

**UGANDA FINANCIAL INCLUSION
INSIGHTS SURVEY**

Technical Report

WAVE FIVE 2017

October 2017



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1. Background Information

InterMedia conducted a nationally representative survey in Uganda to explore the uptake and usage of digital financial services (DFS) among the adult population (aged 15 and over). This Financial Inclusion Insights (FII) survey is the fifth in a series of surveys InterMedia uses to track the role DFS play in money transfers, payments, and savings among various consumer segments. The survey will provide actionable insights for a range of stakeholders involved in the DFS sector.

The survey specifically aims to:

- Measure adoption and use of DFS among specific target groups (e.g., poor, rural and unbanked);
- Evaluate service performance among DFS agents and customers;
- Produce consumer insight to support product and service development and delivery;
- Identify drivers and barriers to further adoption of DFS, and;
- Collect data enabling forward projections and insight that will generate market growth.

The survey called for a nationally representative sample of 3,000 interviews with adults. It was designed to produce estimates for the main FII indicators for the country as a whole, and by residence (urban and rural).

2. Sample Design

a. Sampling frame

The Uganda Bureau of Statistics conducted the 2016/2017 Uganda National Household Survey (UNHS) which aims to:

- Collect data on socio-economic indicators used to monitor and track progress towards Uganda's development goals, in particular, poverty trends, and
- Meet the data needs of key users including Ministries, Departments and Agencies (MDAs) of Government and Development Partners, among others.

The sampling frame used for the 2016/2017UNHS is the list of enumeration areas (EAs) created for the 2014 Uganda Population and Housing Census (UPHC 2014). An EA corresponds to a village in rural areas and to a city block in urban areas. Uganda currently has 116 districts, which were grouped into 15 subregions. The sample for the UNHS is a two-stage stratified sample. A stratum corresponds to the urban or rural area of a subregion. The sample was selected independently from each stratum. In the first stage, 1,726 EAs were selected as primary sampling units with probability proportional to their number of households. Each sampled EA was listed during a household listing operation to create a frame for the selection of households. In the second stage, 10 households were sampled from each selected EA using the systematic selection procedure.

Due to budgetary and time constraints, the FII survey does not include a household listing operation. For this reason, the FII survey subsampled the 2016/2017 UNHS and used its household lists for the selection of households to be interviewed.

b. Sample allocation and selection

To take nonresponse into account, the target sample size for FII was increased to 3,450 based on an overall response rate of 87 percent from the 2016 Uganda Demographic and Health Survey (95 percent for coverage rate, 94 percent for household response rate and 97 percent for household member response rate).

The final sample size was first allocated to subregions proportionally to their population aged 15 years and over (Table 1). The resultant sample size was then further distributed to urban and rural within the subregion in proportion to their size (Table 2).

Table 1. Distribution of population aged 15 years and over by subregion and residence

Subregion	Urban	Rural	Total	% share
Kampala	989,464	0	989,464	5.5
Central1	1,195,765	1,223,359	2,419,124	13.4
Central2	519,110	1,368,319	1,887,429	10.5
Busoga	283,016	1,463,390	1,746,406	9.7
Bukedi	127,352	788,458	915,810	5.1
Bugishu	173,185	737,172	910,357	5.0
Teso	89,956	808,846	898,802	5.0
Karamoja	68,068	411,094	479,162	2.7
Lango	147,541	911,440	1,058,981	5.9
Acholi	185,168	569,662	754,830	4.2
Westnile	167,269	1,144,381	1,311,650	7.3
Bunyoro	196,549	1,046,173	1,242,722	6.9
Tooro	255,393	856,009	1,111,402	6.2
Ankole	409,029	1,154,148	1,563,177	8.7
Kigezi	136,210	605,975	742,185	4.1
Total	4,943,075	13,088,426	18,031,501	100

Source: 2014 Uganda Population and Housing Census (UBOS)

Table 2: Sample allocation

Subregion	Urban	Rural	Total
Kampala	189	0	189
Central1	229	234	463
Central2	99	262	361
Busoga	54	280	334
Bukedi	24	151	175
Bugishu	33	141	174
Teso	17	155	172
Karamoja	13	79	92
Lango	28	174	203
Acholi	35	109	144
West Nile	32	219	251
Bunyoro	38	200	238
Tooro	49	164	213
Ankole	78	221	299
Kigezi	26	116	142
Total	944	2,505	3,449

The sample for FII was a three-stage stratified sample. A stratum was the same as for the UNHS and the sample was selected independently in each stratum. In the first stage, EAs were subsampled from the UNHS sample with equal probability (Table 3) given that EAs retained on the UNHS were sampled with probability proportional to size. In the second stage, 12 households were selected in each sampled EA. In the third and final stage, one household member aged 15 years or over was selected in each sampled household using the Kish grid. The selected household member was administered the survey questionnaire.

Table 3: Number of selected EAs and households (after rounding)

Subregion	EAs			Households
	Urban	Rural	Total	Total
Kampala	16	0	16	192
Central1	19	20	39	468
Central2	8	22	30	360
Busoga	5	23	28	336
Bukedi	2	13	15	180
Bugishu	3	12	15	180
Teso	2	13	15	180
Karamoja	2	7	9	108
Lango	2	15	17	204
Acholi	3	9	12	144
West Nile	3	18	21	252
Bunyoro	3	17	20	240
Tooro	4	14	18	216
Ankole	7	18	25	300
Kigezi	2	10	12	144
Total	81	211	292	3,504

c. Sampling weights

The sample for the FII survey is not self-weighting, therefore, sampling weights were calculated. The first component of the weights is the design weight based on the probability of selection for each stage of selection. The second component uses non-response rates at both household and individual levels.

The EAs were first selected with probability proportional to size for the UNHS within each stratum (rural or urban in the subregion), where the measure of size was the number of households in the sampling frame (UHPC 2014). The probability of selection of the EA into the UNHS sample is given by:

$$P_{1dhi} = \frac{n_{dh} \times M_{dhi}}{M_{dh}}$$

where:

P_{1dhi} = First stage probability of inclusion into the UNHS for the i-th sample EA in stratum (rural/urban) h of subregion d

n_{dh} = number of EAs selected in stratum h of subregion d for UNHS

M_{dhi} = Number of households in the 2014 UHPC sampling frame for the i-th sample EA in stratum h of subregion d

M_{dh} = total number of households in the 2014 UNHS sampling frame for stratum h of subregion d

The second stage probability of sub-selection of the EA into the FII sample is given by:

$$P_{2dh} = \frac{m_{dh}}{n_{dh}}$$

where m_{dh} = number of EAs selected for the FII survey for stratum h in subregion d

The conditional probability of selection of households at the third stage of sampling is given by:

$$P_{3hi} = \frac{12}{L_{dhi}}$$

Where L_{dhi} is the number of households listed in the i-th sample EA in stratum (urban/rural) h of subregion d during the household listing operation conducted for the UNHS.

The overall probability of selection for households in the i-th sample EA in stratum (urban/rural) h of subregion d is the product of the above probabilities of selection, that is:

$$P_{overall(dhi)} = \frac{n_{dh} \times M_{dhi}}{M_{dh}} \times \frac{m_{dh}}{n_{dh}} \times \frac{12}{L_{dhi}} = \frac{m_{dh} \times M_{dhi}}{M_{dh}} \times \frac{12}{L_{dhi}}$$

The design weight for households is the inverse of this overall probability, calculated as follows:

$$W_{dhi} = \frac{1}{P_{overall(dhi)}}$$

Where W_{dhi} = design weight for households in the i-th sample EA in stratum h of subregion d

The design weights for households were adjusted for nonresponse at the household level. Sampling weights for individual household members were derived from adjusted household weights by applying non-response rates to them at the individual level after taking into account the subsampling done within the household.

Finally, sampling weights for household members were normalized at the national level so the weighted number of cases equals the total sample size. The normalized sampling weights were attached to the data file and used during analysis.

For key survey estimates, sampling errors were also produced using the SPSS Complex Sample module.

d. Deviation in sample implementation

The sample design initially selected 12 households in each EA. However, during fieldwork many households and respondents could not be reached after four visits. To avoid a sample shortfall, additional households were sampled in 32 EAs. The number of additional selected households ranged between one and seven. As a result, the total number of selected households increased from 3,504 to 3,603.

3. Questionnaire

The survey questionnaire was developed in consultation with the Financial Services for the Poor program at the Bill & Melinda Gates Foundation. It draws on the questionnaire used in previous FII surveys. The modules and topics in each module are shown in Table 4.

Table 4. Questionnaire content by module

SECTION 1: Demographics	SECTION 9: Bank Account Ownership and Use
Age	Access and ownership
Gender	Power relations – bank accounts
Marital status	Bank nonuse
Religion	Full-service banks
Level of education	Basic and advanced use – banks
SECTION 2: Subject Well-being	SECTION 10: Mobile Money Awareness, Access and Registration
Happiness and satisfaction	Awareness, access, ownership
Financial situation	Mobile money use and nonuse
Depression	Mobile money basic and advanced use
SECTION 3: Customer Documents	Mobile money ecosystem
Official identification documents	Power relations – mobile money
SECTION 4: Household Characteristics	Mobile money proficiency
Relationship	Mobile money agent and provider experience
Main income earner	Use of mobile money products
Working situation	SECTION 11: Nonbank Financial Institutions
SECTION 5: Income and Employment	Use and account registration
HH sources of income	NBFI account closure
Respondent's sources of income	Basic and advanced NBFI use
Land ownership	SECTION 12: Proximity to Financial Point of Service
Migration	SECTION 13: Informal Financial Institutions
SECTION 6: Progress out of Poverty Index	SECTION 14: Gender and Finances
School-aged children	SECTION 15: Financial Health
Literacy level of the female head	SECTION 16: Financial Literacy
Construction materials of the dwelling	SECTION 17: Borrowing
Source of energy used and toilet facilities	SECTION 18: Mobile Credit
Household total mobile phone ownership	SECTION 19: Saving
Economic vulnerability	SECTION 20: Insurance

Ownership of radio and shoes in the family	SECTION 21: Investment
SECTION 7: Shocks	SECTION 22: Literacy
Types of shocks in the family	SECTION 23: Harmonization Indicators
SECTION 8: Mobile Technology	SECTION 24: Result of the Interview
Mobile phone ownership and use	
Power relations – mobile phone	
Phone prevalence	
Phone-sharing	
SIM card and mobile networks	
Basic and advanced phone use and proficiency	

The questionnaire was translated into the following local languages: Luo, Luganda, Runyoro/Rutooro, Runyankole/Rukiga, Lugbara, Karamajong, Ateso, Kupsabiny, Lugwere, Rukonjo and Alur. To ensure accuracy of the translations, back translation into English was conducted by translators who had not seen the initial English version.

The questionnaire was then pretested in the field by a team consisting of 25 interviewers, five supervisors and five data quality controllers, following a one-day detailed study of the questionnaire. A total of 50 interviews were conducted during the pretest on 24 June 2017 in six EAs located in the districts of Kampala and Wakiso. After the questionnaire was pretested, debriefing sessions were held with the pretest field staff, and the questionnaire was modified based on the observations from the pretest. The finalized questionnaire was used to develop a script for data collection on smartphones. The script was thoroughly tested and validated before it was used in the field.

4. Recruitment and Field Staff Training

Recruitment of the field staff was conducted by Ipsos Uganda, InterMedia’s local field partner. The field staff was recruited based on education level (at least a diploma), experience in previous FII surveys and financial surveys, experience in research, problem-solving skills, knowledge of data collection procedures, and language skills. For purposes of ensuring gender balance and sensitivity, both male and female interviewers were recruited.

