activities
 - 15. Public Administration and Defense; Compulsory Social Security
 - 16. Education
 - 17. Human Health and Social Work Activities
 - 18. Arts, Entertainment and Recreation
 - 19. Other Service Activities
 - 20. Other activities (specify)
 - -1. Don't know
 - -2. Refuse to answer
- 34. What is <migrant's> completed education level? (Don't read answer options)
 - 1. no primary, illiterate
 - 2. no primary, literate
 - 3. Primary
 - 4. lower secondary (basic)
 - 5. Upper secondary
 - 6. preliminary vocational (handicraft, industrial)
 - 7. middle vocational (technical college, college)
 - 8. higher (bachelor degree, master degree)
 - 9. Post graduate
 - -2. Refuse to answer
- 35. Has <migrant> ever attended a skills development training outside of formal education? Those include work-related training, professional skills development training, or a training for a trade in a work setting under the guidance of someone who is experienced in this kind of work?
 - 1. Yes

2. No --> 35a -1. Don't know --> 35a -2. Refuse to answer --> 35a

36. In what area did <migrant> receive this training? (If more than one training ask about the most important one)

Area

- -1. Don't know-2. Refuse to answer
- 36.a Did your household receive any remittances from abroad before March 2020 (COVID-19 outbreak)?

1.Yes

2.No

-1. Don't know

-2. Refuse to answer

36.b Does your household currently receive any remittances from abroad?

1.Yes → If 'No' to 35a, go to 36; if 'Yes' to 35a, go to 36c.
2.No --> Go to 37
-1 Don't know --> Go to 37
-2. Refuse to answer --> Go to 37

- 36.c Has the amount of remittances increased, stayed the same, or decreased compared to the amount you received before March 2020? [If 'Yes' to both questions 35a and 35b]
 - 1. Increased
 - 2. Same
 - 3. Decreased
 - -1 Don't know
 - -2. Refuse to answer

Return migrants

- 37. Has any member of your household aged 15 or above, including yourself, permanently returned from working in another country over the past month?
 - 1.Yes
 - 2.No --> q46
 - -1. Don't know --> q46
 - -2. Refuse to answer --> q46
- 37.a What is the age of <migrant>? (If more than one person, ask for the person closest in age to the respondent)

Age in years

-1. Don't know

-2. Refuse to answer

38. Can you tell me how this person is related to you?

- 0. Self
- 1. Husband
- 2. Wife
- 3. Son
- 4. Daughter
- 5. Father
- 6. Mother
- 7. Other male relative, including male relative in law
- 8. Other female relative, including female relative in law
- 9. Non-related male
- 10. Non-related female
- 11. Brother
- 12. Sister
- -1. Don't know
- -2. Refuse to answer
- 39. In what country was <person> living?
 - 1. Russia
 - 2. USA/Canada
 - 3. Europe
 - 4. Other CIS countries (former USSR countries)
 - 5. Other country
 - -1. Don't know
 - -2. Refuse to answer
- 40. Was <person> working in that country prior to returning?
 - 1. Yes
 - 2. No --> q43

- -1. Don't know --> q43
- -2. Refuse to answer--> q43
- 41. Was this employment for a fixed or of unlimited duration?
 - 1. Fixed
 - 2. Unlimited
 - -1. Don't know
 - -2. Refuse to answer
- 42. Was this employment full time or part time?
 - 1. Full time
 - 2. Part time
 - -1. Don't know
 - -2. Refuse to answer
- 43. What is the area of the main activity of the business or organization in which <person> was working? ARMSTAT NACE 2
 - 1. Agriculture, hunting, forestry and fishing
 - 2. Mining and quarrying
 - 3. Manufacturing
 - 4. Electricity, gas, steam and air conditioning supply
 - 5. Water supply, sewerage, waste management and remediation activities
 - 6. Construction
 - 7. Wholesale and retail trade; repair of motor vehicles, motorcycles
 - 8. Transportations and warehouse economy
 - 9. Accommodation and food service activities
 - 10. Information and communication
 - 11. Financial and insurance activities
 - 12. Real Estate Activities
 - 13. Professional, Scientific and Technical Activities
 - 14. Administrative and Support Service Activities
 - 15. Public Administration and Defence; Compulsory Social Security
 - 16. Education
 - 17. Human Health and Social Work Activities
 - 18. Arts, Entertainment and Recreation
 - 19. Other Service Activities
 - 20. Other activities (specify)
 - -1. Don't know
 - -2. Refuse to answer
- 44. What is <person's> completed education level? (Don't read answer options)
 - 1. no primary, illiterate
 - 2. no primary, literate

