

# IMPACT-HH-MSME\_BFAGLOBAL

## Survey Language

To change language, use the menu button on the top-right (three dots).

Para cambiar el idioma, use el menú arriba a la derecha (tres puntos).

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## Introductory Note

The survey was originally developed and open sourced (English and Spanish versions) by "[BFA Global](#)". [HEDERA Sustainable Solutions](#) has adapted it to fit the format of this mobile questionnaire.

The original survey can be found [here](#).

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## Are you aware of the ongoing global Coronavirus pandemic?

- Yes
- No

## Dealing with the Crisis

### What measures are currently in place to deal with the Coronavirus epidemic in your location?

- Social distancing (gatherings are banned, schools and some shops are closed)
- Isolation (mandatory quarantine for possible infections)
- Lockdown (only essential workers may leave the home)
- Curfew (everyone must be home after 6:00PM or similar)

### How do you receive food, medicine and other necessities?

[Check all that apply]

- Go to a shop or market
- Delivery from an online app
- Order by phone from an app
- Other (please specify)

Please specify: \_\_\_\_\_

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### Have you stocked up food and other household goods as a result of the pandemic?

- Yes
- No

**How did you get the money to stock up?**

- Savings
- Borrowing from a bank or financial institution
- Borrowing from friends or family
- Digital lenders
- Money lenders or pawned something
- Sold something
- Employer advance
- Store credit (to be paid back later)
- (Skipped other purchases)
- Swapped for other goods
- Other (please specify)

Please specify: \_\_\_\_\_

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**How long could you keep the household running with that stock?**

- A week or more
- A few days
- One day
- Not even one day

**Have you given others money or goods to stock up?**

- Yes a loan
- Yes, a gift
- Yes, in exchange for something
- No

## Impact of Care Giving

**Are you caring for others more than usual as a result of the pandemic?**

[Check all that apply]

- Children whose schools have closed
- Parents or elders
- Others
- No more than usual
- I am not caring for anyone

**Who primarily does most of the housework during the pandemic, considering cooking, cleaning, child care, and elder care?**

- Myself
- Spouse
- Female relative
- Male relative
- Other (please specify)

**Please specify:**\_\_\_\_\_

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**How has the need to care for others affected your ability to earn a living?**

- No longer able to work
- Significant reduction in what I earn
- Minor reduction in what I earn
- No impact
- My earnings have gone up during the pandemic

**Who provided care for children and dependents before the crisis?**

- Schools
- Care facility
- Nanny or household helper
- Medical professionals
- Myself
- My spouse
- Someone else

**Did you bring someone into your household as a result of the pandemic, and if so, whom?**

- Other (please specify)

**Please specify:**\_\_\_\_\_

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**What was the reason they were brought in?**

- Health concern
- Financial concern
- Social reasons or companionship
- Other (please specify)

**Please specify:**\_\_\_\_\_

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**Did you send anyone away from your household as a result of the pandemic, and if so, whom?**

- Other (please specify)

**What was the reason they were sent away?**

- Health concern
- Financial concern
- Social reasons or companionship
- Other (please specify)

## **Income and Expenses**

**Has your income changed as a result of the Coronavirus epidemic?**

- Yes, increased significantly
- Yes, increased somewhat
- No change
- Yes, decreased somewhat
- Yes, decreased significantly
- Increased in some ways, decreased in others

**What is the most important reason your income has increased?**

- I work in food/household goods delivery
- I work in healthcare
- I work in security
- I sell essential goods
- I produce essential goods
- I offer another essential service
- Other (please specify)

**Please specify:**\_\_\_\_\_

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**What is the most important reason your income has decreased?**

- Cannot go out to earn a living
- Business or market has declined
- Place of work is temporarily closed
- Supply chain issues
- Transport issues
- Lost job
- I am currently ill and cannot work
- Other (please specify)

**Please specify:**\_\_\_\_\_

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**Have your expenses changed as a result of the Coronavirus epidemic?**

- Yes, increased significantly
- Yes, increased somewhat
- No change
- Yes, decreased somewhat
- Yes, decreased significantly
- Increased in some ways, decreased in others

## **Impact of Care Giving**

**Have you put money aside as emergency funds, to see you through a difficult time when you might lose most or all of your income?**

- Yes
- No

**If you - or your household - lost all your income, how many weeks would you be able to pay for essentials, such as food, clothing, housing, transportation, and children's education from available savings?**

*[Enter the estimated number of week]*

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**Have you had to tap into these emergency funds as a result of the Coronavirus epidemic already?**

- Yes
- No

**Do you anticipate having to tap into these emergency funds as a result of the Coronavirus epidemic?**

- Yes
- No

**Are you covered by any of the following types of insurance?**

*[Check all that apply]*

- Health insurance
- Life insurance
- Unemployment insurance
- Accident/Disability insurance
- Did not purchase any insurance

**In your location, are there support systems to help you deal with the financial effects of the crisis?**

[Check all that apply]

- Government is giving me money
- Healthcare is free
- Banks are deferring loan repayments
- (Banks are covering some costs for transactions and loans
- Rent, utilities and other services do not need to be paid
- Religious organizations, charities and mutual aid are providing support mutual aid are providing support
- Paid leave
- No help that I am aware of
- No help that would help me personally
- Other (please specify)