Following the recruitment of field staff, a centralized training was conducted in Kampala from 27 June to 02 July 2017. The training had two main components: classroom sessions and a field practice (also called pilot). The classroom sessions followed the training manual developed by InterMedia. These sessions covered the survey objectives, sampling methodology, fieldwork procedures, data quality control, guidelines on questionnaire administration and a detailed study of the questionnaire. Following the review of the questionnaire on paper, the training covered the use of smartphones for data collection, including the general operation of the devices and the administration of the scripted questionnaire. Classroom sessions also included role plays where one interviewer acted as a respondent and another asked questions while the rest of the teams observed. The teams also conducted mock interviews in groups of four people based on regions and local languages.

The field practice (pilot) was conducted over the last two days of training (01-02 July 2017) in Kampala and Wakiso in EAs that were not sampled for the survey. A total of 300 interviews were conducted during the field practice and the collected data was analyzed to test the script again and validate the structure of the survey dataset.

5. Fieldwork

Fieldwork was launched immediately at the end of training and ran from 5 July to 10 August 2017. Fieldwork first started in Kampala so all the teams could be observed in practice again before they traveled to other districts. Data collection was carried out by 25 teams with each team consisting of three interviewers and one supervisor. Each interviewer was expected to complete four interviews per day. In all selected EAs, the teams obtained authorization from the district and community leaders before commencement of data collection in the area. Introduction letters and identity cards were provided to the teams.

The following three consent forms were obtained during fieldwork:

- Parent/guardian consent form for all selected respondents between the ages of 15 and 17;
- Consent form allowing the use of photography for all selected respondents; and
- Informed consent form for the selected respondent to participate in a separate follow-up study.

6. Response Rates

During fieldwork, some selected households could not be interviewed. Similarly, interviews could not be secured with some selected respondents. Below are the results of interviews for households and household members.

Table 5. Response rates

		Urban	Rural	Total
Households	Number of households selected	1,001	2,602	3,603
	Number of eligible households	921	2,336	3,257
	Number of households interviewed	880	2,264	3,144
	Response rate	96%	97%	97%

		Urban	Rural	Total
Adult household members	Number of eligible adults	879	2,263	3,142
	Number of adults interviewed	836	2,165	3,001
	Response rate	95%	96%	96%

7. Data Quality Control Measures

A range of quality control measures was employed before, during and after data collection.

a. Pre-field quality control

Before fieldwork started, emphasis was put on recruiting and training the best interviewers and supervisors, and on designing the relevant and right survey tools (interviewer and supervisor manuals, and field control forms). In addition to field supervisors, InterMedia recruited an independent local quality control (QC) team that reported directly to InterMedia. The QC team (QC team) attended the same training offered to interviewers and supervisors, and traveled across the country to conduct frequent and unannounced random checks on Ipsos Uganda’s field interviewers and supervisors. This team also played the same roles as field supervisors, and, therefore, provided an additional layer of monitoring fieldwork.

b. In-field quality control

The fieldwork quality control procedures included the following activities:

- **Direct observation:** Thirty percent of all interviews were directly observed by supervisors or the QC team in full, or at least partially. The purpose of observation was to evaluate and improve interviewer performance and to look for errors and misconceptions that could not be detected through reviews of completed interviews.
- **Spot-checks:** Ten percent of all interviews were subject to an in-person random spot-check by a supervisor or QC team member.
- **Call-backs (return visits):** High nonresponse rates bias survey results. To minimize nonresponse rates at both household and individual levels, the field procedure included three return visits to maximize the participation of selected eligible respondents. Therefore, a total number of four visits were planned for each selected respondent.
- **Field control forms:** The interviewers’ work was monitored and evaluated by keeping an accurate record of assignments and the status of interviews. Both interviewers and supervisors had field control forms to maintain.
- **Regular interim data review:** With the use of digital data collection, InterMedia frequently received and reviewed interim data from the field. As a result, the quality of the data being collected was closely monitored and InterMedia provided real-time feedback to the field teams while they were still on the ground. These regular reviews helped minimize data errors and thus improved data quality.

8. Data Processing

Daily data monitoring was conducted to check the quality of the data, and to confirm receipt of completed interviews on the cloud servers. The data was checked for accuracy and outliers. Inconsistencies found in the data were communicated to the field teams and resolved through callbacks with respondents. Interim datasets were regularly received from the field for review. The structure of the dataset was aligned with the codebook prepared by InterMedia. A cleaned, fully labelled final SPSS dataset was produced.

9. Annex: Survey Questionnaire

Wave 5 – Uganda

Section AA. Respondent Information:

Interviewer: Complete from assignment sheet					
AA1	Region	AA8	Residence type	1=Urban	2=Rural
AA2	District/	AA9			
AA3	County	AA10	Household GPS location	1= North	Latitude: _____ Longitude: _____
AA4	Sub-County				
AA5	Parish				
AA6	Village				
AA7	FII EA/Cluster Name:				

Section AB Interview Information: **Interviewer: Complete section**

AB1	Date	__ __ / __ __ / 2017			
				AB4	Interviewer Number _____
AB2	Start Time (24 hours)	__ __ : __ __		AB8	Interviewer Gender 1=Male 2=Female
AB3	End Time (24 hours)	__ __ : __ __			

HH0. INTERVIEWER COMPLETES UPON HOUSEHOLD SELECTION, PRIOR TO FIRST CONTACT

Response	Code	Instruction
House occupied and someone responsive	1	Go to INTRODUCTION
House lived in but no one home at time of visit	2	END INTERVIEW
Entire household absent for extended period of time	3	END INTERVIEW
Dwelling vacant/address not dwelling	4	END INTERVIEW
Dwelling destroyed	5	END INTERVIEW
Dwelling not found	6	END INTERVIEW
Other non-response	96	END INTERVIEW

INTRODUCTION

Good morning/afternoon/evening. My name isand I work for an independent market research company called IPSOS based in Uganda. Today, we are conducting research about how you use financial services that includes Banks, Mobile money, and non-bank financial institutions. This information will help policy makers and financial service providers to improve on the products and services they offer. Your household has been randomly selected to participate in the study, among a total of 3000 households all over Uganda. I have a questionnaire that will take about 60-80 minutes to complete, and targets those above 15 years of age, anyone above this age may be randomly chosen to participate in the interview. It is my hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the adult members of your household?

- Definition of household (INTERVIEWER, IF TWO OF THE THREE CHARACTERISTICS ARE TRUE CONSIDER IT A HOUSEHOLD): All those who (1) share the same food pot, (2) share the same roof or (3) have a common decision maker
- Definition of adult: All those aged 15 years and above
- **HH1 – Interviewer - Will respondent participate in respondent collection procedure/consent to ask selected respondent to participate in interview?**

Yes	1	Go to HH2
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No	2	END INTERVIEW
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HH2. ASK All. First, I need to randomly choose who to interview from this household. Can you give me the names and ages of all members who live in this household at the moment? Please tell me one by one and start from the oldest.

INTERVIEWER: LIST EVERYONE WHO BELONGS TO THIS HOUSEHOLD REGARDLESS OF WHETHER THEY ARE AT HOME AT THE TIME OF THE VISIT.

LISTING OF ALL HOUSEHOLD MEMBERS

Name of members of the household (SHOULD BE = DG8)	Age of the members of the household	Gender of the members of the household	Eligible for an interview Yes if Age ≥ 15 No, otherwise	SCRIPT TO RANDOMLY SELECT ONE PERSON FROM THE LIST OF ELIGIBLE RESPONDENTS
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				

NAME OF SELECTED RESPONDENT:

NAME:																						
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INTERVIEWER:

AFTER THE RESPONDENT HAS BEEN SELECTED, ASK IF THEY ARE IN THE HOUSEHOLD. IF THE PERSON SELECTED IS WITHIN THE HOUSEHOLD, ASK TO SPEAK TO THEM.

1. IF SELECTED RESPONDENT IS 15 TO 17 YEARS OF AGE, GET PERMISSION FROM THE PARENT/ GUARDIAN BEFORE BEGINNING THE INTERVIEW. USE THE CONSENT FORM BELOW. (HH3A)

HH3A – RESULT OF PARENTAL CONSENT

ASK ONLY IF SELECTED RESPONDENT IS AGES 15-17

Response	Code	Instruction
Consent received	1	Go to HH3B
Consent not received	2	END INTERVIEW

HH3B Result of respondent selection

Response	Code	Instruction
Selected respondent is present and agrees to participate	1	Go to HH3D
Not home at time of visit	2	END INTERVIEW
Refused	3	END INTERVIEW
Incapacitated	4	END INTERVIEW

HH3C. Confirmation of interview ending

If HH3B=2/4 – Are you sure you wish to end the interview?

Response	Code	Instruction
Yes	1	END INTERVIEW
No	2	Go to HH3B

HH3D. Callback Information

Response	Code	Instruction
Original (1 st)	1	Go to DG1
1 st Callback (2 nd)	2	Go to DG1
2 nd Callback (3 rd)	3	Go to DG1
3 rd Callback (4 th)	4	Go to DG1

**Parent/guardian Consent Form
(for respondents who are 15 – 17 years old)**

Name and Address

Date

Dear Sir/Madam,

RE: DFS TRACKER | Survey on mobile phones and other services that people use

Thank you for agreeing to have your daughter/son take part in this survey on mobile phones and other services that people use.

Please note that your daughter/son is **NOT** allowed to take part in the survey if we do not have your consent in the form of a signature below.

Please do sign below.

I have read and understood the entire document (which has further been explained to me) and have agreed to have my daughter/son participate in the research conducted by SAGACI

Refused Consent	1	Thank & Close
Granted Consent	2	Complete Signature Section Below

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Parent/Guardian Name.....
 Relation to Minor.....
 Signature.....
 Date.....

If you have any queries at all regarding this research, please contact

Project Coordinator:	OR	Project Manager:
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Thank you very much for your help and support.

Yours sincerely,

Name and signature

SECTION I: DEMOGRAPHICS

DG1. ASK All. What year were you born? _____

** IF THE RESPONDENT REPLIES "DON'T KNOW" THEN ESTIMATE BY ASKING ABOUT HOW MANY YEARS WAS THEIR BIRTH BEFORE OR AFTER A SIGNIFICANT HISTORICAL EVENT.*

DG2. ASK All. Is the respondent a male or a female?

**This question is recorded by an interviewer based on observation.*

DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER	
Male	1
Female	2

DG3. ASK All. What is your marital status?

READ OUT. SINGLE ANSWER.	
Single/ never married	1
Polygamous married	2
Monogamously married	3
Divorced/ Separated	4
Widowed	5
Living together/Cohabiting	6
Other	96
DK - DO NOT READ	99

DG3A. ASK All. What is your religion?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
Christianity	1
Islam	2
Traditional African	3
Hinduism	4
Buddhism	5
No religion	6
Other	96
DK - DO NOT READ	99

DG4. ASK All. What is your highest level of education?

READ OUT. SINGLE ANSWER.	
No formal education	1
Primary education not completed	2

Primary education completed	3
Some secondary education	4
Secondary education completed	5
Some secondary vocational training/some certification	6
Secondary vocational training complete/certificate complete	7
Some diploma	8
Diploma completed	9
Some college/university	10
University degree completed	11
Post-graduate university degree completed	12
Koranic school	13
Other	96
DK - DO NOT READ	99

SECTION 2: SUBJECTIVE WELL BEING

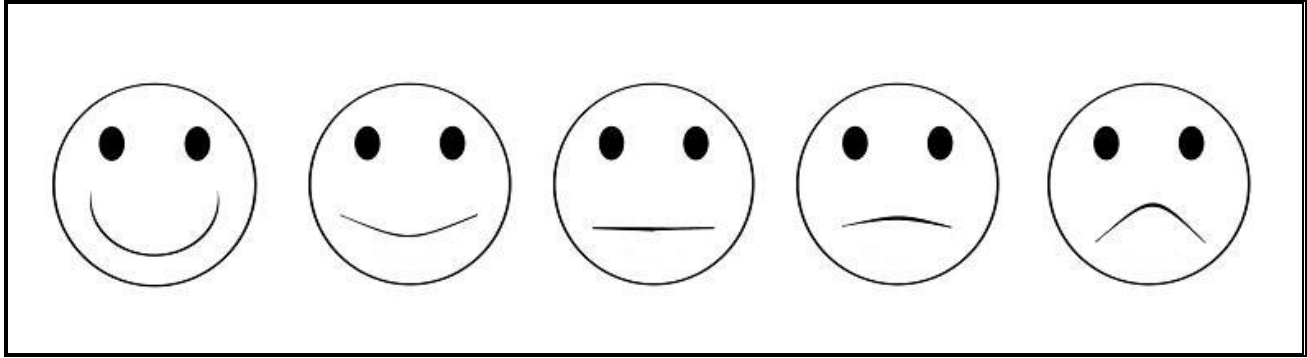
WB1. ASK All. I would like to ask you some simple questions on happiness and satisfaction.