- 3. Primary
- 4. lower secondary (basic)
- 5. Upper secondary
- 6. preliminary vocational (handicraft, industrial)
- 7. middle vocational (technical college, college)
- 8. higher (bachelor degree, master degree)
- 9. Post graduate
- -1. Don't know
- -2. Refuse to answer
- 45. Has sever attended a skills training outside of the educational school system? Those
 include work-related training, professional skills development training, or a training for a trade in
 a work setting under the guidance of someone who is experienced in this kind of work
 - 1. Yes
 - 2. No --> q46
 - -1 Don't know --> q46
 - -2. Refuse to answer --> q46
- 46. In what area did <person> receive this training? (If more than one training ask about the most important one)
 - Area
 - -1. Don't know
 - -2. Refuse to answer

Prospect migrants

- 47. Is any member of your household over the age of 15 and currently living in Armenia considering going to another country for work (both permanent and temporary), including yourself?
 - 1. Yes, I am considering moving for work.
 - 2. Yes, myself and other household members are considering moving for work.
 - 3. Yes, other household members are considering moving for work but not myself.
 - 4. No, no one from household are considering moving
 - -1 Don't know
 - -2. Refuse to answer

Module 5. Assets and Access to Internet

Now we will talk about access to the internet and use of utility services.

- 48. Do you have access to the Internet at home?
 - 1. Yes, we have permanent and unlimited internet access at home
 - 2. Yes, we have internet access with limited volume and/or time
 - 3. No, we don't have any internet access at home
 - -1. Don't know

-2. Refuse to answer

49. Now I'm going to list several household items. Please consider only those items which are owned by your household and are in working condition. Please tell me whether your household owns these items and how many.

Number of ownership

1. Smartphone

- 2. Computer (including laptop)
- 3. Car
- 4. Air conditioner
- 5. Refrigerator
- -1. Don't know
- -2. Refuse to answer

49a. Access to services Running drinking water

- 1. Yes
- 2. No
- -1. Don't know
- -2. Refuse to answer

Access to gas through pipes

- 1. Yes
- 2. No
- -1. Don't know
- -2. Refuse to answer

Centralized heating system (natural gas or electricity, etc.)

- 1. Yes
- 2. No
- -1. Don't know
- -2. Refuse to answer

Module 6. Prevalence of COVID-19 Let's talk about your experience of interacting the COVID-19

- 50. Have you or a family member been diagnosed with Coronavirus (COVID-19) since the beginning of the pandemic (March 2020)?
 - 1. Yes Go to q50a
 - 2. No Go to q50
 - 3. Was not tested but suspect me or my family member(s) had it due to many symptoms common to COVID-19
 - -1. Don't know

-2. Refuse to answer

50a. If answered yes in the previous question, how many members were diagnosed with COVID-19?
Number _____

-2. Refuse to answer

Module 7. Income

51. Household income is the total income of what all household members earn and receive from other sources, including pensions, remittances, and other government assistance. Please tell me, after taxes, what was your household's monthly income in AMD before the Coronavirus [in February 2020]?

|__|_|_|_|_|_|_|_|AMD

-1. Don't know \Rightarrow q51a

-2. Refuse to answer \Rightarrow q51a

51a. \Rightarrow Only ask if answered "Don't know" or "Refuse to answer" in Q51. Can you please tell me the range of your household's total monthly income?

- 1. Less than 91,000
- 2. 91,001 148,000
- 3. 148,001 220,000
- 4. 220,001 321,000
- 5. More than 321,001
 - -1. Don't know
 - -2. Refuse to answer
- 52. Household income is the total income of what all household members earn and receive from other sources, including pensions, remittances, and other government assistance. Please tell me, after taxes, what was your household's monthly income in AMD last month [in April 2021]?

	AMD
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-1 Don't know \Rightarrow q52a

-2. Refuse to answer \Rightarrow q52a

 $52a. \Rightarrow Only ask if answered "Don't know" or "Refuse to answer" in Q52.$ Can you please tell me the range of your household's total monthly income?

- 1. Less than 91,000
- 2. 91,001 148,000
- 3. 148,001 220,000
- 4. 220,001 321,000
- 5. More than 321,001
 - -1. Don't know

-2. Refuse to answer

52b. \Rightarrow Ask all respondents.

Did your household income increase, decrease, or stay the same between February 2020 and April 2021?

- 1. Increased
- 2. Decreased
- 3. Stayed the same
 - -1. Don't know
 - -2. Refuse to answer

Module 8. Digital Payments: Usage and Readiness We are approaching the end of the survey now. Several questions about the use of banking services.

- 53. Do you, or any member of your household, have a bank account?
 - 1. Yes
 - 2. No --> End of survey
 - -1. Don't know
 - -2. Refuse to answer
- 54. In the last 12 months, have you (or any member of your household) made any of the following transactions using a bank account?