Please specify: \_\_\_\_\_

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**Is healthcare free right now during the crisis or always?**

- Healthcare always has to be paid for out of pocket
- Healthcare is normally paid for out of pocket, but right now during the crisis care is free
- Healthcare has to be paid for out of pocket, unless it is for Coronavirus infection
- Healthcare is always free

## Financial Instruments

**Which of the following financial instruments do you currently use?**

[Check all that apply]

- Bank account
- Account in cooperative, credit union or SACCO
- Mobile money account
- Keeping money in the house
- Savings group
- Digital lender
- None

**Do you have an outstanding loan of any kind?**

(such as home loans, car loans, digital loans, term loans, consumer loans, credit cards etc.)

- Yes
- No

**Were you late in making any of these payments in the previous 12 months?**

- Yes
- No

**Do you anticipate not being able to make your payments in time to pay down your debt as a result of the Coronavirus epidemic?**

- Yes
- Yes, but government is saying I will have longer to repay
- No

## **Financial Control**

**Overall, do you think the Coronavirus will adversely affect the financial well-being of yourself, and that of your household?**

- Yes, there will be significant/disruptive adverse effects
- Yes, there will be some adverse effects, but not significant or disruptive
- No, I do not expect there to be any adverse effects
- I do not know if there will be any adverse effects

**How confident are you that you and your household will recover from the adverse financial effects of the Coronavirus epidemic?**

- Extremely confident that we will recover
- Somewhat confident that we will recover
- We do not expect to recover
- I do not know enough to comment on this

**Overall, do you think the Coronavirus will adversely affect the health of yourself, and that of your household?**

- Yes, there will be significant/disruptive adverse effects
- Yes, there will be some adverse effects, but not significant or disruptive
- No, I do not expect there to be any adverse effects
- I do not know if there will be any adverse effects

**How do you earn your living?**

- Farming or agriculture
- Salary
- Casual work
- Pension
- Remittance from friends and family
- Self-employed/ any type of business (non-farm)
- Money from NGO/ government
- Investment or rental income
- Other (please specify)

Please specify:\_\_\_\_\_

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**How much do you rely on technology to earn a living?**

- I could not earn my living without a computer, smartphone or feature phone
- It would be difficult, but I could continue to earn my living without a computer, smartphone or feature phone
- I don't rely on a computer, smartphone or feature phone to earn a living, so I would be fine

**Business Owners/Self Employed****Has the revenue generated by your business changed as a result of the Coronavirus epidemic?**

- Yes, increased significantly
- Yes, increased somewhat
- No change
- Yes, decreased somewhat
- Yes, decreased significantly
- Increased in some ways, decreased in others

**What is the most important reason your business income has decreased?**

- Workers cannot come to work
- Business or market has declined
- Supply chain issues
- Transport issues
- Other (please specify)

Please specify:\_\_\_\_\_

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**What is the most important reason your income has increased?**

- Business is in food/household goods delivery
- Business is in health care
- Business is in security
- Business is in essential goods
- Business is in another essential service
- Other (please specify)

**Please specify:**\_\_\_\_\_

**Do you have funds on hand to continue your business or production operations if revenue fell by half, or more?**

- Yes
- No

**If revenue did fall by half or more, how many weeks would you be able to continue operations from cash on hand, and available lines of credit?**

*[Estimate the number of weeks]*

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**Have you had to tap into these funds as a result of the Coronavirus epidemic already?**

- Yes
- No

**Do you anticipate having to tap into these funds as a result of the Coronavirus epidemic?**

- Yes
- No

**Has your business experienced any delays or disruptions in the supply of raw materials or goods that your business needs to continue operations as a result of the Coronavirus epidemic?**

- Yes, significant delays or disruptions
- Yes, some delays or disruptions, but not not significant
- No delays or disruptions that I am aware of
- I don't know

**Overall, do you think the Coronavirus will adversely affect the financial soundness of your business or firm?**

- Yes, I have already, or expect to have to close down my business
- Yes, there will be significant/disruptive adverse effects
- Yes, there will be some adverse effects, but not significant or disruptive
- No, I do not expect there to be any adverse effects
- I do not know if there will be any adverse effects

**How confident are you that your business or firm will recover from the adverse effects of the Coronavirus epidemic?**

- Extremely confident that we will recover
- Somewhat confident that we will recover
- We do not expect to recover
- I do not know enough to comment on this

## Demographics

**What gender do you identify with?**

- Male
- Female
- Other
- Prefer not to say

**What year where you born?**

yyyy

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**What is the highest level of education you have completed?**

- None
- Primary
- Secondary
- Technical
- University or Professional
- Postgraduate

**What is your marital status?**

- Single
- Married
- Civil Union
- Divorced
- Widowed
- Prefer not to say

**How many children live in your household under age 18?**

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**What is your relationship to the head of household?**

(Are you his/her ...)

- Myself
- Spouse
- Child
- Grandchild
- Other

**Is the place where you live in a city?**

- Urban (in a city)
- Periurban (near a city)
- Rural

The survey is completed. Thank you for your time.

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