**You can also look at these pictures to help you with your response.*

First, taking all things together, would you say that you are very happy, somewhat happy, neither happy nor unhappy, somewhat unhappy, or very unhappy?

(SHOW SIDE 1 OF RESPONSE CARD AND EXPLAIN WHAT EACH SYMBOL REPRESENTS. CIRCLE THE RESPONSE CODE SELECTED BY THE RESPONDENT)

Very happy	Somewhat happy	Neither happy, nor unhappy	Somewhat unhappy	Very unhappy
-----------------------	---------------------------	---------------------------------------	-----------------------------	-------------------------



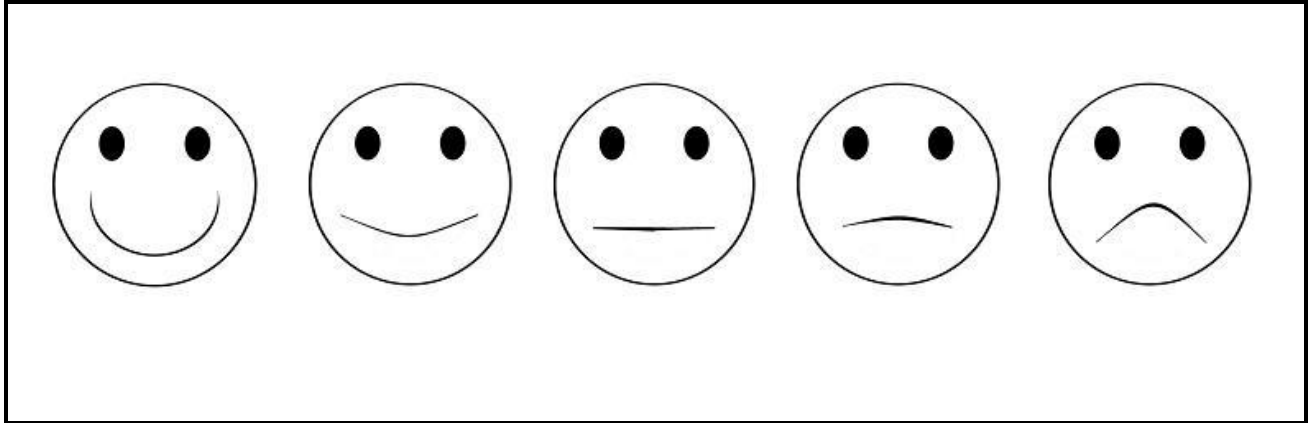
SINGLE ANSWER	
Very happy	1
Somewhat happy	2
Neither happy nor unhappy	3
Somewhat unhappy	4
Very unhappy	5

WB2. ASK All. Overall, how satisfied are you with your life as a whole these days? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?

WB2A. ASK All. How satisfied are you with your financial situation presently? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?

(SHOW SIDE 2 OF RESPONSE CARD AND EXPLAIN WHAT EACH SYMBOL REPRESENTS. CIRCLE THE RESPONSE CODE SELECTED BY THE RESPONDENT)

Very satisfied	Somewhat satisfied	Neither satisfied, nor unsatisfied	Somewhat unsatisfied	Very unsatisfied
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SINGLE ANSWER	WB2	WB2A
Very satisfied	1	1
Somewhat satisfied	2	2
Neither satisfied nor unsatisfied	3	3
Somewhat unsatisfied	4	4
Very unsatisfied	5	5

WB2B. ASK All. In the past 12 months, would you say that your financial situation has improved, worsened, or stayed the same? Is that 'improved/worsened a little or a lot'?

SINGLE ANSWER	
Improved a lot	1
Improved a little	2
Stayed the same	3
Worsened a little	4
Worsened a lot	5

WB3. ASK All. Overall, how worried are you about the future? Would you say that you are very worried, somewhat worried, neither worried nor unworried, somewhat unworried or very unworried?

SINGLE ANSWER	
Very worried	1
Somewhat worried	2
Neither worried nor unworried	3
Somewhat unworried	4
Very unworried	5

WB4. ASK All. Thinking about yesterday, were you feeling depressed at all?

SINGLE ANSWER		
Yes	1	GO TO WB4A
No	2	SKIP TO NEXT SECTION
Refused – DO NOT READ	98	SKIP TO NEXT SECTION

WB4A. ASK IF WB4=1. Would you say that you were feeling depressed the whole day, most of the day, a few hours of the day, a few minutes of the day, or just momentarily?

SINGLE ANSWER	
Whole day	1
Most of the day	2
A few hours	3
A few minutes	4
Momentarily	5
Refused-DO NOT READ	98

SECTION 3: KNOW YOUR CUSTOMER DOCUMENTS

DG5. ASK All. Now I'm going to read a list of official identification documents. Please tell me whether or not you have the following

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1.Government-issued ID/national ID	
2.East African passport	
3.International passport	
4.Driver's license	
5.School-issued ID	
6.Voter's card	
7.Ration card	
8.Employee ID (for government/civil servants)	
9.Military ID	
10.Birth certificate	
11.Village/ LC ID	

SECTION 4: HOUSEHOLD CHARACTERISTICS

DG6. ASK All. What is your relationship to the household head?

DO NOT READ ANSWER CHOICES . CODE TO FIT. SINGLE ANSWER	
Head	1

Spouse	2
Son/daughter	3
Father/mother	4
Sister/brother	5
Grandchild	6
Other relative	7
Servant/house help	8
Other non-relative	9
DK - DO NOT READ	99

DL0. ASK All. Who is the main income earner in your household?

READ OUT. SINGLE ANSWER	
Myself	1
Somebody else	2

DL1. ASK All. In the past 12 months, what were you mainly doing for work?

DO NOT READ ANSWER CHOICES. PROBE. CODE TO FIT. SINGLE ANSWER		
Working full-time for a regular salary	1	GO TO DL2
Working part-time for a regular salary	2	
Working occasionally, irregular pay (whenever the work is available)	3	
Working per season (e.g., only during the harvest season)	4	
Self-employed, working for yourself	5	
Not working but looking for a job	6	SKIP TO DL4
Housewife or stay-at-home husband doing household chores	7	
Full-time student	8	
Not working because of retirement	9	
Not working because of sickness, disability, etc.	10	

Other	96	
DK-DO NOT READ	99	

SECTION 5: INCOME AND EMPLOYMENT

DL2. ASK ONLY IF ANSWERS 1-5 IN DL1. OTHERS SKIP TO DL4. What is your primary job (i.e., the job where you spend most of your time)? PROBE. CHOOSE CODE FROM THE LIST BELOW. SHOWCARD

“ _____ ”

01=Farm owner 02=Farm worker 03=Public or health service worker (non-professional) 04=Professional (i.e., doctor, teacher, nurse) 05=Clerk 06=Carpenter/mason 07=Mechanic 08=Electrician 09=Cleaner/house help	10=Waiter/cook 11=Driver, including public transport (boda-boda, taxis, bus, etc.) 12=Tailor 13=Secretary 14=Manager 15=Watchman/security guard/caretaker 16=Messenger 17=Policeman/police reserve 18=Conductor 19=Factory employee 20=Shop owner	21=Salesperson in a store 22=Street vendor/hawker (selling groceries) 23=Other business owner <hr/> 24=Salonist 25=Money lender 26=Landlord/land lady 27=Miner (gold, sand, coal, oil, etc.) 28=Military 29= Occasional worker with no occupation 98=Refused - NOT READ
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DL4. ASK All. Please tell me in which of the following ways you got money in the past 12 months?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1.Selling products of agriculture or rearing livestock	
2.Money from family/friends/spouse sent for regular support	
3.Payments from government, including pension, student scholarship, government benefits, etc.	
4.Ran own business	
5.Employment in private sector	
6.Employment in public sector	

DL6. ASK All. Does anyone in your household own a farm/farmland?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

DL7. ASK IF DL6=1, OTHERS SKIP TO DL11. Do you work on the farm yourself?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

DL8. ASK IF DL6=1. How much of your land is under cultivation? _____Acres (RECORD -2 for DK)

DL11. ASK All. In the past 12 months, how many times did you move from one home to another?

_____ times (RECORD 99 for DK)

SECTION 6: PROGRESS OUT OF POVERTY INDEX

There must be no answers recorded in this section that are different from the given answer options for each specific question and answer options should not be re-ordered.

DL15. ASK All. Are all household members aged 6-12 currently in school?

READ OUT. SINGLE ANSWER	
No	1
Yes	2
No one ages 6 to 12	3

DL16 ASK All. Can the (oldest) female head/spouse read and write with understanding in any language?

READ OUT. SINGLE ANSWER	
No	1

No female head/spouse	2
Yes	3

DL17. ASK All. What type of materials is mainly used for construction of the wall of the dwelling?

READ OUT. SINGLE ANSWER	
Unburnt bricks with mud, mud and poles, or other	1
Unburnt bricks with cement, wood, tin/iron sheets, concrete/stones, burnt stabilized bricks, or cement blocks	2

DL18. ASK All. What type of materials is mainly used for construction of the roof of the dwelling?

READ OUT. SINGLE ANSWER	
Thatch, or tins	1
Iron sheets, concrete, tiles, asbestos, or other	2

DL19. ASK All.

What source of energy does the household mainly use for cooking?

READ OUT. SINGLE ANSWER	
Firewood, cow dung, or grass (reeds)	1
Charcoal, paraffin stove, gas, biogas, electricity (regardless of source), or other	2

DL20. ASK All. What is the type of toilet facility does the household mainly use?

READ OUT. SINGLE ANSWER	
--------------------------------	--

No facility/Bush/ polythene bags/bucket/etc., or other	1
Uncovered pit latrine (with or without slab), Ecosan (Compost toilet) or Covered pit latrine without slab	2
Covered pit latrine with slab	3
VIP latrine, or flush toilet	4

DL21. ASK All. How many mobile phones do members of your household own?

READ OUT. SINGLE ANSWER	
None	1
One	2
Two	3
Three or more	

DL22. ASK ALL. Does any member of your household own a radio?

No	1
Yes	2

DL23. ASK ALL. Does every member of the household have at least one pair of shoes?

SINGLE ANSWER	
No	1
Yes	2

DL24. Now I'm going to read several statements. Please tell me which one best describes your family's financial situation?

SINGLE ANSWER	
We don't have enough money for food	1
We have enough money for food, but buying clothes is difficult	2
We have enough money for food and clothes, and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator	3
We can afford to buy certain expensive goods such as a TV set or a refrigerator	4
We can afford to buy whatever we want	5
DK	99

SECTION 7: SHOCKS

WB6. ASK ALL , EXCEPT THE THIRD AND FOURTH EVENT. Have you experienced any of the following events in your household in the past 12 months?

WB7. ASK ONLY THE EVENT MENTIONED IN WB6 (WB6=1). How many months ago did this event occur last?

WB8. ASK ONLY THE EVENT MENTIONED IN WB6 (WB6=1).. About how weak or strong was the effect of this event on your household?