	Yes	No	DK
Received income/ salaries/wages directly into a transaction account/a	1	2	-1
debit card			
Received pension benefits, social assistance or other government	1	2	-1
payments directly into a transaction account/a debit card			
Received money from family/friends/other individuals (including	1	2	-1
remittances) directly into a transaction account/a debit card			
Purchased goods or services using funds directly from a transaction	1	2	-1
account / a debit card			
Paid a utility service bill (e.g. electricity, water, TV) using funds		2	-1
directly from a transaction account/ a debit card			
Sent money to family/friends/other individuals directly from a		2	-1
transaction account/ a debit card			
Deposited money from a transaction account/ a debit card	1	2	-1
Withdrew money from a transaction account/ a debit card	1	2	-1

55. In the last 12 months, have you (or any member of your household) made a transaction using any of the following channels? A transaction can include withdrawing or depositing cash, making or receiving a payment, or making a purchase.

		Yes	No	DK
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Bank branch (including head office or mini branch)	1	2	-1
ATM	1	2	-1
Infokiosk (self-service terminal, e.g. Telcell)	1	2	-1
Mobile phone or mobile banking app	1	2	-1
On-line/Internet banking (using a web browser, e.g. Google Chrome, Safari)	1	2	-1
Payment with a debit or credit card	1	2	-1

56. Over the last 12 months, have you (or any member of your household) used online or mobile banking, for example, to check your account balance, make an online payment, deposit money, transfer money, etc.?

1. Yes --> q58

2. No

-1. Don't know

- -2. Refuse to answer
- 57. If you (or any member of your household) have not used on-line or mobile banking over the last 12 months, what are the main reasons? Please choose up to three of the

most important reasons from the following list. [Please skip if a respondent answered "Yes" to question 56]

- 1. Never heard of on-line or mobile banking
- 2. Concerned about security (don't trust on-line banking)
- 3. Don't have a secure computer/tablet/smartphone
- 4. Don't have a stable Internet connection
- 5. Finding the technology difficult, don't have the necessary skills
- 6. Inconvenient (takes too long/too many questions to conduct a transaction)

7. Prefer traditional banking in person/ Don't see any real value in having on-line or mobile banking

8. Not available through my bank

9. Other [please specify]

MOVE TO QUESTION 59

58. Have you or any member of your household ever been a victim of the following digital fraud (i.e. you have lost money, online bank account hacked)? Choose all that apply

1. Fraudulent email, SMS or call pretending to be from a bank (or other legitimate business) and asking for you to log in or give your bank account details or security questions

2. Fraudulent email, SMS or call telling that you won a lottery, inherited money, etc. and asking to provide financial information

3. Your bank card number has been stolen or money has been transferred or used without your

permission

4. Fraudulent website that may look like the legitimate bank, asking to click the link and provide

confident information

- 5. Have never been a victim of digital fraud
- 59. Please indicate to what extent you agree with the following statements about on-line or mobile payments (1: Completely agree, 2: Agree, 3: Neutral, 4: Disagree, 5: Completely disagree)

	Completely agree	Agree	Neutral	Disagree	Completely disagree	DK
A on-line customer has to be alert to security issues when using digital payments	1	2	3	4	5	-1
On-line or mobile payment systems can be easily understood and readily adopted	1	2	3	4	5	-1
The government could promote more on- line or mobile payments by providing training in basic digital skills and security awareness	1	2	3	4	5	-1
The government could promote more on- line or mobile payments and better financial inclusion by increasing the level of online banking security/ fighting with digital frauds	1	2	3	4	5	-1
I have the digital skills necessary to use online banking and/or make online or mobile payments	1	2	3	4	5	-1

ISCO88(COM) code	MAJOR, SUB-MAJOR, MINOR AND UNIT GROUPS
10	Armed forces
11	Legislators and senior officials
12	Corporate managers
13	Managers of small enterprises
21	Physical, mathematical and engineering science professionals
22	Life science and health professionals
23	Teaching professionals
24	Other professionals (financial, economic, legislative, social and other spheres)
31	Physical and engineering science associate professionals
32	Life science and health associate professionals
33	Teaching associate professionals
	Other associate professionals (financial, economic, legislative, social and
34	other spheres)
41	Office clerks
42	Customer services clerks
51	Personal and protective services workers
52	Models, salespersons and demonstrators
61	Skilled agricultural and fishery workers
71	Extraction and building trades workers
72	Metal, machinery and related trades workers
73	Precision, handicraft, craft printing and related trades workers
74	Other craft and related trades workers
81	Stationary plant and related operators
82	Machine operators and assemblers
83	Drivers and mobile plant operators
91	Sales and services elementary occupations
92	Agricultural, fishery and related laborers
93	Laborers in mining, construction, manufacturing and transport