	WB6	WB7	WB8
	1=Yes 2=No (IF ALL=NO, SKIP TO SECTION 8	0=less than one month ago 99=DK - DO NOT READ	1 = Very weak 2 = Somewhat weak 3 = Neither weak, nor strong

	“MOBILE TECHNOLOGY”)		4 = Somewhat strong 5 = Very strong
1.Death of a household member			
2.Illness of a household member			
3.Livestock died(IF DL6=1)			
4.Crop disease/pests(IF DL6=1)			
5.Drought/floods			

SECTION 8: MOBILE TECHNOLOGY

Subsection 8.1: Mobile phone ownership and use

MT2. ASK All. Do you personally own a mobile phone?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

MT2A. ASK IF MT2=1. OTHERS SKIP TO MTS2. Do you own the following types of phones?
(INTERVIEWER REQUEST TO SEE THE PHONES)

MT3. ASK ONLY PHONE TYPE MENTION IN MT2A.. How many of the following types of phones do you own? (INTERVIEWER REQUEST TO SEE THE PHONES)

READ OUT.	MT2A	MT3
	1=Yes 2=No	WRITE DOWN

		THE NUMBER
1.Basic phone (only allows calling, messaging, and saving phone numbers)		
2.Feature phone (has a camera, radio)		
3.Smartphone – has email, mobile applications		

MTS2. ASK All. What is the total number of mobile phones owned by the different members of your household, except the ones you personally own?

_____ (RECORD 99 for DK).

MTS3. ASK IF MTS2>0 OR MT2=1. How many of the mobile phones in your household are shared among the members of your household? _____ Phones.

MT2B. ASK IF MT2=1 OTHERS SKIP TO MT7. About how many people do you share your mobile phone with or allow to use it when needed? _____ (RECORD 99 for DK).

8.2: POWER RELATIONS – MOBILE PHONES

MT2C. IF MT2=1 Others skip to MT7. How involved or uninvolved are you in deciding how your mobile phone is used?

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2
Neither uninvolved, nor involved	3
Somewhat involved	4
Very involved	5
DK-DO NOT READ	99

MT2D. IF MT2=1 Others skip to MT7. How involved or uninvolved are your typical family members (e.g., your spouse, parents/in-laws or older siblings) in deciding how your mobile phone is used?

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2
Neither uninvolved, nor involved	3
Somewhat involved	4
Very involved	5
I don't have these family members - DO NOT READ	97
DK-DO NOT READ	99

8.3: PHONE PREVALENCE

MT3A.ASK IF MT2A_3=2. . Now I will read a list of reasons why some people do not own smartphones. Please tell me how much do you agree or disagree that the reason applies to your situation.

READ OUT. SINGLE ANSWER PER ROW	<p>1 = Strongly disagree</p> <p>2 = Somewhat disagree</p> <p>3 = Neither disagree, nor agree</p> <p>4 = Somewhat agree</p>
---------------------------------	--

	5 = Strongly agree
1. Smartphones are too expensive	
2. I don't need a smartphone	
3. I don't know what a smartphone is used for	
4. The network here does not provide good enough service to use a smartphone	

MT6B. ASK IF MT2=1.. About how often have you had trouble charging your phone due to lack of power?

READ OUT. SINGLE ANSWER	
Never	1
Sometimes	2
Often	3
Almost always	4

8.4: PHONE SHARING

MT7. ASK ONLY IF MT2=2. OTHERS SKIP TO MTS4. Do you use a mobile phone that belongs to someone else or is shared?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

MT9. ASK IF MT2=2. Now I will read a list of reasons why some people do not own mobile phones. For each one that I read, please tell me how much do you agree or disagree that the

reason applies to your situation.

READ OUT. SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.I don't have enough money to buy a mobile phone	
2.I don't need to have my own mobile phone	
3.I had a mobile phone, but it was lost, stolen, broken, or stopped working	
4.I am not allowed to use a phone by my spouse, parents or other family members	
5.There is no mobile phone network service where I live	
6.I don't know how to use a mobile phone	

8.5: SIM CARDS AND MOBILE NETWORKS

MTS4. ASK ALL. How strong or weak is this provider's network coverage in your location?

MT12. ASK ALL. Do you have an active/working SIM card with the following providers?

Read out. SINGLE ANSWER PER ROW	MTS4 1 = Very weak 2 = Somewhat weak 3 = Neither weak, nor strong 4 = Somewhat strong 5 = Very strong 97 = No coverage here 99=DK - DO NOT READ	MT12 1=Yes 2=No
MTN		
Smile Telecom		
Airtel Uganda		
UTL		
Sure Telecom		
Africell Uganda		
Safaricom		
K2 Telecom		
Vodafone Uganda		
Smart Telecom		

MT15.ASK ONLY IF ALL “NO” IN MT12.. Do you use a SIM card that belongs to somebody else?

SINGLE ANSWER		
Yes	1	

No	2	
----	---	--

Subsection 8.6: BASIC AND ADVANCED PHONE USE AND PROFICIENCY

MT17. IF MT2=1 OR MT7=1.. Now I'm going to read a list of uses for mobile phones. Please tell me when was the last time you used a mobile phone to do the following, other than today:

READ OUT. SINGLE ANSWER FOR EACH ROW	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
1.Called someone	
2.Received a call from someone	
3.Sent or received text messages	
4.Sent/received photo messages (MMS)	
5.Used/browsed the internet	
6.Downloaded music, video or games	
7.Made a financial transaction such as send/receive money, made a payment, or banking transaction	
9.Used Facebook, WhatsApp, Twitter, Instagram or another social networking site	
10.Took a color picture	
11.Downloaded/used any other mobile application	

MT18A. ASK All. Now I'm going to read out more activities that people do with their mobile phones. For each one that I mention, please tell me how much ability you have to perform the activity?

READ OUT. SINGLE ANSWER FOR EACH ROW	1 = No ability 2 = A little ability 3 = Some ability 4 = Complete ability 99=DK - DO NOT READ
1.Make and receive calls	
2.Navigate the menu on the phone	
3.Send and receive text messages	
4.Use the internet	
5. Made a financial transaction such as send/receive money, made a payment, or banking transaction	

SECTION 9: BANK ACCOUNT OWNERSHIP AND USE

FF1. ASK All. Do you personally have a bank account that is registered in your name?

SINGLE ANSWER	
Yes	1
No	2

FF1A. ASK All. Do you have a bank account that is registered jointly in your name and someone else's name?

SINGLE ANSWER		
Yes	1	
No	2	SKIP TO FF3

FF1B. If FF1=1 OR FF1A=1. OTHERS SKIP TO FF3 How many different bank accounts do you have registered in your name? _____ (RECORD 99 for DK - DO NOT READ)

FF1C. ASK IF FF1=1 OR FF1A=1. OTHERS SKIP TO FF3. Which of the following types of bank account do you have registered in your name?

READ OUT. SINGLE ANSWER PER ROW	1 = Yes 2 = No
1. Checking	
2. Saving	
3. Other	

FF1D. If FF1=1 OR FF1A=1. OTHERS SKIP TO FF3. With which banks do you have an account?

READ OUT. SINGLE ANSWER PER ROW	1 = Yes 2 = No
ABC bank	
Bank of Africa Uganda Limited	
Bank of Baroda	
Bank of India	
Barclays Bank of Uganda	
Cairo International Bank	
Centenary Bank	
Citibank Uganda	
Commercial Bank of Africa	
DFCU Bank/Crane Bank	

Diamond Trust Bank	
Ecobank Uganda	
Equity Bank Uganda Limited	
Exim Bank Uganda	
Finance Trust Bank	
Guaranty Trust Bank	
Housing Finance Bank	
KCB Bank Uganda limited	
NC Bank Uganda	
Orient Bank	
Stanbic Bank Uganda Limited	
Standard Chartered Uganda	
Tropical Bank	
United Bank for Africa	
DK - Don't read	

Subsection 9.1: POWER RELATIONS – BANK ACCOUNTS

FF2C_1. ASK IF FF1=1 OR FF1A=1. OTHERS SKIP TO FF3. How involved or uninvolved are you in deciding how your bank account is used?

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2
Neither uninvolved, nor involved	3

Somewhat involved	4
Very involved	5
DK-DO NOT READ	99

FF2C_2 ASK IF FF1=1 OR FF1A=1. OTHERS SKIP TO FF3. How involved or uninvolved are your family members (e.g., your spouse, parents/in-laws or older siblings) in deciding how your bank account is used?

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2
Neither uninvolved, nor involved	3
Somewhat involved	4
Very involved	5
I don't have these family members - DO NOT READ	97
DK-DO NOT READ	99

Subsection 9.2: BANK NON-USE

FF3. ASK ONLY IF FF1=2 AND FF1A=2 OTHER SKIP TO FF5. I'm going to read out some reasons why people do not register bank accounts in their name. For each one that I mention, please tell me how much you agree or disagree that the reason applies to your situation:

READ OUT. SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree
---------------------------------	--

	3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 99=DK-DO NOT READ
1.Lack of official identification or other required documents	
2.Fees and expenses for owning an account are too high	
3.Lack of money to use the account	
4.Do not need one or have never thought of using one	
5.No banks nearby	

FF4. ASK ONLY IF FF1=2 AND FF1A=2 OTHERS SKIP TO FF5. Do you use a bank account that belongs to somebody else if you need to?

SINGLE ANSWER	
Yes	1
No	2

Subsection 9.3: FULL SERVICE

In the next set of questions I want to ask about a bank account that is registered in your name or that belongs to somebody else but you use it. If you have more than one bank account, please choose the one that you use the most

FF5. ASK IF FF1=1 OR FF1A=1 OR FF4=1 Others skip toMM2.

Does your bank offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER	
Yes	1
No	2
DK - DO NOT READ	99

FF6. ASK ONLY IF FF1=1 OR FF1A=1 OR FF4=1. OTHERS SKIP TO MM2. Does your bank offer the following services? It does not matter if you use those services, I just want to know whether they are offered.

READ OUT. SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
1. A mobile phone application or website that can be used to access the account and make transactions	
2. A debit/ATM card	
3. A credit card	
4. Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	

FF9. ASK IF FF1=1 OR FF1A=1 OR FF4=1 OTHERS SKIP TO MM2. When was the last time you made a deposit or withdrawal using a bank account, or used a bank account for any other financial activity, other than today?

READ OUT. SINGLE ANSWER	
Yesterday	1
In the past 7 days	2

In the past 30 days	3
In the past 90 days	4
Between 90 days and 1 year	5
More than one year	6
Never	7

Subsection 9.4: BASIC AND ADVANCED USE - BANKS

FF14. ASK IF FF1=1 OR FF1A=1 OR FF4=1 OTHERS SKIP TO MM2. Which of the following activities have you ever done using a bank account?

FF16. ASK ONLY FOR ACTIVITIES MARKED IN FF14. IF NO ACTIVITY MARKED IN MM14, SKIP TO MM2. Please tell me when was the last time you used a bank account for this activity?

READ OUT	FF14 1=Yes 2=No (FF16 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
1. Deposited or withdrew money		

2. Bought airtime top-ups or pay mobile phone bill		
3. Paid a school fee		
4. Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV		
5. Paid a government bill, including tax, fine or fee		
6. Sent money to, or received money from, family members, friends, workmates or other acquaintances		
7. Received a welfare, pension or other benefit payment from the government		
8. Received wages for your primary or secondary job		
9. Made insurance payments or received claims on insurance		
10. Took a loan or made payments on a loan		
11. Saved money for any reason		
12. Made an investment, including bought stock or shares		
13. Paid for goods or services at a grocery store, clothing shop or any other store/shop		

10. MOBILE MONEY AWARENESS, ACCESS, AND REGISTRATION

MM2. ASK ALL. Please tell me the names of any mobile money services that you are aware of?

MM3. ASK ONLY IF MM2=2 FOR EACH PROVIDER. IF ALL “YES” IN MM2, SKIP TO MM4. (ASK ALL ONLY ABOUT SERVICES NOT MENTIONED IN MM2). Have you ever heard about the following mobile money services?

	MM2 SPONTANEOUS RECALL DO NOT READ 1=Yes 2=No	MM3 PROMPTED RECALL ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM2 1=Yes 2=No
1.MTN		
2.Airtel Uganda		
3.UTL		
4.Africell Uganda		
5.Smart Telecom		
6.Smile Telecom		
7.Sure Telecom		
8.K2 Telecom		
9.Vodafone Telecom		
10.Safaricom		
96. Other (Specify)		

MM4. ASK IF MM2=1 OR MM3=1 OTHERS SKIP TO MMP1 ASK ONLY FOR PROVIDER MARKED IN MM2 OR MM3).. Have you ever used the following mobile money service for any financial activity?

MM6. ASK IF MM2=1 OR MM3=1 OTHERS SKIP TO MMP1 (ASK ONLY IF PROVIDER MARKED IN MM2 OR MM3. Do you have an account registered in your name with this mobile money service?

MM7. ASK IF MM6=1. OTHERS SKIP TO MM9. (ASK ONLY FOR PROVIDER MARKED IN MM6). For how long have you had this account?

MM8. ASK IF MM6=1 OTHER SKIP TO MM9. ASK ONLY FOR PROVIDER MARKED IN MM6) When was the last time you conducted any financial activity using your registered account with this provider other than today?

	MM4 1=Yes 2=No (If ALL=NO, skip to MM12)	MM6 1=Yes 2=No	MM7 1=Less than 1 month 2=More than 1 month to 6 months 3=More than 6 months to 1 year 4=More than 1 year to 2 years 5=More than 2 years to 3 years 6=More than 3 years 99=DK-DO NOT READ	MM8. 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
1. MTN				
2. Airtel Uganda				
3. UTL				
4. Africell Uganda				
5. Smart Telecom				
6. Smile Telecom				

7. Sure Telecom l				
8. K2 Telecom				
9.Vodafone Telecom				
10.Safaricom				
96.Other (Specify)				

MM9. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM12.
For how long have you been using any mobile money services?

READ OUT. SINGLE ANSWER	
Less than 1 month	1
More than 1 month to 6 months	2
More than 6 months to 1 year	3
More than 1 year to 2 years	4
More than 2 year to 3 years	5
More than 3 years	6
DK-DO NOT READ	99

10.1: Mobile money use and nonuse

MM10A. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM12
Now I'm going to read a list of problems that some people encounter when they use mobile money services. For each one that I mention, please tell me how often you experience this problem?

READ OUT. SINGLE ANSWER PER ROW	1=Never 2=Sometimes
---------------------------------	------------------------

	3=Often 4=Almost always
1.Service system downtime	
2.Agent system downtime	
3.Difficulty operating the phone/using menu	
4.Unclear transaction charges/fees	
5.Agent float/cash availability	
6. Difficulty contacting customer care	
7.Sending to a wrong number	
8.Family/friends stealing money	

MM11. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM12.
When was the last time you ...other than today?

READ OUT.	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
1. Gave cash to a mobile money agent to make a transfer or transaction on your behalf	
2. Used a mobile money service through the account of a family member in this household	

3. Used a mobile money service through the account of a family member in another household, other relative, friend, neighbor or business partner	
4. Used a mobile money service through an ATM	

MM12. ASK ONLY IF AT LEAST ONE OF MM2=1 OR MM3=1. AND ALL CORRESPONDING MM4=2. OTHERS SKIP TO MM13. (AWARE NONUSER) I'm going to read a list of reasons for why people may decide to not use mobile money services. Please tell me how much you agree or disagree with each reason.

READ OUT. . SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.I do not know what mobile money is used for	
2.I do not need to use mobile money	
3.I do not have the required identification documents to use mobile money	
4.I do not have enough money to make any transactions with mobile money	
5.I do not trust mobile money	
6.I am worried that my money would be stolen	
7.I prefer to use cash	

MM13. ASK IF AT LEAST ONE PROVIDER AT MM4 AND ALL CORRESPONDING MM6=2. OTHERS GO TO MM14. (OTC USER).. I'm going to read some reasons for why individuals may decide not to register a mobile money account even though they use mobile money services. For each one that I read, please tell me how much you agree or disagree with this reason:

READ OUT.SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree
--------------------------------	--

	3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.A friend or family member already has an account that I can use	
2.I do not have the required identification documents	
3.I do not use products and services that require a registered account	

MM14 ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM18A I'm going to read some reasons for why some people start using mobile money. For each one that I read, please tell me how much you agree or disagree that this reason applies to your decision to start using mobile money?

READ OUT.SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.I had to send or receive money	
2.I wanted to save money	
2A.I wanted a secure place to store money	
3.I was registered for a mobile money account by another individual or organization	
4.I wanted to take a loan	
5.I wanted to make a purchase	
6.I wanted to make an investment	
7.I wanted to pay a bill	
8.I got an incentive from the mobile money service during a promotion	

MM14A. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM18A. Now I'm going to read a list of reasons why people might choose to use mobile money instead of other financial services such as banks, cooperatives, or microfinance institutions. Please tell me how much you agree or disagree with each reason to use mobile money instead of an alternative.

READ OUT.SINGLE ANSWER PER ROW		1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.Mobile money is more accessible than other financial services		
2.Mobile money is cheaper to use than other financial services		
3.Mobile money is more secure than other financial services		
4.Mobile money meets my needs better than other financial services		
5.I trust mobile money more than other financial services		
6.Mobile money is easier to use than other financial services		

10.2: MOBILE MONEY BASIC AND ADVANCED USE

MM15. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM18A. Please tell me whether or not you have ever used a mobile money account to do the following activities:

MM17. ASK IF MM15 =1. IF NO ACTIVITIES MARKED IN MM15, SKIP TO MM17A. When was the last time you used mobile money for this activity other than today?

READ OUT	MMM15. 1=Yes 2=No	MM17 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
1. Deposited or withdrew money		
2. Bought airtime top-ups, pay mobile phone bill		
3. Paid a school fee		
4. Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV		
5. Paid a government bill, including tax, fine or fee		
6. Sent money to, or received money from, family members, friends, workmates or other acquaintances		
7. Received a welfare, pension or other benefit payment from the government		
8. Received wages for your primary or secondary job		
9. Made insurance payments or received claims on insurance		
10. Took a loan or made payments on a loan		
11. Saved money for any reason		

12. Made an investment, including bought stock or shares		
13. Paid for goods or services at a grocery store, clothing shop or any other store/shop		

MM17A. ASK ONLY IF MM15.10=1 (Took a loan or made payments on a loan). OTHERS GO TO MM18. Do you currently have a loan through your mobile money account?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

Subsection 10.3: MOBILE MONEY ECOSYSTEM

MM18. ASK ONLY IF MM15_6=1. OTHERS GO TO MM18A. In the past 12 months, approximately how many different people did you?).

CODE TO FIT. SINGLE ANSWER PER ROW	1 = 1 or 2 people 2 = 3 to 5 people 3 = 6 to 10 people 4 = more than 10 people 5 = None 99 = DK - DO NOT READ
1. Send money to	
2. Receive money from	

MM18A. ASK AT LEAST ONE PROVIDER MARKED IN MM2 OR MM3. OTHERS SKIP TO MMP1. Thinking about the places where you usually shop, about how many merchants accept mobile money?

READ OUT. SINGLE ANSWER	
None	1
A few	2
Some	3
Most	4
Almost all	5

MM23. ASK IF AT LEAST ONE OF PROVIDER MARKED IN MM6, OTHERS SKIP TO MM25. On average, for how many days do you keep money on a mobile money account before you withdraw or transfer or spend it? _____ (RECORD -2 for DK-DO NOT READ).

MM25. ASK IF MM4=1, OTHERS SKIP TO MM29A. I am going to read some statements regarding the cost of mobile money. Please tell me how much you agree or disagree with the following statements:

READ OUT. SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1. The cost of mobile money transfers changes often.	
2. The cost of using mobile money agents is higher now than it was in the past.	
3. The costs associated with using mobile money change without warning.	

4. Considering current costs, I may not be able to afford to continue using mobile money.	
5. The cost of mobile money is fair for the convenience that it provides.	

MM29A. ASK IF AT LEAST ONE OF PROVIDER MARKED IN MM6, OTHERS SKIP TO MM31. How many people know the PIN number to your account or otherwise have access to your account? _____ (RECORD 99 for DK- DO NOT READ).

MM30. ASK IF AT LEAST ONE OF PROVIDER MARKED IN MM6, OTHERS SKIP TO MM31. About how often do the following people make transactions on your behalf using the mobile money account registered in your name?

SINGLE ANSWER	1=Never 2=Sometimes 3=Often 4=Almost always
1.Relatives	
2.Friends	
3.Mobile money agents	

Subsection 10.4: POWER RELATIONS – MOBILE MONEY

MM31_1. ASK IF AT LEAST ONE OF PROVIDER MARKED IN MM4 OTHERS SKIP TO MMP1. How involved or uninvolved are you in deciding how your mobile money service is used?

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2

Neither uninvolved, nor involved	3
Somewhat involved	4
Very involved	5
DK- DO NOT READ	99

MM31_2. ASK IF AT LEAST ONE OF PROVIDER MARKED IN MM4 ,OTHERS SKIP TO MMP1. How involved or uninvolved your typical family member (e.g., your spouse, parents/in-laws or older siblings) is your spouse in deciding how your mobile money service is used

SINGLE ANSWER	
Very uninvolved	1
Somewhat uninvolved	2
Neither uninvolved, nor involved	3
Somewhat involved	4
Very involved	5
I don't have these family members - DO NOT READ	97
DK- DO NOT READ	99

Subsection10.5: MOBILE MONEY PROFICIENCY

MM32. ASK IF AT LEAST ONE PROVIDER SELECTED IN MM4. OTHERS SKIP TO MMP1. Now I'm going to read a list of actions that people take when using mobile money. For each one that I read, please tell me how easy or difficult is it for you to perform the action without assistance from anyone?

READ OUT.	1 = Very difficult 2 = Somewhat difficult 3 = Neither difficult, nor easy 4 = Somewhat easy 5 = Very easy
1.Open a mobile money menu	
2.Find a particular menu option (e.g., an option for a money transfer)	
3.Initiate a transaction	
4.Complete a transaction	
6.Correct an error in the amount or phone number for a transaction recipient	
7.Reverse or cancel a transaction	

10.6: MOBILE MONEY AGENT AND PROVIDER EXPERIENCE

MA1. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MMP1. I am going to read some statements about mobile money services. For each one that I read, please tell me how much you agree or disagree:

READ OUT. SINGLE ANSWER PER ROW	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
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1. My mobile money provider is able to keep my money safe and secure	
2. My transactions are usually completed without any problem	
3. When I need to access my money, I am usually able to do so without any problem	
4. When I use mobile money services with a merchant, the merchant is usually able to accept my payment without any problem	
5. I am comfortable using mobile money to make digital payments to merchants	
6. I am, or would be, comfortable receiving my salary in a mobile money account	
7. I am comfortable making deposits and withdrawals in cash using mobile money	
8. It is easier for me to save in a mobile money account rather than in cash	

MA2. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MMP1. How often have you experienced any of the following issues with a mobile money agent?

READ OUT SINGLE ANSWER PER ROW	1=Never 2=Once or twice 3=Sometimes 4=Often 5=Almost always
1. Agent was absent	
2. Agent provided poor service	
3. Agent did not have enough cash or e-float and could not perform the transaction	
5. Agent did not know how to perform the transaction	
6. Agent overcharged for the transaction	

7.Agent did not give all the cash that was owed	
8.Agent system or mobile network was down	
13.Agent was dismissive of women	
15.Agent’s place was not secure/there were suspicious people at agent’s place	
16.Agent shared your personal/account information with other people without your knowledge/permission	

Subsection 10.7: USE OF MOBILE MONEY PRODUCTS

MMP1. ASK ALL. Have you used any of the following products for any financial activity?

MMP2. ASK ONLY FOR THE OPTIONS MARKED :”YES”IN MMP1. OTHERS SKIP TO IFI1. When was the last time you used this mobile money product other than today?

	MMP1	MMP2
	1=Yes 2=No	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
1.M-Kopa		
2.Mokash		

3. <i>Pay School Fees</i> merchants/ buy goods		
4. <i>Life care</i>		
5. <i>Ready Pay Solar</i>		
6. BIMA savings		
7. Wewole		
8. Other (specify)		

SECTION 11: NONBANK FINANCIAL INSTITUTIONS

IFI1. ASK ALL. Have you ever used any of the following for any financial activity?

IFI2. ASK ONLY FOR OPTIONS MARKED “YES” IN IFI1.. When was the last time you used this financial service for any financial activity, other than today?

IFI3.ASK ALL. Do you have an account/membership in your name with any of the following?

IFI4. ASK ONLY FOR OPTIONS MARKED “YES” IN IFI3. When was the last time you used the account/membership that is in your name for this service, other than today?

	IFI1	IFI2.	IFI3	IFI4.
	SINGLE ANSWER	SINGLE ANSWER	SINGLE ANSWER	SINGLE ANSWER
		1 Yesterday 2=In the past 7 days 3=In the past 30	1=Yes 2=No	1 Yesterday 2=In the past 7

	1=Yes (Ask IFI2) 2=No (SKIP TO IFI3)	days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year		days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
1. Microfinance institution (MFI) (organization which mostly lends to members in a group) or Micro finance deposit taking institutions (MDIs) – e.g., FINCA, PRIDE				
2. Cooperative – e.g., Bugishu, UNATO				
3. SACCO a member-based organization – e.g., Wazalendo, Letshego				
4. Post Office Bank				
5. Mery-go-round or another informal saving network				
6. A money guard/ someone in the workplace or neighborhood who collects and keeps savings deposits on a regular basis				
7. Savings collectors				

8.A digital card, a recharge card that is not attached to a bank or MFI account				
9.Other financial service				

Subsection 11.1: NBF1 ACCOUNT CLOSURE

IFI3A ASK ONLY FOR OPTIONS MARKED “YES” IN IFI1. Have you ever had an account with the following that you have since stopped using or closed?

READ OUT. SINGLE ANSWER PER ROW	1 = Yes 2 = No
1. Microfinance institution (MFI) or Micro finance deposit taking institutions(MDIs)	
2.Cooperative	
3.SACCO	
4.Post Office Bank	

IFI3B. ASK IF IFI3A.1=1 Now I'm going to read a list of reasons why people might close their account with a . Microfinance institution (MFI) or Micro finance deposit taking institutions(MDIs)/. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account

IFI3C. ASK IF IFI3A.2=1. Now I'm going to read a list of reasons why people might close their account with a cooperative. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account

IFI3D. ASK IF IFI3A.3=1. Now I'm going to read a list of reasons why people might close their account with a SACCO. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account:

IFI3E. ASK IF IFI3A.4=1. Now I'm going to read a list of reasons why people might close their account with the Post Office Bank. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account:

	IFI3B 1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree	IFI3C 1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree	IFI3D 1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree	IFI3E 1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
1.The products or services offered no longer met my needs				
2.Improvement in my circumstances took away the need I had for the products or services offered				
3.A change in my status made me ineligible for products or services				

4.The institution no longer serves customers like me				
5.It became more difficult to travel to the point of service				
6.Other financial institutions or service providers offer better products or services				

SUB-SECTION 11.2: FULL SERVICE AND DIGITAL NBFİ ACCOUNTS

IFI5. ASK IF IFI1=1 OR IFI3=1 OTHERS SKIP TO IFI14 (ASK ONLY FOR INSTITUTION MARKED IN IFI1 OR IFI3). Does your institution offer at least one of the following services? Savings, money transfers, insurance or investments? It does not matter if you use those services, I just want to know if they are available to you.

SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
1. Microfinance institution (MFI) or Micro finance deposit taking institutions(MDIs)	
2. Cooperative	
3. SACCO	
4. Post Office Bank	

IFI6. ASK IF Microfinance institution (MFI) or Micro finance deposit taking institutions(MDIs) MARKED AS “YES” IN IFI1 OR IFI3. OTHERS SKIP TO IFI7. (IFI1.1=1 OR IFI3.1=1). Does your Microfinance institution (MFI) or Micro finance deposit taking institutions(MDIs) offer the following services? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
A mobile phone application or website that can be used to access the account and make transactions	
A debit/ATM card	
A credit card	
Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	

IFI7. ASK IF Cooperative MARKED AS “YES” IN IFI1 OR IFI3. OTHERS SKIP TO IFI8. (IFI1.2=1 OR IFI3.2=1). Does your Cooperative offer the following services? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
A mobile phone application or website that can be used to access the account and make transactions	
A debit/ATM card	
A credit card	

Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	
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IFI8. ASK IF SACCO MARKED AS “YES” IN IFI1 OR IFI3. OTHERS SKIP TO IFI9. (IFI1.3=1 OR IFI3.3=1). Does your SACCO offer the following services? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
A mobile phone application or website that can be used to access the account and make transactions	
A debit/ATM card	
A credit card	
Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	

IFI9. ASK IF Post Office Bank MARKED AS “YES” IN IFI1 OR IFI3. OTHER SKIP TO IFI10. (IFI1.4=1 OR IFI3.4=1). Does your Post Office Bank offer the following services? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER PER ROW	1 = Yes 2 = No 99 = DK - DO NOT READ
A mobile phone application or website that can be used to access the account and make transactions	

A debit/ATM card	
A credit card	
Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	

Subsection 11.3: BASIC AND ADVANCED NBFU USE

IFI10. ASK IF IFI1_1=1 others skip to IFI11. When was the last time you used your MFI/MDI account to do any of the following activities other than today?

IFI11. ASK IF IFI1_2=1 others skip to IFI12. When was the last time you used your Cooperative account to do any of the following activities other than today?

IFI12. ASK IF IFI1_3=1 others skip to IFI13. When was the last time you used your SACCO account to do any of the following activities other than today?

IFI13. ASK IF IFI1_4=1 others skip to IFI14. When was the last time you used your Post Office Bank account to do any of the following activities other than today?

READ OUT	IFI10	IFI11	IFI12	IFI13
	1=Yesterday	1=Yesterday	1=Yesterday	1=Yesterda
	2=In the past 7 days	2=In the past 7 days	2=In the past 7 days	y
	3=In the past 30 days	3=In the past 30 days	3=In the past 30 days	2=In the
	4=In the past 90 days	4=In the past 90 days	4=In the past 90 days	past 7 days
	5=Between 90 days and 1 year	5=Between 90 days and 1 year	5=Between 90 days and 1 year	3=In the
	6=More than 1 year	6=More than 1 year	6=More than 1 year	past 30 days
				4=In the
				past 90 days
				5=Between
				90 days and
				1 year

	7=Never	7=Never	6=More than 1 year 7=Never	6=More than 1 year 7=Never
1. Deposited or withdrew money				
2.Sent or received money from family, friends, colleagues				
3. Paid bills, utilities, rent, taxes				
4.Received wages, pension payments, or government assistance payments				
5.Made insurance payments or received claims on insurance				
6. Took a loan or made payments on a loan				
7. Saved money for any reason				
8. Made an investment, including bought stock or shares				

SECTION 12: PROXIMITY TO FINANCIAL POINT OF SERVICE

IFI14. ASK ALL. How close are the following to where you live?

IFI15. ASK ALL. If you had to go to this institution, how much time would it take you?

READ OUT. SINGLE ANSWER.	IFI14	IFI15
	1=Less than 0.5 km 2=Between 0.5 km and 1 km 3=Between 1 km and 5 km 4=More than 5 km 99=DK-DO NOT READ	1=15 minutes or less 2=More than 15 to 30 minutes 3=More than 30 minutes to an hour 4=More than an hour to 2 hours 5=More than 2 hours to 4 hours 6=More than 4 hours 99=DK-DO NOT READ
1.Bank branch		
2.ATM		
3.Mobile money agent		
4.Banking agent		
5.Retail store/kiosk with over-the-counter mobile money services		
6.MFI/MDI		
7.SACCO		
8.Semi-formal/informal financial or savings group		
9. Cooperative		

SECTION 13: INFORMAL FINANCIAL INSTITUTIONS

IFI18. ASK ALL. How many informal societies or group saving schemes do you personally belong to? _____ groups (RECORD 99 for DK- DO NOT READ). IF ANSWER IS 0, SKIP TO IFI24

IFI20. ASK IF IFI18>0. OTHERS SKIP TO IFI24. Do you receive the following services through any of the informal societies or group saving schemes that you personally belong to?

READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No
1.Welfare/clan group – we help each other out for things like funerals	
2.We receive loan/credit	
3.We collect money and give to each member a lump sum (pot) or gift in turn	
4.We save and lend money to members and/or non-members to be repaid with interest	
5.We periodically distribute all monies held by the group to its members	
6.We save together and put the money in an account	
7.We make other kinds of investments as a group (e.g., property, business)	
8.We invest in the stock market as a group	

IFI21. ASK IF IFI18>0. OTHERS SKIP TO IFI24. Now I'm going to read a list of reasons why some people join informal societies or group saving schemes. For each one that I mention, please tell me how important or unimportant this reason is for your decision to join?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	1 = Very unimportant 2 = Somewhat unimportant 3 = Neither important nor unimportant 4 = Somewhat important 5 = Very important
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1.To have a lump sum to use when it is your turn	
2.To help when there is a death in the family or any other emergency	
3.To have access to loans or credit when needed	
4.Easier to use or more accessible than other financial service providers	

IFI23.1. ASK IF IFI18>0. OTHERS SKIP TO IFI24. Do any of your savings and loans groups have a bank account?

SINGLE ANSWER	
Yes	1
No	2

IFI23.2. ASK IF IFI18>0. OTHERS SKIP TO IFI24. Are any of your savings and loans groups linked to a mobile money account?

SINGLE ANSWER	
Yes	1
No	2

IFI24. ASK IF IFI18=0. OTHERS SKIP TO GN1. Now I'm going to read a list of reasons why some people do not join informal societies or group saving schemes. For each one that I mention, please tell me how important or unimportant this reason is for your decision not to join?

READ OUT. SINGLE ANSWER PER ROW	1 = Very unimportant 2 = Somewhat
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	unimportant 3 = Neither important nor unimportant 4 = Somewhat important 5 = Very important
1. Don't have any money left for savings	
2. Don't know about them	
3. Don't trust them/people steal your money	
4. Don't need any service from them/their services are better served by other financial service providers	

SECTION 14: GENDER AND FINANCES

GN1. ASK ALL. In your best estimate, about how much of your household's income do you provide each month?

READ OUT. SINGLE ANSWER	GN1
None	1
A little	2
About half	3
Most	4
Almost all	5
Refused – DO NOT READ	98
DK – DO NOT READ	99

GN2. ASK ALL. About how involved or uninvolved are you typically in deciding?

READ OUT. SINGLE ANSWER	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 98 = Refused – DO NOT READ 99 = DK – DO NOT READ
1.How to spend your household’s income	
2.How your household’s income is spent on basic needs like food and clothing	
3.How your household’s income is spent on other things beyond basic needs	

GN3.1. ASK ALL. If you were to speak your mind on a decision regarding how to spend your household’s income, about how much influence do you think you would have on the final decision?

READ OUT. SINGLE ANSWER	
None	1
A little	2
A fair amount	3
Most	4
Almost all	5
Refused – DO NOT READ	98
DK- DO NOT READ	99

GN3.2 ASK ALL. If your spouse was to speak his/her mind on a decision regarding how to spend your household's income, about how much influence do you think your spouse would have on the final decision?

READ OUT. SINGLE ANSWER	
None	1
A little	2
A fair amount	3
Most	4
Almost all	5
No spouse-DO NOT READ	97
Refused – DO NOT READ	98
DK- DO NOT READ	99

GN3.3 ASK ALL. If your parents or in-laws were to speak their mind on a decision regarding how to spend your household's income, about how much influence do you think your parents or in-laws would have on the final decision?

READ OUT. SINGLE ANSWER	
None	1
A little	2
A fair amount	3
Most	4
Almost all	5
No parents/In-laws-DO NOT READ	97
Refused – DO NOT READ	98
DK- DO NOT READ	99

GN4. ASK ALL. If you happened to disagree with a decision about how your household's income is spent, how likely would you be to voice disagreement?

GN5. ASK ALL If you said you disagree with a decision on how the income in your household is spent, please tell me, do you think there would be a change in how this income is spent? Please use a scale of 1 to 5 where 1 means 'very unlikely to change' and 5 means 'very likely to change.'

READ OUT. SINGLE ANSWER	GN4	GN5
Very unlikely to change	1	1
Somewhat unlikely to change	2	2
Neither unlikely, nor likely to change	3	3
Somewhat likely to change	4	4
Very likely to change	5	5
Refused – DO NOT READ	98	98
DK- DO NOT READ	99	99

GN6. ASK ALL. To what extent do you typically agree or disagree with the final decisions about how your household's income is usually spent?

READ OUT. SINGLE ANSWER	GN6
Strongly disagree	1
Somewhat disagree	2
Neither disagree, nor agree	3
Somewhat agree	4
Strongly agree	5
Refused – DO NOT READ	98
DK – DO NOT READ	99

GN7.1. ASK ALL. To what extent do you agree or disagree with the following statements regarding the money you personally earn or receive?

You make the final decision on how your money is spent or saved

GN7.2. ASK ALL. To what extent do you agree or disagree with the following statements regarding the money you personally earn or receive?

Family members make final decisions about how your money is spent or saved.

GN7.3. ASK ALL. To what extent do you agree or disagree with this statement about the money you personally earn or receive?

I am concerned about family members interfering with how I use my money

READ OUT. SINGLE ANSWER	GN7.1	GN7.2	GN7.3
Strongly disagree	1	1	1
Somewhat disagree	2	2	2
Neither disagree, nor agree	3	3	3
Somewhat agree	4	4	4
Strongly agree	5	5	5
I don't have family members - DO NOT READ		97	97
Refused – DO NOT READ	98	98	98
DK – DO NOT READ	99	99	99

GN9. 1. ASK ALL. How involved are you in deciding what kind of financial services you use?

GN9.2. ASK ALL. How involved are your family member (e.g., your spouse, parents/in-laws or older siblings) in deciding what kind of financial services you use?

READ OUT. SINGLE ANSWER	GN9.1	GN9.2
Very uninvolved	1	1
Somewhat uninvolved	2	2
Neither uninvolved, nor involved	3	3
Somewhat involved	4	4
Very involved	5	5
I don't have these family members - DO NOT READ		97
Refused- DO NOT READ	98	98
DK DO NOT READ	99	99

GN10. ASK ALL. To what extent do you agree with this statement related to financial service providers. **I am concerned that financial service providers may share my personal information with others without my consent**

READ OUT. SINGLE ANSWER	GN10
Strongly disagree	1
Somewhat disagree	2
Neither disagree, nor agree	3
Somewhat agree	4
Strongly agree	5
NA	97
Refused DO NOT READ	98
DK- DO NOT READ	99

SECTION 15: FINANCIAL HEALTH

FL1. ASK ALL. How often do you make a plan for how to spend your income, whether it is earned through a job, received from the government or from other people?

FL2. ASK IF ANSWERS 2-4 IN FL1.. When you make a plan for how to spend your income, how often do you follow the plan?

READ OUT. SINGLE ANSWER	FL1	FL2
Never (GO TO FL6)	1	1
Sometimes	2	2
Often	3	3
Almost always	4	4

FL6. ASK ALL. About how much do you agree or disagree with the following statements when considering your personal financial situation?

READ OUT. SINGLE ANSWER PER ROW	1=Strongly disagree 2=Somewhat disagree 3=Neither disagree nor disagree 4= Somewhat agree 5=Strongly agree
1 I have enough money to pay for my living expenses	
2. I spend less money than I make each month	
3. I pay my bills on time and in full	
4 I have an emergency fund that is large enough to cover unplanned expenses	

5. I am confident that my income will grow in the future	
6.I earn enough money to pay back debt and also pay for my living expenses	
7. Friends and family rely on me to help with their finances	
8.I have savings or assets that will keep me financially secure in the future	
9. I have the skills and knowledge to manage my finances well	

FL11. ASK ALL. If you had an emergency and urgently needed to pay a sum equal to one year of your income, how likely is it that you could gather sufficient funds?

READ OUT. SINGLE ANSWER	
Very unlikely	1
Somewhat unlikely	2
Somewhat unlikely nor likely	3
Somewhat likely	4
Very likely	5
DK-DO NOT READ	99

SECTION 16: FINANCIAL LITERACY

FL 12. ASK ALL. Imagine you have 30000 UGX. Somebody gave you 2000 UGX. How much total money will you have?

SINGLE ANSWER.	
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32000 UGX	1
Any other answer	2
DK- DO NOT READ	99

FL13. ASK ALL. Imagine you have 3000 UGX and you have to divide it among 5 people. How much money will each person receive if you divide it equally?

SINGLE ANSWER.	
600 UGX	1
Any other answer	2
DK- DO NOT READ	99

FL 14. ASK ALL. Is it safer to put your money into one business or investment, or to put your money into multiple businesses or investments?

SINGLE ANSWER.	
One business or investment	1
Multiple businesses or investments	2
DK- DO NOT READ	99

FL 15. ASK ALL. Suppose over the next 10 years the prices of the things you buy double. If your income also doubles, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?

SINGLE ANSWER.	
Less	1

The same	2
More	3
DK- DO NOT READ	99

FL 16. ASK ALL. Suppose you need to borrow 3000 UGX. Which is the lower amount to pay back: 3500 UGX or 3000 UGX plus 3 percent?

SINGLE ANSWER.	
3500 UGX	1
3000 UGX plus 3 percent	2
DK- DO NOT READ	99

FL 17. ASK ALL. Suppose you put money in the bank for two years and the bank agrees to add 15 percent per year to your account. Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money both years?

SINGLE ANSWER.	
The same	1
More	2
DK- DO NOT READ	99

FL 18. ASK ALL. Suppose you had 3000 UGX. in a savings account and the bank adds 10 percent per year to the account. How much money would you have in the account after five years if you did not remove any money from the account?

SINGLE ANSWER.	
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Exactly 3300 UGX	1
More than 3300 UGX	2
Less than 3300 UGX	3
DK – DO NOT READ	99

SECTION 17: BORROWING

FB13A. ASK ALL. About how many times have you ever borrowed money, from outside your household?

SINGLE ANSWER	
Never	1
1 or 2 times	2
3 to 10 times	3
More than 10 times	4
DK - DO NOT READ	99

FB13. ASK IF FB13A>1 OTHERS SKIP TO FB16X. How many times in the past 12 months have you borrowed money from outside your household?

SINGLE ANSWER.	
Never	1
1 or 2 times	2
3 to 10 times	3
more than 10 times	4
DK - DO NOT READ	5

FB16A. ASK IF FB13A>1 Do you currently have a loan with this organization?

FB17. ASK FOR ALL INSTITUTIONS SELECTED IN FB16A. IF NO INSTITUTIONS MARKED IN FB16A SKIP TO FB18. What interest rate do you pay on your loan(s) from the following?

READ OUT	FB16A	FB17
	1=Yes 2=No	% 99=DK - DO NOT READ
1.Bank, personal or business loans		
2.Mobile money account		
3.MFI or MDI		
4.SACCO		
5. Cooperative		
96.Loan from any other institution or financial service provider (specify)		

FB18.ASK IF FB13A>1 OTHERS SKIP TO FB16X. About how much do you agree or disagree with the following statement - when you repay your loans, you repay in full before the deadline.

READ OUT. SINGLE ANSWER	
Strongly disagree	1
Somewhat disagree	2
Neither disagree, nor agree	3
Somewhat agree	4
Strongly agree	5

FB19. ASK IF FB13A>1 OTHERS SKIP TO FB16X. Now I'm going to read a list of reasons why some people borrow money. For each one that I read, please tell me whether or not you borrowed in the past 12 months for this purpose?

READ OUT. SINGLE ANSWER	1=Yes 2=No
1.To pay for emergency expenses (e.g., medical bills)	
2. To pay for daily expenses (e.g, food, transportation, etc.)	
3.To invest in a business	
4.To invest in home construction	

SECTION 18: MOBILE CREDIT

FB16X. ASK ALL. Have you ever taken a loan through your mobile phone, regardless of which financial service provider/institution they came from?

SINGLE ANSWER	
Yes	1
No	2

CM1. ASK If FB16X=1 OTHERS SKIP TO FB22X. Now I'm going to ask some questions about loans you may have taken using your mobile phone. For each of the following services, please tell me which category best describes your relationship with the service

CM2. ASK If CM1=1 or CM1=2, OTHERS SKIP TO CM5. How many loans have you ever taken through this service?

CM3. ASK If CM1=1 or CM1=2, To your best estimate, what your current total outstanding balance with this service in shilling?

CM4. ASK If CM1=1 or CM1=2, OTHERS SKIP TO CM5. What interest rate was paid?

	CM1 1 = Currently have a loan with this service 2 = Had a loan in the past with this service but not currently 3 = Never had a loan with this service	CM2 NUMBER OF LOANS 99=DK DO NOT READ	CM3 LOAN AMOUNT UGX 99=DK DO NOT READ	CM4 %INTEREST 99=DK DO NOT READ
1.MoKash				
2. Wewole				

CM5. ASK If FB16X=1 OTHERS SKIP TO FB22X. Have you ever taken a loan through your phone from a different lender or service that I haven't mentioned?

SINGLE ANSWER	
Yes	1
No	2

CM6. ASK If FB16X=1 OTHERS SKIP TO FB22X. In which of the following ways have you used loans you took from your mobile phone

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1. Just to try it out	
2. To purchase airtime	
3. For meeting day-to-day ordinary household needs (e.g. food, transportation)	
4. For betting, including betting on your phone	
5. To pay a utility bill, such as electricity or water	
6. To pay rent	
7. For medical needs including medical emergency	
8. For other emergencies such as fire, flood	
9. For personal things (clothes, shoes, travel)	
10. To buy household goods (TV, refrigerator)	
11. To pay school or university fees or other school costs such as uniforms or books	
12. For business purposes, such as investment or payroll	
13. To pay off another loan you took from your phone	
14. To pay off another loan you took somewhere other than your phone (microfinance, bank, SACCO, etc.)	
15. To lend to others (family, friends, etc.)	
16. For a large purchases, such as a car, motorcycle, land or house	

CM7. ASK If FB16X=1 OTHERS SKIP TO FB22X. Which of the following would you consider to be an advantage of taking a loan using your phone?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
---------------------------------	---------------

1.Fees	
2.Interest rate	
3.Speed of getting the loan	
4.Convenience	
5.Trust in provider	
6.Size of loan	
7.Privacy of loans	
8.Repayment plan	

CM8. ASK If FB16X=1 OTHERS SKIP TO FB22X .Have you experienced any of the following with a loan you've taken from your phone?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1.Charged fees I didn't expect	
2.I didn't understand the costs or fees	
3.Unexpected withdrawal from savings account or mobile money wallet	
4.Repayment period is too short	
5.Didn't have money to repay on time	
6.Didn't have money to repay at all	
7.Defaulted on loan	
8.Felt my information was not kept safe/private	
9.Reported to credit bureau	
10.Collection actions by lender	

11.Needed to contact customer care and couldn't figure out how	
12.Couldn't access account when I needed to, or network was down	
13.Had difficulties navigating the menu or screen	
14.Cost is too high	

CM9. ASK If FB16X=1 OTHERS SKIP TO FB22X .Have you ever done any of the following in order to pay back a loan that you took from your phone?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No 99=DK - DO NOT READ
1.Borrowed money to repay the loan	
2.Used savings	
3.Sold assets or belongings	
4.Reduced food purchases	
5.Skipped paying school fees	
6.Forwent medical treatment	

CM10. ASK If FB16X=1 OTHERS SKIP TO FB22X .Have you ever been late in repaying a loan that you took from your phone?

SINGLE ANSWER	
Yes	1
No	2
DK – DO NOT READ	99

CM11. ASK IF CM10=1 OTHERS SKIP TO FB22X. Have you experienced any of the following negative outcomes from being late in repaying a loan that you took through your phone?

READ OUT. SINGLE ANSWER	1=Yes 2=No 99=DK-DO NOT READ
1.An extra fee or a rollover fee	
2.Reduction in future loan limit after repaying	
3.Blacklisted at the credit bureau	
4.Denied access to future loan with the same lender	
5.Denied access to future loan with a different lender	
6.Naming and shaming on lender's website	
7.Legal prosecution	
8.Confiscation of property, fines, or other legal penalties	

CM12. ASK IF CM10=1 OTHERS SKIP TO FB22X. What is the MAIN reason for not repaying your loan that you took through your phone, on time?

DO NOT READ ANSWER CHOICES. CODE TO FIT. SIGNLE CHOICE.	
Did not plan well enough	1
Poor business performance	2
All of my money went to basic needs such as food or utility bills	3
My money went to school fees or expenses instead	4
had to pay off other loans	5

Lost my job/source of income	6
Payment was more than I expected	7
Unexpected medical expense or medical emergency	8
Unexpected non-medical expense or emergency	9
Lent money to someone else and they haven't repaid me	10
No particular reason, I just chose not to	11
Other	96

SECTION 19: SAVING

FB22X. ASK ALL. Have you ever saved money through your mobile phone, regardless of which financial service provider/institution they came from?

SINGLE ANSWER	
Yes	1
No	2

FB22. ASK ALL EXCEPT FIRST FOUR INSTITUTIONS. Do you save with any of the following?

READ OUT.	1=Yes 2=No
1.Bank (ASK IF FF1=1 OR FF1A=1 OR FF4=1)	
2..Mobile money account or mobile money product (ASK IF ANY MM4=1)	
3.Savings account at a SACCO, a member-based organization (e.g or workplace co-op) (ASK IF IFI1_3=1)	
4.Savings at a MFI/MDI (organization which mostly lends to members in a group) (ASK IF IFI1_1=1)	
5..Savings with an ASCA/VSLA, (a group that lends to its members or to other people with interest)	
6.Savings with a ROSCA/ merry-go-round (a group that collects money from each member and gives it to one person in turn)	
7.Savings through buying something (agricultural inputs, livestock, other property)	
8.Digital/recharge card	
9. Other people (e.g., family, friends, neighbors, shopkeepers, money guards, etc.)	
10.In a safe place at home or on yourself in cash	
11.In-kind assets, such as gold	

MS1. ASK If FB22X=1 OTHERS SKIP TO FB23. Now I'm going to ask some questions about savings using your mobile phone. For each of the following services, please tell me which category best describes your relationship with the service

	1 = Currently have savings with this service 2 = Had savings with this service the past but not currently 3 = Never had savings with this service
1.MoKash	
2 Wewole	

FB23. IF FB22=1 Others skip to FB27. What interest rate do you earn on your savings from...?

READ OUT.	%interest 99=DK- DO NOT READ
1.Bank	
2.Mobile money account or mobile money product	
3.Savings account at a SACCO, a member-based organization (e.g., or workplace co-op)	
4.Savings at a MFI/MDI (organization which mostly lends to members in a group)	
5.Savings with an ASCA/VSLA, (a group that lends to its members or to other people with interest)	
6.Savings with a ROSCA/ Niigina merry-go-round (a group that collects money from each member and gives it to one person in turn)	
7.Savings through buying something (agricultural inputs, livestock, other property)	
8.Digital/recharge card	

SECTION 20: INSURANCE

FB27. ASK ALL. Do you have the following types of insurance?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1. Medical	
2. Life	
3. Car, vehicle	
4. Agriculture	
5. House/property/asset	
6. Unemployment/income protection	
7. Educational policy	
8. Retirement/pension/old age	
9. National Social Security Fund	
10. National Hospital Insurance Fund	

SECTION 21: INVESTMENT

FB29. ASK ALL. Do you invest in any of the following places?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
1. Your own business	
2. Other people's businesses (e.g., neighbors, friends, relatives)	
3. Assets (e.g., real estate, land, precious metals, gemstones, art, etc.)	
4. Buy shares of foreign enterprises (e.g., Coca Cola, Toyota, Stanbic, etc.)	

5. Buy shares of local enterprises	
6. Buy government bonds	

SECTION 22: LITERACY

LN1A. ASK ALL Can you read this text for me, please? (Reading)

ASK THE RESPONDENT TO READ THE CONSENT FORM AND CONFIRM THAT THEY UNDERSTAND IT.

SINGLE ANSWER	
Respondent read the informed consent form fluently and without any help from the interviewer	1
Respondent read the informed consent form well but had a little help from the interviewer	2
Respondent struggled to read the informed consent form and had a lot of help from the interviewer	3
Respondent was unable to read the consent form and requested the interviewer read it to them	4
Understanding	

LN1B. ASK ALL Can you read this text for me, please? (Understanding)

ASK THE RESPONDENT TO READ THE CONSENT FORM ABOUT TAKING PHOTOS AND CONFIRM THAT THEY UNDERSTAND IT

SINGLE ANSWER	
The respondent fully understood the informed consent form without any help from the interviewer (confirm by asking)	1
Respondent understood the informed consent form well but asked for a little help from the interviewer	2

Respondent struggled to understand the informed consent form and asked for a lot of help from the interviewer	3
Respondent was unable to understand the informed consent form and interviewer explained it, in full, using simpler language	4

LN2. ASK ALL. On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas:

	1= Cannot do this at all 2= Very badly 3= Somewhat badly 4= Good 5= Excellent
Reading in English	
Writing in English	
Reading in Luganda	
Writing in Luganda	
Reading in Luo	
Writing in Luo	
Reading in Runyakole	
Writing in Runyakole	
Reading in Ateso	
Writing in Ateso	
Reading in Rutooro	

Writing in Rutooro	
Reading in Lugbara	
Writing in Lugbara	
Reading in Ngakarimojong	
Writing in Ngakarimojong	
Reading in other language (Specify)_____	
Writing in other language (Specify)_____	

SECTION 23. Harmonization Indicators

FA1. ASK All. Have you ever used one of the following financial service providers: a bank, mobile money, a Microfinance institution (MFI) (organization which mostly lends to members in a group) or Micro finance deposit taking institutions(MDIs), SACCO (a member-based organization such as a or workplace co-op), a Cooperative, or a Post Office Bank?

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

FA2. IF FA1=1. Do any of the financial service providers that you use offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

FA3. IF FA1=1. Do any of the financial service providers that you use offer services electronically without using cash? This could be by using a phone menu or app, website, debit or credit card, or any way to get or send money electronically? It does not matter if you use those services, I just want to know whether they are offered.

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

FA4. IF FA1=1. Do you have an account that is registered in your name with one of the financial service providers that you use?

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

FA5. IF FA1=1. Have you used an account registered in your name for anything in the past 90 days?

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

FA6. IF FA1=1. Have you ever used an account electronically, for at least one of the following things: to buy or pay for anything, receive your salary from your job, receive money from the government, get a loan, save money, make an investment, or receive claims on insurance?

SINGLE ANSWER		
Yes	1	
No	2	
DK – DO NOT READ	99	

SECTION X: CLOSING

INTERVIEWER: ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE (MT2=1) ELSE GO TO PHOTOGRAPHY CONSENT FORM AND ASK THE RESPONDENT TO SIGN THE PHOTOGRAPHY CONSENT FORM IF THEY HAVE NOT ALREADY DONE SO.

Informed Consent Form to Participate in a Separate Follow-up Study

InterMedia Africa and IPSOS would like to invite you to participate in a follow-up study which explores the use of digital financial services (DFS) in Uganda to introduce service improvements. For this study, we will track and analyze mobile money account transactions and voice and airtime use associated with your personal SIM card.

InterMedia and IPSOS will not disclose any personal information gathered through this study without first asking for your permission. Everything we learn from you will be treated with the strictest confidence. To protect your privacy, we will remove all personal identifying information, as well as information for senders and recipients of mobile money, or recipients of voice calls and text messages from the survey. In case of any breach of confidentiality, you will be informed immediately.

Your participation in this follow-up study is entirely voluntary and you can stop participating at any point even if you agree to the study and then change your mind. But your participation will directly contribute to the work on enhancing financial services (for example, services offered by banks or mobile money providers) so that households like yours can take advantage of the improvements.

Before you decide to accept this invitation to take part in this study, you may ask the interviewer any questions about the study. If you are not satisfied with the answers, feel free to contact the Project Manager in Uganda: Name and telephone number

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over.	Thank & Close
Granted Consent	Complete Signature Section Below

Name of Subject (please print)	Signature	Date
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Name of Person Obtaining Consent	Signature	Date
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Photography Consent Form and Literacy Assessment Text
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PHOTOGRAPHY CONSENT FORM – Please read carefully

We would like to take some photographs of you and your household. We will include some of the photographs in our reports. We might also publish some of them online on our website.

If you agree to being photographed and to your photograph being published, please sign below

Refused Consent	1	Thank & Close
Granted Consent	2	Complete Signature Section Below

I, _____ consent to being photographed for the Financial Inclusion Insights study. I further authorize that the photographs may be published for any purpose and in any form.

Name of Subject (please print)	Signature	Date
--------------------------------	-----------	------

Name of Person Obtaining Consent <i>(Interviewer)</i>	Signature	Date
---	-----------	------

Respondent Information

1	Respondent Name (Please also record nickname or common name)	
4	Would you consent to taking part in a follow-up study with us?	1=Yes 2=No

Respondent contacts

1. Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?
2. Think about all the calls and messages that are made **from this phone number**. How many of those calls and messages are made by you and how many by others?
3. Think about all the calls and messages that come **to this phone number**. How many of those calls and messages are for you and how many are for others?

1. List all phone numbers	2. Ask for each phone number SINGLE ANSWER	3. Ask for each phone number SINGLE ANSWER
	1=I make all, or almost all, the calls and messages from this phone number 2=I make more than half of the calls and messages from this phone number 3=I make less than half of the calls and messages from this phone number 4=Other people make almost all the calls or messages from this phone number	1=All, or almost all, the calls and messages to this phone number are for me 2=More than half of the calls and messages to this phone number are for me 3=Less than half of the calls and messages to this phone number are for me 4=Calls and messages to this phone number are almost always for other people

4. ASK ONLY IF OTHER PEOPLE USE THE PHONE NUMBER (OPTIONS 2-4 IN QUESTIONS 2 AND 3). Who beside yourself, makes or receives calls or messages on this phone number.

READ OUT. MARK ALL THAT APPLY	1=Yes 2=No
Family member(s) in my household	
Family member(s)/ in a different household	
Other relative(s) (Specify)	
Workmate(s) or a business partner(s)	
Neighbor(s), not a relative	
Mobile operator's agent/employee	
Friend(s)	
People who pay me to make or receive calls and messages	
Other	

<u>Quality Control Checks</u>			
QUESTIONNAIRE ID:			
QC1	Accompanied by Supervisor	Name:	Date:
QC2	Reviewed by Supervisor after fieldwork	Name:	Date:
QC3	Back Checked by Supervisor (Physical Visit)	Name:	Date:
QC4	Back Checked by Supervisor (Phone Call)	Name:	Date: