

QUESTIONNAIRE DESIGN FOR MOBILE MONEY FSP MULTI-COUNTRY STUDY

CORE MODULE – NARROW

UGANDA



Section AA. Respondent Information:

| Interviewer: Complete from assignment sheet | | | Coded by office | | | | | |
|---|--------------------|--|-----------------|----|------------------------|--|---|--|
| 1 | Zone | | | 7 | EA Type | 1=Urban | 2=Rural | |
| 2 | District | | | 8 | Settlement Size | 1=Capital city 2=250,000 and over 3=100,000-249,999 4=50,000-99,999 | 5=20,000-49,999 6=5,000-19,999 7=2,000-4,999 8=Under 2,000 | |
| 3 | County | | | 9 | Household GPS location | 1= North 2= South | Latitude: _____ Longitude: _____ | |
| 4 | Sub-County | | | 10 | Respondent ID Number | | | |
| 5 | Parish | | | 11 | Respondent Name | | | |
| 6 | EA Name and Number | | | | | | | |

Section AB Interview Information: Interviewer: Complete section

| | | | | | | | |
|---|-----------------------|--|-------------------------------------|---|--------------------|------------------|----------|
| 1 | Date | __ __ / __ __ / 2013 | | 5 | Duration | __ __ __ minutes | |
| 2 | Day of the week | 1=Monday 2=Tuesday 3=Wednesday 4=Thursday | 5=Friday 6=Saturday 7= Sunday | 6 | Interviewer Number | _____ | |
| | | | | | Interviewer Name | _____ | |
| | | | | | Supervisor Number | _____ | |
| | | | | | Supervisor Name | _____ | |
| 3 | Start Time (24 hours) | __ __ : __ __ | | 7 | Interviewer Gender | 1=Male | 2=Female |
| 4 | End Time (24 hours) | __ __ : __ __ | | | | | |

INTRODUCTION

Good morning/afternoon/evening. My name isand I work for an independent market research company called Ipsos Synovate based in Kampala. Today, we are conducting research about mobile phones and other services people use. This information will help the service providers to improve on the 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 45 minutes to complete, and I 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 and above

| | | |
|-----|--|---|
| Yes | | CONTINUE |
| No | | CLOSE & THANK – Record as Refused in Contact Sheet and follow substitution process [say where this will be available, e.g. in Section X of the Interviewer Guide] |

First, I need to decide who to interview from this household. Can you give me the names and ages of all members aged 15 and above who share the same food pot at the moment? Please tell me one by one and start from the oldest.

Thanks!

USING THE KISH GRID

1. List all the adults aged **over 15 years** living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last figure of the questionnaire number and find the same number in the top line of the Kish Grid below
3. Look down that column and read off the number opposite the total number of adults in the household. That number is the key to the member of the household who should be interviewed
4. Refer back to the list of male / female family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

Last digit on questionnaire number

| Names of members in the household (age) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 |
|---|---|---|---|---|---|---|---|---|---|----|
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | 2 | 1 | 2 | 1 | 2 | 1 | 2 | 1 | 2 | 1 |
| 3 | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 | 1 |
| 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 |
| 5 | 4 | 5 | 1 | 2 | 3 | 4 | 5 | 1 | 2 | 3 |
| 6 | 4 | 5 | 6 | 1 | 2 | 3 | 4 | 5 | 6 | 1 |
| 7 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 |
| 8 | 3 | 4 | 5 | 6 | 7 | 8 | 1 | 2 | 3 | 4 |
| 9 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 1 | 2 |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

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] OTHERWISE REFER TO THE SUBSTITUTION PROCESS IN THE INTERVIEWER GUIDE

INTERVIEWER: IF SELECTED RESPONDENT IS ABOVE 15YRS BUT BELOW 18YRS OF AGE, GET PERMISSION FROM THE PARENT/ GUARDIAN BEFORE BEGINNING THE INTERVIEW. USE THE CONSENT FORM BELOW.

ELSE GO TO SECTION 1: DEMOGRAPHICS

Parent/guardian Consent Form (for those aged 15 or over but under 18)

Ipsos Synovate Uganda,
Plot 32, Nacasero Road, Kampala, Uganda
16th September 2013.

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 Ipsos Synovate.

Name.....
Relation to Minor.....ID.....
Signature.....
Date.....

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

| | | |
|--|----|---|
| Project Coordinator Nicolas Matovu (0782104403) | OR | Project Manager James Kakande (0752730754) |
|--|----|---|

Or call the Ipsos Synovate Uganda offices in Kampala (Tel +256 041237990/1).

Thank you very much for your help and support/
Yours sincerely

James Kakande
Project Manager-**DFS TRACKER**

SECTION I: DEMOGRAPHICS

Subsection 1. General Demographic Characteristics

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

| | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|-----|-----------------------|---|----------------------|---|----------------------|---|----------|---|-----------|---|---------|---|-----------------------------|---|-----------------|---|------------|---|
| Age | DG1. What year were you born? “_____” (999 for DK/Refused) | | | | | | | | | | | | | | | | | | | | |
| Gender | <p>DG2. Is the respondent a male or a female?</p> <table border="1" data-bbox="359 500 1253 591"> <tr> <td>DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER</td> <td>DG2</td> </tr> <tr> <td>Male</td> <td>1</td> </tr> <tr> <td>Female</td> <td>2</td> </tr> </table> | DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER | DG2 | Male | 1 | Female | 2 | | | | | | | | | | | | | | |
| DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER | DG2 | | | | | | | | | | | | | | | | | | | | |
| Male | 1 | | | | | | | | | | | | | | | | | | | | |
| Female | 2 | | | | | | | | | | | | | | | | | | | | |
| Marital status | <p>DG3. What is your marital status?</p> <table border="1" data-bbox="359 708 1253 1011"> <tr> <td>DO NOT READ. SINGLE ANSWER.</td> <td>DG3</td> </tr> <tr> <td>Single/ never married</td> <td>1</td> </tr> <tr> <td>Polygamously married</td> <td>2</td> </tr> <tr> <td>Monogamously married</td> <td>3</td> </tr> <tr> <td>Divorced</td> <td>4</td> </tr> <tr> <td>Separated</td> <td>5</td> </tr> <tr> <td>Widowed</td> <td>6</td> </tr> <tr> <td>Living together/ cohabiting</td> <td>7</td> </tr> <tr> <td>Other (Specify)</td> <td>8</td> </tr> <tr> <td>DK/Refused</td> <td>9</td> </tr> </table> | DO NOT READ. SINGLE ANSWER. | DG3 | Single/ never married | 1 | Polygamously married | 2 | Monogamously married | 3 | Divorced | 4 | Separated | 5 | Widowed | 6 | Living together/ cohabiting | 7 | Other (Specify) | 8 | DK/Refused | 9 |
| DO NOT READ. SINGLE ANSWER. | DG3 | | | | | | | | | | | | | | | | | | | | |
| Single/ never married | 1 | | | | | | | | | | | | | | | | | | | | |
| Polygamously married | 2 | | | | | | | | | | | | | | | | | | | | |
| Monogamously married | 3 | | | | | | | | | | | | | | | | | | | | |
| Divorced | 4 | | | | | | | | | | | | | | | | | | | | |
| Separated | 5 | | | | | | | | | | | | | | | | | | | | |
| Widowed | 6 | | | | | | | | | | | | | | | | | | | | |
| Living together/ cohabiting | 7 | | | | | | | | | | | | | | | | | | | | |
| Other (Specify) | 8 | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 9 | | | | | | | | | | | | | | | | | | | | |

| Level of education | <p>DG4. What is your highest level of education?</p> <table border="1"> <thead> <tr> <th data-bbox="359 155 1131 185">READ OUT. SINGLE ANSWER.</th> <th data-bbox="1131 155 1276 185">DG4</th> </tr> </thead> <tbody> <tr><td data-bbox="359 185 1131 214">No formal education</td><td data-bbox="1131 185 1276 214">1</td></tr> <tr><td data-bbox="359 214 1131 243">Primary education not complete</td><td data-bbox="1131 214 1276 243">2</td></tr> <tr><td data-bbox="359 243 1131 272">Primary education complete</td><td data-bbox="1131 243 1276 272">3</td></tr> <tr><td data-bbox="359 272 1131 302">Some secondary</td><td data-bbox="1131 272 1276 302">4</td></tr> <tr><td data-bbox="359 302 1131 331">Secondary education complete</td><td data-bbox="1131 302 1276 331">5</td></tr> <tr><td data-bbox="359 331 1131 360">Some secondary vocational training</td><td data-bbox="1131 331 1276 360">6</td></tr> <tr><td data-bbox="359 360 1131 389">Secondary vocational training complete</td><td data-bbox="1131 360 1276 389">7</td></tr> <tr><td data-bbox="359 389 1131 418">Some diploma</td><td data-bbox="1131 389 1276 418">8</td></tr> <tr><td data-bbox="359 418 1131 448">Diploma complete</td><td data-bbox="1131 418 1276 448">9</td></tr> <tr><td data-bbox="359 448 1131 477">Some college/university</td><td data-bbox="1131 448 1276 477">10</td></tr> <tr><td data-bbox="359 477 1131 506">Complete university degree</td><td data-bbox="1131 477 1276 506">11</td></tr> <tr><td data-bbox="359 506 1131 535">Post-graduate university degree</td><td data-bbox="1131 506 1276 535">12</td></tr> <tr><td data-bbox="359 535 1131 565">Koranic school/Madrassa</td><td data-bbox="1131 535 1276 565">13</td></tr> <tr><td data-bbox="359 565 1131 594">Other</td><td data-bbox="1131 565 1276 594">14</td></tr> <tr><td data-bbox="359 594 1131 623">DK/Refused</td><td data-bbox="1131 594 1276 623">15</td></tr> </tbody> </table> | READ OUT. SINGLE ANSWER. | DG4 | No formal education | 1 | Primary education not complete | 2 | Primary education complete | 3 | Some secondary | 4 | Secondary education complete | 5 | Some secondary vocational training | 6 | Secondary vocational training complete | 7 | Some diploma | 8 | Diploma complete | 9 | Some college/university | 10 | Complete university degree | 11 | Post-graduate university degree | 12 | Koranic school/Madrassa | 13 | Other | 14 | DK/Refused | 15 |
|---|--|-----------------------------------|----------------------|---------------------|---|--------------------------------|---|----------------------------|---|------------------|---|------------------------------|---|------------------------------------|---|---|---|--------------|---|------------------|---|-------------------------|----|----------------------------|----|---------------------------------|----|-------------------------|----|-------|----|------------|----|
| READ OUT. SINGLE ANSWER. | DG4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| No formal education | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Primary education not complete | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Primary education complete | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Some secondary | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secondary education complete | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Some secondary vocational training | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secondary vocational training complete | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Some diploma | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Diploma complete | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Some college/university | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Complete university degree | 11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Post-graduate university degree | 12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Koranic school/Madrassa | 13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other | 14 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Documented/undocumented status | <p>DG5. Do you have any of the following types of an official identification?</p> <table border="1"> <thead> <tr> <th data-bbox="359 756 1131 841">READ OUT. ACCEPT MULTIPLE ANSWERS</th> <th data-bbox="1131 756 1276 841">DG5 1=Yes 2=No</th> </tr> </thead> <tbody> <tr><td data-bbox="359 841 1131 870">National ID</td><td data-bbox="1131 841 1276 870"></td></tr> <tr><td data-bbox="359 870 1131 899">Passport</td><td data-bbox="1131 870 1276 899"></td></tr> <tr><td data-bbox="359 899 1131 928">Driver's license</td><td data-bbox="1131 899 1276 928"></td></tr> <tr><td data-bbox="359 928 1131 958">School-issued ID</td><td data-bbox="1131 928 1276 958"></td></tr> <tr><td data-bbox="359 958 1131 987">Voters card</td><td data-bbox="1131 958 1276 987"></td></tr> <tr><td data-bbox="359 987 1131 1016">Ration card</td><td data-bbox="1131 987 1276 1016"></td></tr> <tr><td data-bbox="359 1016 1131 1045">Employee ID (for government/civil servants)</td><td data-bbox="1131 1016 1276 1045"></td></tr> <tr><td data-bbox="359 1045 1131 1075">Military ID</td><td data-bbox="1131 1045 1276 1075"></td></tr> <tr><td data-bbox="359 1075 1131 1104">Other (Specify)</td><td data-bbox="1131 1075 1276 1104"></td></tr> </tbody> </table> | READ OUT. ACCEPT MULTIPLE ANSWERS | DG5 1=Yes 2=No | National ID | | Passport | | Driver's license | | School-issued ID | | Voters card | | Ration card | | Employee ID (for government/civil servants) | | Military ID | | Other (Specify) | | | | | | | | | | | | | |
| READ OUT. ACCEPT MULTIPLE ANSWERS | DG5 1=Yes 2=No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| National ID | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Passport | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Driver's license | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| School-issued ID | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Voters card | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ration card | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee ID (for government/civil servants) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Military ID | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Subsection 2. Livelihood

Employment status,
source of income,
occupation

DL1. Do you currently have a job that earns you income? It does not matter if the job is formal or informal, part-time or full time.

| SINGLE ANSWER. | | DL1 |
|----------------|---|-------------|
| Yes | 1 | GO TO DL2 |
| No | 2 | SKIP TO DL6 |

DL2. 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=Farmer | 10= Waiter/cook | 21= Salesperson in a store |
| 02=Farm worker | 11=Driver | 22= Street vendor/hawker |
| 03=Public or health service worker (non-professional) | 12= Tailor | 23=Business owner (specify below) |
| 04=Professional, i.e., doctor, teacher, nurse (specify) | 13= Secretary | _____ |
| 05= Clerk | 14=Manager | 24=Salonist |
| 06= Carpenter/mason | 15=Watchman | 25= Money lender |
| 07= Mechanic | 16=Messenger | 26= Landlord/Landlady |
| 08= Electrician | 17= Policeman | 27=Retired |
| 09=Cleaner/house help | 18= Conductor | 28= Student |
| | 19= Factory employee | 29= Housewife |
| | 20= Shop owner | 30= Other (specify in row) |
| | | 31=Refused/prefer not to say |
| | | 32= Manual labor without stable profession |

DL3. What is your secondary or side job? If you have more than one secondary job, list all of them. (PROBE. CHOOSE CODE FROM THE LIST BELOW) SHOWCARD

“ _____ ”

| | | |
|---|--|--|
| 01=Farmer 02=Farm worker 03=Public or health service worker (non-professional) 04=Professional, i.e., doctor, teacher, nurse (specify) 05= Clerk 06= Carpenter/mason 07= Mechanic 08= Electrician 09=Cleaner/house help | 10= Waiter/cook 11=Driver 12= Tailor 13= Secretary 14=Manager 15=Watchman 16=Messenger 17= Policeman 18= Conductor 19= Factory employee 20= Shop owner | 21= Salesperson in a store 22= Street vendor/hawker 23=Business owner (specify below) <hr/> 24=Salonist 25= Money lender 26= Landlord/Landlady 27=Retired 28= Student 29= Housewife 30= Other (specify in row) 31=No secondary job 32=Refused/prefer not to say 33= Manual labor, no stable profession |
|---|--|--|

DL5. Do you receive any of the following?

| READ OUT. ACCEPT MULTIPLE ANSWERS | DL5 1=Yes 2=No |
|---|----------------------|
| Government pension | |
| Government welfare | |
| Other government benefits (Specify) | |
| Government educational stipend | |
| Business/start-up grant from the government or government-associated agency | |
| Research/science grant from the government or government-associated agency | |
| Donor/NGO benefits | |
| Donor/NGO educational stipend | |

| | |
|--|--|
| Business/start-up grant from a donor or an NGO | |
| Research/science grant from a donor or an NGO | |
| Other (Specify) | |
| None | |

DL6. ASK ONLY IF DL1=NO. OTHERS SKIP TO DL11. You said you do not have a job that brings you an income. What is your **main** source of money for daily expenses?

DL7. What are your other/secondary sources of income? Mark all that apply.

| DO NOT READ. CODE TO FIT | DL6 SINGLE ANSWER | DL7 MARK ALL THAT APPLY |
|--|----------------------|-------------------------------|
| Student scholarship | 1 | 1 |
| Government pension | 2 | 1 |
| Pension from a non-government agency | 3 | 1 |
| Remittances/monetary or other help from family members, relatives or friends | 4 | 1 |
| Savings | 5 | 1 |
| Interest on stock and shares | 6 | 1 |
| Government welfare | 7 | 1 |
| Other government benefits | 8 | 1 |
| Other donor/NGO benefits | 9 | 1 |
| Occasional paid assignments, labor for hire | 10 | 1 |
| Occasionally sell my belongings | 11 | 1 |
| Occasionally sell vegetable produce (e.g., fruits, vegetables, other greens) | 12 | 1 |
| Occasionally sell cattle produce (e.g., milk or meat) | 13 | 1 |
| Occasionally sell poultry produce (e.g., eggs or meat) | 14 | 1 |
| Other (Specify) | 15 | 1 |
| None/I do not have any income (SINGLE ANSWER) | 16 | 1 |
| Refused (SINGLE ANSWER) | 17 | 1 |

Progress out of poverty index or Level of individual daily consumption

DL11. How many members does your household have?
 _____ members (999 for DK/Refused)

DL12. Do all children ages 6 to 18 currently attend school (government, private, NGO/religious, or boarding)?

| | |
|---|------|
| READ OUT. SINGLE ANSWER | DL11 |
| Not all attend | 1 |
| All attend government schools | 2 |
| No children ages 6 to 18 | 3 |
| All attend, and one or more attend private, NGO/religious, or boarding school | 4 |

DL13. What is the highest grade that the female head/spouse completed?

| | |
|-------------------------|------|
| READ OUT. SINGLE ANSWER | DL12 |
| No female head/spouse | 1 |
| P.5 or less, or none | 2 |
| P.6 | 3 |
| P.7 or S.6 | 4 |
| Higher than S.6 | 5 |

DL14. What is the major construction material of the roof?

| | |
|-------------------------|------|
| READ OUT. SINGLE ANSWER | DL13 |
| Thatch, straw or other | 1 |
| Iron sheets or tiles | 2 |

DL15. What is the major construction material of the external wall?

| | |
|---|------|
| READ OUT. SINGLE ANSWER | DL14 |
| Un-burnt bricks, mud and poles, thatch/straw. timber, stone, burnt bricks with mud, other | 1 |
| Burnt bricks with cement, or cement blocks | 2 |

DL16. What is the main source of lighting in your dwelling?

| | |
|---|------|
| READ OUT. SINGLE ANSWER | DL15 |
| Firewood | 1 |
| Tadooba, and other | 2 |
| Paraffin lantern, or electricity (grid, generator, solar) | 3 |

DL17. What is the type of toilet that is mainly used in your households?

| | |
|---|------|
| READ OUT. SINGLE ANSWER | DL16 |
| Bush (none) | 1 |
| Covered pit latrine (private or shared), VIP latrine (private or shared), uncovered pit latrine, flush toilet (private 4 or shared), or other | 2 |

DL18. Does any member of your household own electronic equipment (e.g., TV, radio, cassette, etc.) at present?

| | |
|---------------|------|
| SINGLE ANSWER | DL17 |
| Yes | 1 |
| No | 2 |

DL19. Does every member of the household have at least two sets of clothes?

| | |
|---------------|------|
| SINGLE ANSWER | DL18 |
| Yes | 1 |
| No | 2 |

DL20. Does every member of the household have at least one pair of shoes?

| | |
|---------------|------|
| SINGLE ANSWER | DL19 |
| Yes | 1 |
| No | 2 |

SECTION II: ACCESS TO AND OWNERSHIP OF MOBILE TECHNOLOGY

Mobile phone:
ownership and
access

MT1. Do you personally own a mobile phone?

| | | |
|---------------|-----|-----------|
| SINGLE ANSWER | MT1 | |
| Yes | 1 | GO TO MT4 |
| No | 2 | GO TO MT2 |

MT2. You said you don't own a personal mobile phone. Do you access a mobile phone elsewhere that belongs to someone else either by borrowing or paying for its use?

| SINGLE ANSWER | MT2 | |
|---------------|-----|-------------|
| Yes | 1 | GO TO MT4 |
| No | 2 | SKIP TO MT5 |

MT4. What type of a mobile phone do you own or have access to?

| READ OUT. ACCEPT MULTIPLE ANSWERS | MT4 1=Yes 2=No |
|-----------------------------------|----------------------|
| Basic phone | |
| Feature phone | |
| Smartphone or iPhone | |
| DK/Refused | |

MT5. Do you personally own an active SIM card?

| SINGLE ANSWER | MT5 | |
|---------------|-----|-------------|
| Yes | 1 | GO TO MT6 |
| No | 2 | SKIP TO MT8 |

MT6. How many SIM cards do you own? " _____ " (999 FOR DK/Refused)

MT7. Do you have a SIM card with any of the following providers?

| READ OUT. ACCEPT MULTIPLE ANSWERS | MT7 1=Yes 2=No |
|-----------------------------------|----------------------|
| MTN | |
| Airtel/Warid | |
| UTL | |

| | | | | | | | | | | | | | | | | |
|-------------------------|---|--------------|-------------------------|---------------|-----------|---|--------------------|---|---------------------|----|---------------------|--------------|-----------------------|---|-------|---|
| | Orange Uganda | | | | | | | | | | | | | | | |
| | Essar | | | | | | | | | | | | | | | |
| | Safaricom | | | | | | | | | | | | | | | |
| | Roshan | | | | | | | | | | | | | | | |
| | Other (Specify) | | | | | | | | | | | | | | | |
| | None | | | | | | | | | | | | | | | |
| | <p>MT8.ASK ONLY IF MT5=NO. OTHERS SKIP TO MT10. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else?</p> <table border="1"> <tr> <td>SINGLE ANSWER</td> <td>MT8</td> <td></td> </tr> <tr> <td>Yes</td> <td>1</td> <td>GO TO MT10</td> </tr> <tr> <td>No</td> <td>2</td> <td>SKIP TO FF11</td> </tr> </table> | | | SINGLE ANSWER | MT8 | | Yes | 1 | GO TO MT10 | No | 2 | SKIP TO FF11 | | | | |
| SINGLE ANSWER | MT8 | | | | | | | | | | | | | | | |
| Yes | 1 | GO TO MT10 | | | | | | | | | | | | | | |
| No | 2 | SKIP TO FF11 | | | | | | | | | | | | | | |
| Mobile phone: use | <p>MT10. Apart from today, when was the last time you used a mobile phone to make a call, send an SMS, make a transaction or for any other activity?</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER</td> <td>MT10</td> </tr> <tr> <td>Yesterday</td> <td>1</td> </tr> <tr> <td>In the past 7 days</td> <td>2</td> </tr> <tr> <td>In the past 30 days</td> <td>3</td> </tr> <tr> <td>In the past 90 days</td> <td>4</td> </tr> <tr> <td>More than 90 days ago</td> <td>5</td> </tr> <tr> <td>Never</td> <td>6</td> </tr> </table> | | READ OUT. SINGLE ANSWER | MT10 | Yesterday | 1 | In the past 7 days | 2 | In the past 30 days | 3 | In the past 90 days | 4 | More than 90 days ago | 5 | Never | 6 |
| READ OUT. SINGLE ANSWER | MT10 | | | | | | | | | | | | | | | |
| Yesterday | 1 | | | | | | | | | | | | | | | |
| In the past 7 days | 2 | | | | | | | | | | | | | | | |
| In the past 30 days | 3 | | | | | | | | | | | | | | | |
| In the past 90 days | 4 | | | | | | | | | | | | | | | |
| More than 90 days ago | 5 | | | | | | | | | | | | | | | |
| Never | 6 | | | | | | | | | | | | | | | |

SECTION III: FINANCIAL INSTRUMENTS

Subsection 1: Formal Financial Instruments

Ownership, access and use

FFI1. Do you personally own a bank account?

| SINGLE ANSWER | FFI1 | |
|---------------|------|--------------|
| Yes | 1 | SKIP TO FFI5 |
| No | 2 | GO TO FFI2 |

FFI2. What is *the main reason* you do not have your own bank account?

| DO NOT READ. CODE TO FIT. SINGLE ANSWER | FFI2 |
|--|------|
| I do not know what it is | 1 |
| I do not know how to open one | 2 |
| I do not have a state-issued/national ID or other required documents | 3 |
| There are no banks close to where I live | 4 |
| I do not have money | 5 |
| I do not need one, I do not make any transactions | 6 |
| Registration paperwork is too complicated | 7 |
| Registration fee is too high | 8 |
| Using a bank account is difficult | 9 |
| Fees for using a bank account are too high | 10 |
| I do not have money to make any transactions with such account | 11 |
| No one among my friends or family has such account | 12 |
| I do not understand the purpose of such account, I do not know what I can use it for | 13 |
| A bank has agents but they are not accessible | 14 |
| Banks are not reliable | 15 |
| Banks do not offer the services I need | 16 |
| Bank staff/agents are unfriendly; they make me feel unwelcomed | 17 |

| | |
|--|----|
| I can't afford the minimum balance | 18 |
| Bank hours are not convenient for me | 19 |
| I never thought about using a bank | 20 |
| I do not trust banks/that my money is safe in a bank | 21 |
| I would rather have my money close to me | 22 |
| Other | 23 |
| DK/Refused | 24 |

FFI3. Do you use a bank account that belongs to somebody else if you need to?

| SINGLE ANSWER | FFI3 | |
|---------------|------|-------------|
| Yes | 1 | GO TO FFI4 |
| No | 2 | SKIP TO MM1 |

FFI4. Whose bank account are you *most likely* to access if you need to?

| DO NOT READ. CODE TO FIT. SINGLE ANSWER | FFI4 |
|---|------|
| Family member in my household | 1 |
| Family member in a different household | 2 |
| Other relative (Specify) | 3 |
| Workmate or a business partner | 4 |
| Neighbor, not a relative | 5 |
| Mobile Operator's agent/bank agent | 6 |
| Other (Specify) | 7 |

FFI5.ASK TO THOSE WHO SELECTED FFI1=YES How many of the following types of bank account do you own?

FFI6. ASK TO THOSE WHO SELECTED FFI3=YES How many of the following types of bank account do you have access to?

| READ OUT. MARK ALL THAT APPLY | FFI5 ENTER NUMBER | FFI6 ENTER NUMBER |
|-------------------------------|-------------------------|-------------------------|
| Current | | |
| Savings | | |
| Student | | |
| Other (Specify _____) | | |

FFI7. Why did you decide to start using a bank account?

| DO NOT READ. CODE TO FIT. SINGLE ANSWER | FFI7 |
|--|------|
| I had to send money to another person | 1 |
| I had to receive money from another person | 2 |
| Somebody requested I opened an account | 3 |
| I had to send money to an organization/government agency: e.g., had to pay a bill. | 4 |
| I had to receive money from an organization/government agency: e.g., pension or unemployment payment | 5 |
| An organization/government agency requested I signed up for an account | 6 |
| An agent or sales person convinced me | 7 |
| I saw posters/billboards/radio/TV advertising that convinced me | 8 |
| A person I know, who uses a bank account, recommended I use it because it is better than other financial instruments I use | 9 |
| I saw other people using it and wanted to try myself | 10 |
| I wanted to start saving money with a bank | 11 |
| I wanted a safe place to store my money | 12 |
| Other (Specify) | 13 |
| DK/Refused | 14 |

FFI9. Apart from today, when was the last time you used a bank account for any financial activity?

| READ OUT. SINGLE ANSWER | FFI9 | |
|-------------------------|------|-------------|
| Yesterday | 1 | GO TO FFI10 |
| In the past 7 days | 1 | |
| In the past 30 days | 1 | |
| In the past 90 days | 1 | |
| More than 90 days ago | 1 | |
| Never | 1 | SKIP TO MM1 |

FFI10. How important is a bank account in your finances?

| SHOWCARD. READ OUT. SINGLE ANSWER | FFI10 | |
|---|-------|-------------|
| Very important, use it for almost all my financial activities | 1 | GO TO FFI11 |
| Important, use it frequently or for large transaction | 1 | |
| Somewhat important, use it infrequently or for small transactions | 1 | |
| Somewhat unimportant, rarely use it | 1 | |
| Not at all important, never use it | 1 | SKIP TO MM1 |

FFI11. When you access a bank account for any financial activity, do you use any of the following? IF A RESPONDENT HAS MORE THAN ONE BANK ACCOUNT, ASK THEM ABOUT THE ONE THEY USE MOST FREQUENTLY.

FFI12. ASK FOR EACH FFI11=YES. IF NO "YES" IN FFI11 SKIP TO FFI16. How far (in km) is the closest _____ from the place where you live?

FFI13. ASK FOR EACH FFI11=YES. IF NO "YES" IN FFI11 SKIP TO FFI16. If you have to walk, how many minutes does it take you to get to the closest _____ from the place where you live?

| READ OUT. | FFI11 1=Yes 2=No MARK ALL THAT APPLY | FFI12 SINGLE ANSWER ASK ONLY FOR THOSE MARKED IN FFI11 1=0.5 km or less 2=More than 0.5 km to 1km 3=More than 1km to 5km 4=More than 5km to 10km 5=More than 10km to 15km 6=More than 15km | FFI13 SINGLE ANSWER ASK ONLY FOR THOSE MARKED IN FFI11 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 |
|---|---|--|--|
| Over the counter in a branch of the bank or MFI | | | |
| ATM | | | |

| | | | |
|--|--|--|--|
| Bank's website | | | |
| Mobile app | | | |
| Over the counter at a retail store | | | |
| A door-to-door agent or another person who is associated with this bank or MFI | | | |
| Other (Specify) | | | |

FFI14. What is your preferred way of accessing money from a bank account?

| READ OUT. SINGLE ANSWER | FFI14 |
|---|-------|
| Over the counter in a branch of the bank | 1 |
| Via ATM | 2 |
| Bank's website | 3 |
| Mobile app | 4 |
| Over the counter at a retail store | 5 |
| Using an agent or another person who is associated with this bank | 6 |
| Other (Specify) | 7 |

FFI15. What is the main reason you prefer this method?

| DO NOT READ. CODE TO FIT. SINGLE ANSWER | FFI15 |
|--|-------|
| Safe | 1 |
| Fast | 2 |
| Easy | 3 |
| Close to my home | 4 |
| All my friends and workmates use it | 5 |
| My parents and other family members use it | 6 |
| My business partners and/or customers use it | 7 |
| It is cheaper than other methods | 8 |
| This is the only option available | 9 |
| This is the only way I know how to access my money | 10 |
| Other (Specify) | 11 |
| No particular reason | 12 |

FFI16 Which of the following have you ever done using your bank account?
 FFI17. ASK ONLY FOR ACTIVITIES MARKED IN FFI16. IF NO ACTIVITY SELECTED IN FFI16 SKIP TO FFI20. What was the maximum amount you ever... (READ THE ACTIVITY MARKED IN FFI16), do not include charges or transaction fees?
 FFI18. . ASK ONLY FOR ACTIVITIES MARKED IN FFI16. What was the minimum amount you ever... (READ THE ACTIVITY MARKED IN FFI16), do not include charges or transaction fees?
 FFI19. . ASK ONLY FOR ACTIVITIES MARKED IN FFI16. In the past 30 days, how many times did you use a bank account for such activities?

| READ OUT | FFI16 MULTIPLE ANSWERS | FFI17 | FFI18 | FFI119 |
|---|------------------------------|-------|-------|--------|
| Deposit money | | | | |
| Withdraw money | | | | |
| Buy airtime top-ups | | | | |
| Pay a school fee | | | | |
| Pay a medical bill | | | | |
| Pay a utility bill | | | | |
| Pay a government bill, including tax, fine or fee | | | | |
| Send money to family members, friends, workmates or other acquaintances for regular support/allowances | | | | |
| Send money to family members, friends, workmates or other acquaintances to help with emergencies | | | | |
| Receive money from family members, friends, workmates or other acquaintances for regular support/allowances | | | | |
| Receive money from family members, friends, workmates or other acquaintances to help with emergencies | | | | |
| Receive welfare or pension from the government | | | | |
| Receive other benefit payments from the government or government agency (Specify) | | | | |
| Receive wages for primary job | | | | |
| Receive wages for secondary job(s) | | | | |
| Pay for large acquisitions, including land, cattle, residence | | | | |
| Make insurance-related payments | | | | |
| Receive claims on insurance | | | | |

| | | | | |
|---|--|--|--|--|
| Take a loan or make payments on a loan | | | | |
| Give a loan or receive payments on a loan | | | | |
| Save money for a future purchase or payment | | | | |
| Set aside money for pension, paid pension contributions | | | | |
| Make an investment, including buy stock or shares | | | | |
| Pay for goods at a grocery store, clothing shop or any other store/shop | | | | |

FFI20. Do you use a bank account for the following business payments/purchases?

| | |
|--|------------------------|
| READ OUT. MARK ALL THAT APPLY | FFI20 1=Yes 2=No |
| Paid employees | |
| Paid suppliers | |
| Received payments from customers | |
| Received payments from distributors | |
| Made investment, for example bought new equipment or expanded the office/business building | |
| Paid business-associated expenses, including rent, taxes, utility and transportation bills | |
| None | |

FFI21. ASK ONLY IF NO TRANSACTIONS ARE SELECTED IN FFI20, OTHERS SKIP TO FFI22. You said you do not use this bank account for any business payments/purchases. Please tell me why?

| | |
|--|-------|
| DO NOT READ. CODE TO FIT. ALLOW FOR MULTIPLE ANSWERS | FFI21 |
| I do not have a business | 1 |
| I will have to pay extra taxes | 1 |
| I will have to pay bribes to government officials to avoid taxation/licensing/paper work | 1 |
| My business is not registered, it is not formal | 1 |
| To pay account fees I will have to raise prices and people won't buy from me | 1 |
| My business is too small to need a bank account | 1 |
| Other | 1 |
| DK/Refused | 1 |

FFI22-FFI28. Please, tell me about 3 most recent transactions in the past 6 months, either deposit or withdrawal, at a branch of a bank (over-the-counter transactions) where you have an account or have access to an account. Start with the most recent one. IF NO TRANSACTIONS IN THE PAST 6 MONTHS SKIP TO FFI30.

| FFI22. What was the date of the activity? DD/MM/YYYY | FFI23. How long did it take you to get to the bank? _____minutes | FFI24. How much, if anything, did you have to pay in transportation costs? _____UGX | FFI25. What was the amount you were depositing/withdrawing? _____UGX | FFI26. How long did the activity take, including standing in the queue? _____minutes | FFI27. How much did you have to pay for the financial activity? _____UGX | FFI28. Were you able to complete the activity? 1=Yes GO TO FFI30 2=No ASK FFI29 |
|---|---|--|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |

FFI29. Why were you unable to complete the activity?

| DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY | FFI29 |
|---|----------|
| Technical problems with the network | 1 |
| The bank closed for a lunch-break/for the day | <u>1</u> |
| I did not have a proper ID | <u>1</u> |
| There was not enough cash | <u>1</u> |
| I did not have enough money to pay the fee | <u>1</u> |
| I did not have enough time to wait | <u>1</u> |
| Other (Specify) | <u>1</u> |
| DK/Refused | <u>1</u> |

FFI30. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial products/services available to you through your bank account.

“ _____ ”

Subsection III: Digital Financial Services/Mobile Money

| | | | |
|---|--|---|---|
| <p>Mobile money awareness, sources of information</p> | <p>MM1. Please tell me the names of any mobile money services that you are aware of? MM2. ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM1. Have you ever heard about the following mobile money services? MM3. IF "NO" FOR ALL IN MM1 AND MM2 SKIP TO SFC1.OTHERS GO TO MM3. From which source of information did you first learn about this mobile money service?</p> | | |
| | <p>MM1 SPONTANEOUS RECALL</p> <p>1=Yes 2=No</p> | <p>MM2 PROMPTED RECALL</p> <p>ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM1</p> <p>1=Yes 2=No</p> | <p>MM3. ASK FOR ALL CASES WHERE MM1=1 OR MM2=1.</p> <p>SINGLE ANSWER</p> <p>1=Radio 2=TV 3=Billboard 4=Newspapers or magazines 5=Family members in this household 6=Family members in another household 7=Other relatives, friends, neighbors 8=Workmates or business partners 9=Customers of your business 10=Elected/administrative officials 11=Employees of a bank or MFI 12=Members of an informal financial group, including a village savings association, cooperative, merry-go-round, etc. 13=Transactional mobile money agents 14=Field agents/promoters of mobile money 15=other (specify)</p> |
| | <p>MTN Mobile Money</p> | | |
| | <p>Airtel Money /Warid Pesa</p> | | |
| | <p>M-Sente</p> | | |
| | <p>Safaricom M-pesa</p> | | |
| | <p>Orange Money</p> | | |
| | <p>Roshan</p> | | |

| | | | | | | |
|---|---|---|----------------------|--|--|---|
| | Eazy money | | | | | |
| Mobile money adoption, use, barriers, drivers | <p>MM6. Have you ever used this mobile money service for any financial activity? MM7. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM6. OTHERS SKIP TO SFC1. Apart from today, when was the last time you conducted any financial activity with this mobile money service? MM8. Do you have a registered account with this mobile money service? MM9.ASK IF FOR ALL MM8=YES. OTHERS SKIP TO MM11. Apart from today, when was the last time you conducted any financial activity using these registered accounts? MM10. ASK ONLY FOR MM8=YES. How important is this account in your finances? MM11. ASK ONLY FOR CASES WHERE MM6=YES AND MM8=NO.OTHERS SKIP TO MM14. You said you do not have a registered account with this mobile money provider. How do you access this mobile money service?</p> | | | | | |
| | MM6 1=Yes 2=No | MM7 (ask only for MM6=YES) READ OUT. SINGLE ANSWER. 1=Yesterday 2=In the past 7 days 3=In the past 30 days | MM8 1=Yes 2=No | MM9 (ask only for MM8=YES READ OUT. SINGLE ANSWER. 1=Yesterday 2=In the past 7 days 3=In the past 30 | MM10. (ask only for MM8=YES) READ OUT. SINGLE ANSWER. 1= Very important, use it for almost all my financial transactions 2= Important, use it | MM11. (Ask for all cases where MM6=YES and MM8=NO) READ OUT. ACCEPT MULTIPLE ANSWERS. 1=Over the counter or by using an agent's account |

| | | | | | | | |
|--|-----------------------------|--|--|--|---|---|---|
| | | | 4=In the past 90 days 5=More than 90 days ago | | days 4=In the past 90 days 5=More than 90 days ago 6=Never | frequently or for large transaction 3=Somewhat important, use it infrequently or for small transactions 4= Somewhat unimportant, rarely use it 5= Not at all important, never use it | 2=Account of a family member in this household 3=account of a family member in another household, other relative, friend or a neighbor 4=account of a workmate or a business partner 5=Other (Specify) |
| | MTN Mobile Money | | | | | | |
| | Airtel Money/ Warid Pesa | | | | | | |
| | M-Sente | | | | | | |
| | Safaricom M-pesa | | | | | | |
| | Orange Money | | | | | | |
| | Roshan | | | | | | |
| | Eazy money | | | | | | |

MM14. ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM6. OTHERS GO TO SFC1. Why did you start using mobile money?

| DO NOT READ. CODE TO FIT. MARK ALL THAT APPLY | MM14 |
|--|------|
| I had to send money to another person | 1 |
| I had to receive money from another person | 1 |
| Somebody requested I opened an account | 1 |
| I had to send money to an organization/government agency: e.g., had to pay a bill | 1 |
| I had to receive money from an organization/government agency: e.g., pension or unemployment payment | 1 |

| | |
|--|---|
| An organization/government agency requested I signed up for an account | 1 |
| An agent or sales person convinced me | 1 |
| I saw posters/billboards/radio/TV advertising that convinced me | 1 |
| A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial instruments I use | 1 |
| I saw other people using it and wanted to try by myself | 1 |
| I got a discount on airtime | 1 |
| I got a promotional amount of money to spend if I start using m-money | 1 |
| Other (Specify) | 1 |

MM16. Have you ever used a mobile money account to do the following...? (Read out)

MM17. ASK ONLY FOR CASES WHERE MM16=YES. IF ALL ACTIVITIES ARE MM16=NO GO TO MM20. What was the maximum amount you ever... (READ THE ACTIVITY MARKED IN MM16), do not include charges or transaction fees?

MM18. What was the minimum amount you ever... READ THE ACTIVITY MARKED IN MM16), do not include charges or transaction fees?

MM19. In the past 30 days, how many times did you use a mobile money account(s) for such financial activities?

| READ OUT | MM16. 1=Yes 2=No | MM17 ASK ONLY FOR MM16=YES | MM18 ASK ONLY FOR MM16=YES | MM19 ASK ONLY FOR MM16=YES |
|---|------------------------|----------------------------------|-------------------------------------|----------------------------------|
| Deposit money | | | | |
| Withdraw money | | | | |
| Buy airtime top-ups | | | | |
| Pay a school fee | | | | |
| Pay a medical bill | | | | |
| Pay a utility bill | | | | |
| Pay a government bill, including tax, fine or fee | | | | |
| Send money to family members, friends, workmates or other acquaintances for regular support/allowances | | | | |
| Send money to family members, friends, workmates or other acquaintances to help with emergencies | | | | |
| Receive money from family members, friends, workmates or other acquaintances for regular support/allowances | | | | |
| Receive money from family members, friends, workmates or | | | | |

| | | | | |
|--|--|--|--|--|
| other acquaintances to help with emergencies | | | | |
| Receive welfare or pension from the government or other government payment | | | | |
| Receive other benefit payments from the government or government agency (Specify | | | | |
| Receive wages for primary job | | | | |
| Receive wages for secondary job(s) | | | | |
| Pay for large acquisitions, including land, cattle, residence | | | | |
| Make insurance-related payments | | | | |
| Receive claims on insurance | | | | |
| Take a loan or make payments on a loan | | | | |
| Give a loan or receive payments on a loan | | | | |
| Save money for a future purchase or payment | | | | |
| Set aside money for pension, paid pension contributions | | | | |
| Make an investment, including buy stock or shares | | | | |
| Pay for goods at a grocery store, clothing shop or any other store/shop | | | | |

MM20. Do you use a mobile money account to make the following business payments/purchases?

| | |
|--|-----------------------|
| READ OUT. MARK ALL THAT APPLY | MM20 1=Yes 2=No |
| Paid employees | |
| Paid suppliers/bought equipment | |
| Received payments from customers | |
| Received payments from distributors | |
| Made investment, for example bought new equipment or expanded the office/business building | |
| Paid business-associated expenses, including rent, taxes, utility and transportation bills | |

MM21. ASK ONLY IF "NO" TO ALL IN MM20, OTHERS SKIP TO MM22. You said you do not use a mobile money account for any business transactions. Please, tell me why?

| | |
|---|------|
| DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS | MM21 |
|---|------|

| | | | |
|---|---|---|--------------|
| | I do not have a business | 1 | |
| | I will have to pay extra taxes | 1 | |
| | I will have to pay bribes to government officials to avoid taxation/licensing/paper work | 1 | |
| | My business is not registered, it is not formal | 1 | |
| | To pay account fees I will have to raise prices and people won't buy from me | 1 | |
| | My business is too small to need an account | 1 | |
| | Other | 1 | |
| | DK/Refused | 1 | |
| Point-of-service (POS)/mobile money agent-related experiences of mobile money users | MM22. Do you tend to use the same mobile money agent all or most of the time? | | |
| | SINGLE ANSWER | | |
| | MM22 | | |
| | Yes | 1 | GO TO MM23 |
| | No | 2 | SKIP TO MM29 |
| | MM23. How far is your regular mobile money agent from the place where you live? Is he/she _____ away? | | |
| | READ OUT. SINGLE ANSWER | | |
| | MM23 | | |
| | 0.5 km or less | 1 | |
| | More than 0.5 km to 1km | 2 | |
| More than 1km to 5km | 3 | | |
| More than 5km to 10km | 4 | | |
| More than 10km to 15km | 5 | | |
| More than 15km | 6 | | |
| MM24. How do you usually get to your regular agent? Do you... | | | |
| READ OUT. SINGLE ANSWER | | | |
| M24 | | | |
| Walk | 1 | | |
| Use a motorcycle taxi or a mini-bus taxi | 2 | | |
| Use a regular bus | 3 | | |
| Have to take a train | 4 | | |

| | |
|-----------------------|---|
| The agent comes to me | 5 |
| Ride a bicycle | 6 |
| Ride in my own car | 7 |
| Other (Specify) | 8 |

MM25. How long does it take you to get to your regular agent?

| READ OUT. SINGLE ANSWER | MM25 |
|---------------------------------|------|
| 15 minutes or less | 1 |
| More than 15 to 30 minutes | 2 |
| More than 30 minutes to an hour | 3 |
| More than an hour to 2 hours | 4 |
| More than 2 hours to 4 hours | 5 |
| More than 4 hours | 6 |

MM28. What is the main reason you are using this agent regularly?

| DO NOT READ. CODE TO FIT. SINGLE ANSWER | MM28 |
|---|------|
| Out of courtesy | 1 |
| The agent is fast | 2 |
| I trust this agent | 3 |
| Reliability: the agent is always present during work hours | 4 |
| Reliability: the agent always has e-float and/or cash to help with my transaction | 5 |
| Proximity to where I live | 6 |
| Agent is knowledgeable/helpful | 7 |
| Agent is friendly and engaged | 8 |
| This agent is my personal friend, family member or a relative | 9 |
| My family members, friends or workmates use this agent | 10 |
| Out of a habit | 11 |
| Other (Specify) | 12 |
| No particular reason | 13 |

MM29 Have you ever experienced any of the following issues with any agent?

MM30. ASK ONLY FOR ALL CASES WHERE MM28=YES. IF NOT ISSUE MARKED "YES" IN MM28 SKIP TO MM32. How many times in the past 6 months have you experienced this issue?

| | | | | | | |
|---|---|---|--|---|---|---|
| READ OUT | MM29. 1=Yes 2=No | MM30. ASK ONLY FOR MM29=YES 1=Less than 3 times 2=3-6 times 3=7-12 times 4=More than 12 times | | | | |
| Agent was absent | | | | | | |
| Agent was rude | | | | | | |
| Agent did not have enough cash and could not perform the transaction | | | | | | |
| Agent did not have enough float and could not perform the transaction | | | | | | |
| Agent refused to perform transaction for no reason | | | | | | |
| Agent did not know how to perform the transaction | | | | | | |
| Agent overcharged for the transaction or asked to pay a deposit | | | | | | |
| Agent did not give all the cash that was owed | | | | | | |
| GSM or mobile network was down | | | | | | |
| Agent system was down | | | | | | |
| It was very time consuming | | | | | | |
| I did not get a receipt | | | | | | |
| Other (Specify) | | | | | | |
| <p>MM32-MM38. Please, tell me about your three (3) most recent transaction with this agent, either deposit or withdrawal, in the past 6 months. Start with the most recent one. IF NO TRANSACTIONS IN THE PAST 6 MONTHS SKIP TO MM40.</p> | | | | | | |
| MM32. What was the date of the financial activity? | MM33. How long did it take you to get to the agent? | MM34. How much, if anything, did you have to pay in | MM35. What was the amount you were depositing/withdr | MM36. How long did the transaction take, including standing | MM37. How much did you have to pay for the transaction? | MM38. Were you able to complete the transaction? 1=Yes GO TO |

| | | | | | | |
|------------|--------------|-----------------------------------|--------------------|-------------------------------|----------|-----------------------|
| DD/MM/YYYY | _____minutes | transportation costs? _____UGX | awing? _____UGX | in the queue? _____minutes | _____UGX | MM40 2=No ASK MM39 |
| | | | | | | |
| | | | | | | |
| | | | | | | |

MM39. ASK ONLY IF MM38=2. OTHERS SKIP TO MM40. Why were you unable to complete the financial activity?

| DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY | M38 |
|--|-----|
| Technical problems with the network | 1 |
| The agent closed for a lunch-break/for the day | 1 |
| I did not have a proper ID | 1 |
| There was not enough cash | 1 |
| There was not enough e-float | 1 |
| I did not have enough money to pay the fee | 1 |
| I did not have enough time to wait | 1 |
| Other (Specify) | 1 |
| DK/Refused | 1 |

MM40. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of mobile money products available to you through your mobile money account.

“_____”

Subsection V: Satisfaction with financial service providers and products

ASK ONLY IF FFI1=YES OR FFI3=YES (I.E. THOSE WHO HAVE ACCESS TO A BANK ACCOUNT). OTHERS SKIP TO INSTRUCTION BEFORE SFC3

SFC1. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you **before** you had access to a bank account.

SFC2. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that is available to you now **after** you gained access to a bank account.

ASK ONLY IF AT LEAST PROVIDER IN MM6=YES (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS SKIP TO INSTRUCTIONS BEFORE IDA1.

SFC3. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you **before** you started using a mobile money service.

SFC4. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that are available to you now **after** you started using a mobile money service.

SECTION IV: OPTIONAL MODULES

Module 1:
Influencers, Drivers of
Adoption

ASK ONLY IF AT LEAST ONE PROVIDER IN MM6=YES. OTHERS SKIP TO INSTRUCTIONS BEFORE IO1.

IDA1. Did you start using m-money because somebody recommended you do it?

| SINGLE ANSWER | | |
|---------------|---|---------------------------------|
| Yes | 1 | GO TO IDA2 |
| No | 2 | SKIP TO OPTIONAL MODULE 2 (IO1) |

IDA2. Whose recommendation convinced you to start using m-money?

| DO NOT READ, CODE TO FIT. SINGLE ANSWER | |
|--|---|
| A class-mate, a childhood friend, a friend of my family | 1 |
| A work-mate, a person working for the same company as I do | 2 |
| A business partner or a co-owner of my business | 3 |
| A supplier for my business | 4 |
| A distributor for my business, a person at a retail store that I supply goods to | 5 |
| A family member in this household | 6 |

| | |
|--|----|
| A family member in another household | 7 |
| A teacher at school/university | 8 |
| A student at school/university | 9 |
| A individual customer of my business (e.g., a person who buys goods in my store) | 10 |
| An m-money agent | 11 |
| A bank staff | 12 |
| An airtime salesperson | 13 |
| A member of a DST team | 14 |
| A neighbor | 15 |
| An administrative worker/government authority/elected official | 16 |
| A community leader, i.e. a person who is highly respected in the community | 17 |
| An elder in my community | 18 |
| A religious leader | 19 |
| My employer | 20 |
| Other (Specify _____) | 21 |

IDA3.ASK ONLY IF IDA2=6 OR IDA2=7. OTHERS SKIP TO IDA4. How is this person related to you? Is s/he a ...?

| | |
|---|----|
| DO NOT READ, CODE TO FIT. SINGLE ANSWER | |
| Parent/guardian | 1 |
| Spouse | 2 |
| Sibling (brother or sister) | 3 |
| Child or grandchild | 4 |
| Nephew/niece | 5 |
| Cousin | 6 |
| Son or daughter-in-law | 7 |
| Brother or sister-in-law | 8 |
| Father or mother-in-law | 9 |
| Fiancé/fiancée or date/love-interest | 10 |
| Uncle/aunt | 11 |
| Member of the same tribe | 12 |
| Other (Specify _____) | 13 |

DK/Refused

14

IDA4. How old was this person at the time s/he recommended m-money to you? _____ years old (999 FOR DK/Refused)

IDA5. Is this person a male or a female?

| SINGLE ANSWER | |
|---------------|---|
| Male | 1 |
| Female | 2 |

IDA6. What was this person's primary occupation? (PROBE. CHOOSE CODE FROM THE LIST BELOW. SHOWCARD)

“ _____ ”

| | |
|---|--|
| 01=Farmer | 19= Factory employee |
| 02=Farm worker | 20= Shop owner |
| 03=Public or health service worker (non-professional) | 21= Salesperson in a store |
| 04=Professional, i.e., doctor, teacher, nurse (specify) | 22= Street vendor/hawker |
| 05= Clerk | 23=Business owner (specify in row) |
| 06= Carpenter/mason | 24=Salonist |
| 07= Mechanic | 25= Money lender |
| 08= Electrician | 26= Landlord/Landlady |
| 09=Cleaner/house help | 27=Retired |
| 10= Waiter/cook | 28= Student |
| 11=Driver | 29= Housewife |
| 12= Tailor | 30=M-money agent |
| 13= Secretary | 31=Bank/MFI staff |
| 14=Manager | 32=Airtime salesperson |
| 15=Watchman | 33=Mobile service/money operator's staff |
| 16=Messenger | 34=Religious leader |
| 17= Policeman | 35=Unemployed |
| 18= Conductor | 36= Other (specify in row) |

IDA7. Please, name three main reasons why you followed this person's recommendation? Is it because this person was...?

| READ OUT. ONLY ONE ANSWER PER COLUMN | Reason 1 | Reason 2 | Reason 3 |
|---|----------|----------|----------|
| Better educated than you | 1 | 1 | 1 |
| Better informed than you | 2 | 2 | 2 |
| Better off financially than you | 3 | 3 | 3 |
| Property owner | 4 | 4 | 4 |
| Business owner | 5 | 5 | 5 |
| Older than you | 6 | 6 | 6 |
| Younger than you | 7 | 7 | 7 |
| Urban resident | 8 | 8 | 8 |
| Official authority, appointed or elected leader | 9 | 9 | 9 |
| Self-selected leader, head of the neighborhood, a | 10 | 10 | 10 |
| Officially elected head of the neighborhood | 11 | 11 | 11 |
| Someone I respect | 12 | 12 | 12 |
| Someone I trust | 13 | 13 | 13 |
| This person works for a mobile money company | 14 | 14 | 14 |
| Other (Specify _____) | 15 | 15 | 15 |
| None of the above | 16 | 16 | 16 |

IDA8. Do you engage in the following financial activities with the person who first recommended you to start using mobile money?

| READ OUT. ACCEPT MULTIPLE ANSWERS. | | |
|--|---|---------------------|
| I send them money for regular support, emergency or for business reasons | 1 | Go to question IDA9 |
| I receive money from them for regular support, emergency or for business reasons | 1 | |
| I lend them money | 1 | |
| I borrow money from them | 1 | |
| They save/store my money | 1 | |
| I save/store their money | 1 | |
| Other(Specify _____) | 1 | |

| | | |
|-------------------|---|----------------------|
| _____) | | |
| None of the above | 1 | Go to question IDA10 |
| DK/Refused | 1 | |

IDA9. ASK ONLY IF IDA8 NOT EQUALS "NONE" OR "DK/REFUSED", Which of the following methods do you use to transfer money between you and this person?

| | |
|--|---|
| READ OUT. ACCEPT MULTIPLE ANSWERS | |
| Personal delivery by self | 1 |
| Personal delivery by my friend, relative or other acquaintance | 1 |
| Via my own m-money account | 1 |
| Via an agent's m-money account | 1 |
| Via an m-money account of a friend, relative or other acquaintance | 1 |
| Online using an internet wallet or another internet payment system | 1 |
| Direct deposit to a bank | 1 |
| MoneyGram, Western Union or a similar service | 1 |
| Via a courier | 1 |
| Personal pick-up by a friend, relative or other acquaintance <i>of the recipient</i> | 1 |
| Other (Specify) | 1 |
| DK/Refused | 1 |

IDA10. When that person recommended m-money to you, which feature of m-money was most appealing to you?

| | |
|--|---|
| DO NOT READ, CODE TO FIT. SINGLE ANSWER | |
| It is technologically easier to pay for goods than with other financial services you use | 1 |
| It is technologically easier to keep savings on an m-money account than on other financial services you use | 2 |
| It is technologically easier to pay for utilities than with other financial services you use | 3 |
| It is technologically easier to send/receive money to/from other people than with other financial services you use | 4 |
| It is more convenient to pay for goods than with other financial services you use | 5 |
| It is more convenient to keep savings on an m-money account than on other financial | 6 |

| | |
|---|----|
| services you use | |
| It is more convenient to pay for utilities than with other financial services you use | 7 |
| It is more convenient to send/receive money to/from other people than with other financial services you use | 8 |
| It is cheaper to pay for goods than with other financial services you use | 9 |
| It is cheaper to keep savings on an m-money account than on other financial services you use | 10 |
| It is cheaper to pay for utilities than with other financial services you use | 11 |
| It is cheaper to send/receive money to/from other people than with other financial services you use | 12 |
| It is faster to pay for goods than with other financial services you use | 13 |
| It is faster to keep savings on an m-money account than on other financial services you use | 14 |
| It is faster to pay for utilities than with other financial services you use | 15 |
| It is faster to send/receive money to/from other people than with other financial services you use | 16 |
| It is easier to access money than with other financial services | 17 |
| M-money service is more technologically advanced than other financial services | 18 |
| M-money service is more popular among my family/friends/relatives than other financial services | 20 |
| I don't remember | 21 |
| Other? (Specify _____) | 22 |
| DK/Refused | 23 |

IDA11. Did that person demonstrate to you how to use m-money services before you started using m-money on your own?

| | |
|---------------|-------|
| SINGLE ANSWER | IDA11 |
| Yes | 1 |
| No | 2 |

IDA12. What specific information did the person tell you about m-money services?

| | |
|--|-------|
| DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS. | IDA12 |
| Tariffs for sending and receiving money | 1 |

| | | | |
|-------------------------------|---|---|--|
| | How to avoid paying the sending fee | 1 | |
| | About the tax on sending fees | 1 | |
| | How to use the m-money menu on my phone | 1 | |
| | Where to find an agent | 1 | |
| | About the process of registering an account | 1 | |
| | About making a transaction with an agent, i.e. bring id, sign the logbook | 1 | |
| | About making a transaction on my own | 1 | |
| | About how to get funds from an agent if it's not my network | 1 | |
| | About good and bad agents in the area | 1 | |
| | About many different uses of m-money services | 1 | |
| | About PIN | 1 | |
| | About safety issues with m-money services and/or agents | 1 | |
| | Other (Specify) | 1 | |
| | They did not tell me any information | 1 | |
| | DK/Refused | 1 | |
| Module 2: Interoperability | ASK ONLY IF AT LEAST ONE PROVIDER IN MM6=YES. OTHERS SKIP TO INSTRUCTIONS BEFORE SB1. | | |
| | IO1. In the past 90 days, how many times did you need to do the following...? | | |
| | READ OUT. PUT "0" IF THE ACTIVITY DID NOT HAPPEN IN THE PAST 90 DAYS | | |
| | Send money from your m-money account to an account of another person who used a different m-money provider | | IF ANY ANSWER >0, GO TO QUESTION IO2 IF NO ANSWERS >0, SKIP TO QUESTION IO4 |
| | Receive money to your m-money account from an account of another person who used a different m-money provider | | |
| | Transfer money between your m-money account and your bank/MFI account | | |
| | Transfer money between your m-money account and your SACCO account | | |
| | Transfer money between your m-money account and | | |

| | | |
|---|--|--|
| your post office account | | |
| Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider | | |

IO2. ASK ONLY IF IN IO1 AT LEAST ONE ANSWER>0, OTHERS SKIP TO IO4. In the past 90 days, were you at least once unable to perform the activity you mentioned above using your m-money account because...

| | |
|---|----------------------|
| READ OUT. ACCEPT MULTIPLE ANSWERS. | IO2 1=Yes 2=No |
| Using your m-money account was too expensive | |
| The technical aspect of using your m-money account was too complex/difficult | |
| Making this transaction from your m-money account required an involvement of a third person, e.g., an agent | |
| This service was not available from your m-money provider | |

IO3. ASK ONLY IF AT LEAST ONE PROBLEM MARKED IN IO2. OTHERS GO TO IO6. What effect, if any, did the inability to make this transaction via your m-money account have on you?

| | |
|--|-----|
| DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS. | IO3 |
| Incurred fees for a missed or delayed payment | 1 |
| Utilities/other services were turned off for some time | 1 |
| Was unable to help my family members/friends/other acquaintances in time with an emergency | 1 |
| Other (Specify) | 1 |
| DK/Refused | 1 |

IO4. ASK ONLY IF NO TRANSACTION IS MARKED IN IO1. OTHERS SKIP TO IO6. You said you did not do any of the listed transactions in the past 90 days. Have you ever done any of the following transactions?

| | | |
|---|---|-----------------------|
| READ OUT. ACCEPT MULTIPLE ANSWERS | | |
| Send money from your m-money account to an account of another person who used a different m-money | 1 | IF ANY TRANSACTION IS |

| | | |
|---|---|--|
| provider | | MARKED, SKIP TO QUESTION IO6 IF NO ANSWERS ARE MARKED, GO TO QUESTION IO5 |
| Receive money to your m-money account from an account of another person who used a different m-money provider | 1 | |
| Transfer money between your m-money account and your bank/MFI account | 1 | |
| Transfer money between your m-money account and your SACCO account | 1 | |
| Transfer money between your m-money account and your post office account | 1 | |
| Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider | 1 | |

IO5. You said that you've never made any of the listed transactions. Which of those transactions you would like to be able to make in the future?

| | |
|---|---|
| READ OUT. ACCEPT MULTIPLE ANSWERS | |
| Send money from your m-money account to an account of another person who used a different m-money provider | 1 |
| Receive money to your m-money account from an account of another person who used a different m-money provider | 1 |
| Transfer money between your m-money account and your bank/MFI account | 1 |
| Transfer money between your m-money account and your SACCO account | 1 |
| Transfer money between your m-money account and your post office account | 1 |
| Pay a bill or a fee from your m-money account to an m-money account of an organization that used a different m-money provider | 1 |

IO6. Uganda has several m-money providers. As a m-money user, would you like to see m-money providers work together with one another to provide m-money services?

| | | |
|---------------|--|-----|
| SINGLE ANSWER | | IO6 |
| Yes | | 1 |
| No | | 2 |

| | |
|----------------------------------|---|
| It will make no difference to me | 3 |
|----------------------------------|---|

IO7. Would you like to see m-money providers work together with other financial institutions, such as banks, MFIs, SACCOs, post offices, etc?

| | |
|----------------------------------|-----|
| SINGLE ANSWER | IO7 |
| Yes | 1 |
| No | 2 |
| It will make no difference to me | 3 |

IO8. ASK ONLY IF EITHER IO6=1 OR IO7=1. OTHERS SKIP TO IO9. What would you like to see as a result of such working together?

| | |
|---|-----|
| DO NOT READ, CODE TO FIT. ACCEPT MULTIPLE ANSWERS. | IO8 |
| I will have access to my money whenever and wherever I need it | 1 |
| Using my m-money account for cross-network or cross-institution transactions will be faster | 1 |
| Using my m-money account for cross-network or cross-institution transactions will be cheaper | 1 |
| Using my m-money account for cross-network or cross-institution transactions will be less complicated technology-wise | 1 |
| I will not have to carry cash – my money and I will be safer | 1 |
| Other (Specify) | 1 |
| DK/Refused | 1 |

IO9. Which financial organizations would you **most** like to see engaging with one another to encourage you to use m-money more frequently?

| | |
|--|-----|
| READ OUT. SINGLE ANSWER | IO9 |
| M-money providers alone | 1 |
| M-money providers and financial organizations: banks, MFIs, SACCOs, post offices | 2 |
| All m-money providers and all financial organizations work together | 3 |
| None | 4 |
| DK/Refused | 5 |

IO10. Which financial organizations would you like to see engaging with one another to encourage you to transfer larger amounts of money via

your m-money account?

| READ OUT. SINGLE ANSWER | IO10 |
|--|------|
| M-money providers alone | 1 |
| M-money providers and financial organizations: banks, MFIs, SACCOs, post offices | 2 |
| Either option will be good | 3 |
| All m-money providers and all financial organizations work together | 4 |
| Neither option will be good | 5 |
| DK/Refused | 6 |

Now, I would like to ask you a couple of questions about your experience with m-money agents.

IO11. Which m-money provider is serviced by the agent you use most frequently?

| READ OUT. ACCEPT MULTIPLE ANSWERS | IO11 |
|-----------------------------------|------|
| MTN | 1 |
| Airtel Money | 1 |
| Warid Pesa | 1 |
| M-Sente | 1 |
| Safaricom M-Pesa | 1 |
| Orange Money | 1 |
| Roshan | 1 |
| DK/Refused | 1 |

IO12. Does your agent perform cross-network transactions, i.e., can he or she send/receive money for you to/from an m-money account registered with an m-money network different than yours?

| READ OUT. SINGLE ANSWER | IO12 |
|---|------|
| Yes, they will do it for the same transfer charge | 1 |
| Yes, they will do it for an extra transfer charge | 2 |
| No, they will not do it | 3 |
| DK/Refused | 4 |

| | | |
|--|---|----------------------|
| Module 3: Sports Betting | ASK ALL | |
| | SB1. Have you ever placed a sports bet? | |
| | SINGLE ANSWER | SB1 |
| | Yes | 1 GO TO SB2 |
| | No | 2 SKIP TO MODULE FR1 |
| | SB2. What was the largest amount that you've ever bet? UGX _____ | |
| | SB3. What was the smallest amount you've ever bet? UGX _____ | |
| | SB4. What method do you use <u>most frequently</u> to deliver money to the sports bet broker? | |
| | SB5. What method do you use <u>most frequently</u> to receive the prize/repay the loss? | |
| | READ OUT. SINGLE ANSWER | SB4 SB5 |
| In-person at a betting agency/agent | 1 1 | |
| In-person at an MM agent | 2 2 | |
| Via my MM account | 3 3 | |
| Via an MM account of a friend/relative/other acquaintance | 4 4 | |
| Online using an internet wallet or another internet payment system | 5 5 | |
| Direct deposit to a bank | 6 6 | |
| MoneyGram, Western Union or a similar service | 7 7 | |
| Used a credit card | 8 8 | |
| Via a courier | 9 9 | |
| Other (Specify) | 10 10 | |
| DK/Refused | 11 11 | |
| SB6. Have you ever experienced any of the following? (<i>Multiple answers</i>) | | |
| READ OUT. ACCEPT MULTIPLE ANSWERS | SB6 | |
| I sent money but the betting agency claimed they never received it | 1 | |
| The agency claimed they sent my award money but I never received it | 1 | |
| You were robbed when carrying money to place a bet | 1 | |
| You were robbed when returning home with a prize | 1 | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--|---|---|---|---|---|--|---|--|---|---|--|---------------------------------|---|---------------------------------|---|--|---|--|---|--|---|---------------------------|---|---|---|---|---|---|---|-------------------------------|----|-----------------|----|------------|----|
| | <table border="1"> <tr> <td>You were robbed when carrying money to repay a lot bet</td> <td>1</td> </tr> <tr> <td>The sports betting agency/agent that you use was robbed</td> <td>1</td> </tr> <tr> <td>The sports betting agency/agent that you use was killed</td> <td>1</td> </tr> <tr> <td>The MM agent that you use to place bets was robbed</td> <td>1</td> </tr> <tr> <td>The MM agent that you use to place bets was killed</td> <td>1</td> </tr> </table> <p>SB7. ASK ONLY IF AT LEAST ONE ISSUE CHECKED IN SB6. Did this event(s) have any effect on your betting habits?</p> <table border="1"> <tr> <td colspan="2">DO NOT READ. CODE TO FIT. SINGLE ANSWER</td> </tr> <tr> <td>Bet less frequently than before</td> <td>1</td> </tr> <tr> <td>Bet smaller amounts than before</td> <td>2</td> </tr> <tr> <td>Started using MM instead of using cash</td> <td>3</td> </tr> <tr> <td>Started using a bank deposit instead of using cash</td> <td>4</td> </tr> <tr> <td>Started using MoneyGram, Western Union or similar services instead of using cash</td> <td>5</td> </tr> <tr> <td>Started carrying a weapon</td> <td>6</td> </tr> <tr> <td>Started going with a group of people instead of alone</td> <td>7</td> </tr> <tr> <td>Started using online betting system/internet valet instead of using in cash</td> <td>8</td> </tr> <tr> <td>Changed my schedule to avoid being outside the house after dark</td> <td>9</td> </tr> <tr> <td>Did not have any effect on me</td> <td>10</td> </tr> <tr> <td>Other (Specify)</td> <td>11</td> </tr> <tr> <td>DK/Refused</td> <td>12</td> </tr> </table> | You were robbed when carrying money to repay a lot bet | 1 | The sports betting agency/agent that you use was robbed | 1 | The sports betting agency/agent that you use was killed | 1 | The MM agent that you use to place bets was robbed | 1 | The MM agent that you use to place bets was killed | 1 | DO NOT READ. CODE TO FIT. SINGLE ANSWER | | Bet less frequently than before | 1 | Bet smaller amounts than before | 2 | Started using MM instead of using cash | 3 | Started using a bank deposit instead of using cash | 4 | Started using MoneyGram, Western Union or similar services instead of using cash | 5 | Started carrying a weapon | 6 | Started going with a group of people instead of alone | 7 | Started using online betting system/internet valet instead of using in cash | 8 | Changed my schedule to avoid being outside the house after dark | 9 | Did not have any effect on me | 10 | Other (Specify) | 11 | DK/Refused | 12 |
| You were robbed when carrying money to repay a lot bet | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The sports betting agency/agent that you use was robbed | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The sports betting agency/agent that you use was killed | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The MM agent that you use to place bets was robbed | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The MM agent that you use to place bets was killed | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DO NOT READ. CODE TO FIT. SINGLE ANSWER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bet less frequently than before | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bet smaller amounts than before | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using MM instead of using cash | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using a bank deposit instead of using cash | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using MoneyGram, Western Union or similar services instead of using cash | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started carrying a weapon | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started going with a group of people instead of alone | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using online betting system/internet valet instead of using in cash | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changed my schedule to avoid being outside the house after dark | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Did not have any effect on me | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other (Specify) | 11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Module 4: Opinions and attitudes on MNO fraud | <p>FR1. SPONTANEOUS RECALL. What events with or media discussions about mobile money providers in the past 12 months can you recall? FR2. PROMPTED RECALL. Are you aware of the following events related to mobile money services? (<i>Multiple answers</i>) FR3. ASK ONLY IF AT LEAST ONE PROVIDER MARKED MM6=YES (MOBILE MONEY USER). OTHERS SKIP TO INSTRUCTIONS BEFORE OTC1. FOR ALL EVENTS MARKED IN EITHER FR1 OR FR2 ASK, What effect did this issue have on your use of mobile money services? Did it have a negative effect, a positive effect or not effect at all?</p> <table border="1"> <tr> <td></td> <td>FR1 DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS</td> <td>FR2 READ OUT. MULTIPLE ANSWERS</td> <td>FR3. SINGLE ANSWER 1=Positive effect 2=Negative effect</td> </tr> </table> | | FR1 DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS | FR2 READ OUT. MULTIPLE ANSWERS | FR3. SINGLE ANSWER 1=Positive effect 2=Negative effect | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | FR1 DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS | FR2 READ OUT. MULTIPLE ANSWERS | FR3. SINGLE ANSWER 1=Positive effect 2=Negative effect | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | |
|---|---|---|-------------|
| | | | 3=No effect |
| MTN employees and bosses were accused of fraud | 1 | 1 | |
| Airtel and Warid merged their mobile money services | 1 | 1 | |
| Orange launched Orange Money services | 1 | 1 | |
| Airtel and Warid reduced mobile money charges | 1 | 1 | |
| The Ugandan government suggested to impose tax on mobile money transactions | 1 | 1 | |
| Other (Specify) | 1 | 1 | |

FR4. ASK IF AT LEAST ONE FR3=1. OTHERS SKIP TO FR5. What specific positive effects did this event(s) have on your use of mobile money services?

| | |
|---|---|
| DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS | |
| Use the services more frequently than before | 1 |
| Make transactions with larger amounts than before | 1 |
| Started or increased storing/saving money on my m-money account | 1 |
| Replaced use of cash instead of with mobile money | 1 |
| Replaced a bank deposit with mobile money | 1 |
| Replaced MoneyGram, Western Union or similar services with mobile money | 1 |
| Started using one mobile money agent on a regular basis | 1 |
| Started making all mobile money transactions via my own account instead of using an agent | 1 |
| Other (Specify) | 1 |
| DK/Refused | 1 |

FR5. ASK IF AT LEAST ONE FR3=2. OTHERS SKIP TO FR6. What specific negative effect(s) did this event(s) have on your use of mobile money services?

| | |
|--|---|
| DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS | |
| Use the services less frequently than before | 1 |
| Make transactions with smaller amounts than before | 1 |
| Stopped storing/saving money on my m-money account | 1 |

| | <table border="1"> <tr><td>Started using cash instead of mobile money</td><td>1</td></tr> <tr><td>Started using a bank deposit instead of mobile money</td><td>1</td></tr> <tr><td>Started using MoneyGram, Western Union or similar services instead of mobile money</td><td>1</td></tr> <tr><td>Changed a mobile money agent</td><td>1</td></tr> <tr><td>Started making all mobile money transactions via an agent instead of my own account</td><td>1</td></tr> <tr><td>Cancelled my registered account</td><td>1</td></tr> <tr><td>Other (Specify)</td><td>1</td></tr> <tr><td>DK/Refused</td><td>1</td></tr> </table> <p>FR6. ASK ONLY IN FR1.1=1 OR FR2.1=1, OTHERS SKIP TO MODULE 5 (OTC1). If no other mobile money services were available, how likely would you trust your money to MTN Money?</p> <p>FR7. ASK ONLY IN FR1.1=1 OR FR2.1=1, OTHERS SKIP TO MODULE 5 (OTC1). In the future, how likely will you try any new mobile money services offered by MTN Money?</p> <table border="1"> <thead> <tr><th></th><th>FR6</th><th>FR7</th></tr> </thead> <tbody> <tr><td>Very likely</td><td>1</td><td>1</td></tr> <tr><td>Somewhat likely</td><td>2</td><td>2</td></tr> <tr><td>Somewhat unlikely</td><td>3</td><td>3</td></tr> <tr><td>Very unlikely</td><td>4</td><td>4</td></tr> <tr><td>DK/Refused</td><td>5</td><td>5</td></tr> </tbody> </table> | Started using cash instead of mobile money | 1 | Started using a bank deposit instead of mobile money | 1 | Started using MoneyGram, Western Union or similar services instead of mobile money | 1 | Changed a mobile money agent | 1 | Started making all mobile money transactions via an agent instead of my own account | 1 | Cancelled my registered account | 1 | Other (Specify) | 1 | DK/Refused | 1 | | FR6 | FR7 | Very likely | 1 | 1 | Somewhat likely | 2 | 2 | Somewhat unlikely | 3 | 3 | Very unlikely | 4 | 4 | DK/Refused | 5 | 5 |
|---|---|--|------|---|---|--|---|--|---|---|---|---------------------------------|---|-----------------|---|------------|---|--|-----|-----|-------------|---|---|-----------------|---|---|-------------------|---|---|---------------|---|---|------------|---|---|
| Started using cash instead of mobile money | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using a bank deposit instead of mobile money | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started using MoneyGram, Western Union or similar services instead of mobile money | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changed a mobile money agent | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Started making all mobile money transactions via an agent instead of my own account | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cancelled my registered account | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other (Specify) | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | FR6 | FR7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Very likely | 1 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Somewhat likely | 2 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Somewhat unlikely | 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Very unlikely | 4 | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 5 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Module 5: OTC Services | <p>INTERVIEWER, ASK OTC1 ONLY IF THE RESPONDENT DOES NOT HAVE A REGISTERED MOBILE MONEY ACCOUNT MM6=YES AND MM8=NO. IF THE RESPONDENT IS A REGISTERED USER OF MOBILE MONEY (MM8=YES) END THE INTERVIEW.</p> <p>OTC1. How did you start using m-money?</p> <table border="1"> <thead> <tr><th>READ OUT. SINGLE ANSWER.</th><th>OTC1</th></tr> </thead> <tbody> <tr><td>I started using via an m-money agent at the agent's booth</td><td>1</td></tr> <tr><td>I started using via an account of a relative or a friend</td><td>2</td></tr> <tr><td>I started using via an account of a neighbor or another acquaintance</td><td>3</td></tr> <tr><td>I started using via a DST</td><td>4</td></tr> <tr><td>Other</td><td>5</td></tr> <tr><td>DK/Refused</td><td>6</td></tr> </tbody> </table> | READ OUT. SINGLE ANSWER. | OTC1 | I started using via an m-money agent at the agent's booth | 1 | I started using via an account of a relative or a friend | 2 | I started using via an account of a neighbor or another acquaintance | 3 | I started using via a DST | 4 | Other | 5 | DK/Refused | 6 | | | | | | | | | | | | | | | | | | | | |
| READ OUT. SINGLE ANSWER. | OTC1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I started using via an m-money agent at the agent's booth | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I started using via an account of a relative or a friend | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I started using via an account of a neighbor or another acquaintance | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I started using via a DST | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DK/Refused | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

OTC2. How are you accessing m-money services most frequently now?

| READ OUT. SINGLE ANSWER. | OTC2 |
|--|------|
| Via an m-money agent at the agent's booth | 1 |
| Via an account of a relative or a friend | 2 |
| Via an account of a neighbor or another acquaintance | 3 |
| Via a DST or a door-to-door agent | 4 |
| Other | 5 |
| DK/Refused | 6 |

OTC3. What are the other ways of using m-money of which you are aware? Please, name all that you have heard of.

| DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS | OTC3 |
|---|------|
| Via my own account – an account registered in my name | 1 |
| Via an m-money agent at the agent's booth | 1 |
| Via an account of a relative or a friend | 1 |
| Via an account of a neighbor or another acquaintance | 1 |
| Via a DST | 1 |
| Other | 1 |
| DK/Refused | 1 |

OTC4. ASK ONLY IF OTC3=1, OTHERS COMPLETE THE INTERVIEW. Have you ever tried to register for m-money and were unsuccessful?

| SINGLE ANSWER | OTC4 |
|---------------|------|
| Yes | 1 |
| No | 2 |

OTC 5. ASK ONLY IF OTC4=1, OTHERS SKIP TO OTC6. What is the main reason you were not successful in registering for an m-money account?

| DON'T READ, CODE TO FIT. SINGLE ANSWER | OTC5 |
|---|------|
| I did not know where I can register | 1 |
| I did not know where to find an agent to register | 2 |
| There is no agent where I live or work | 3 |
| My ID was not accepted by an m-money agent | 4 |
| Agent requested additional identification | 5 |

| | |
|---|----|
| Agent requested a co-signor for my account | 6 |
| I had a wrong SIM card | 7 |
| Agent requested additional fee for opening an account | 8 |
| Other (Specify) | 9 |
| DK/Refused | 10 |

OTC6. ASK ONLY IF OTC4=2, OTHERS SKIP TO OTC7. What is the main reason you have never tried to sign up for an m-money account?

| | |
|--|------|
| DON'T READ, CODE TO FIT. SINGLE ANSWER | OTC6 |
| I do not know where I can register | 1 |
| I do not know where to find an agent to register | 2 |
| There is no agent where I live or work | 3 |
| I get all the services I need using m-money via an agent's account | 4 |
| I get all the services I need using another person's (not an agent) account | 5 |
| I do not have an ID required for registration and/or transactions | 6 |
| I do not have a SIM card from the provider that has an m-money service | 7 |
| I don't have money to pay for registration | 8 |
| I will have to pay more (than I pay now) for transactions | 9 |
| M-money services available to registered and non-registered users are the same | 10 |
| None among my friends, family and other acquaintances has a registered account | 11 |
| Other (Specify) | 12 |
| DK/Refused | 13 |

OTC7. If there was a dedicated agent to guide you through the entire registration process, would you complete the registration for an m-money account?

| | |
|---------------|------|
| SINGLE ANSWER | OTC7 |
| Yes | 1 |
| No | 2 |

| | |
|-----------------------|--|
| Literacy and Numeracy | LN1. Can you read this text for me, please? ASK THE RESPONDENT TO READ THE PHOTOGRAPHY CONCENT FORM BELOW AND CONFIRM THAT THEY UNDERSTAND IT. |
|-----------------------|--|

| Reading | |
|---|---|
| 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 unable to read the consent form and requested the interviewer read it to them | 4 |
| Understanding | |
| 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 unable to understand the informed consent form and interviewer explained in full using simpler language | 4 |

LN2. You went to the market with 20,000 UGX and you bought 5 kilograms of potatoes at 3,000 UGX per kilogram, how much money would you have in change?

| | |
|-----------------------|---|
| SINGLE ANSWER | |
| Correct answer (5000) | 1 |
| Any incorrect answer | 2 |
| DK/Refused | 3 |

LN3. If you divide 100 sweets among 10 people evenly, how many would each person get?

| | |
|----------------------|---|
| SINGLE ANSWER | |
| Correct answer (10) | 1 |
| Any incorrect answer | 2 |
| DK/Refused | 6 |

| | | |
|--|--|---|
| | LN4. If a person is paid UGX 2150 per day, how much will they earn for 6 days? | |
| | SINGLE ANSWER | |
| | Correct answer (USHS 12900) | 1 |
| | Any incorrect answer | 2 |
| | DK/Refused | 3 |

INT: ADMINISTER THE PHOTOGRAPHY CONSENT FORM TO ALL RESPONDENTS AS A PART OF QUESTION LN1.

Photography Consent Form and Literacy Assessment Text

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 | | Thank & Close |
| Granted Consent | | 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 | Signature | Date |

(Interviewer)

INT: ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE
CHECK MT1=YES ELSE SKIP TO THE RESPONDENT INFORMATION SECTION.

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

**FINANCIAL INCLUSION INSIGHTS RESEARCH PROGRAM
INFORMED CONSENT FORM**

Company: Ipsos and InterMedia - Africa

Purpose: You are invited to participate in a Financial Inclusion Insights survey conducted by Ipsos Synovate in Uganda on behalf of Inter Media-Africa. The primary objective of the survey is to explore the uptake and usage of digital financial services (DFS) among Ugandan adults over the next two years and to introduce service improvements to benefit Ugandan households.

Potential Benefits: By participating in this study, you directly contribute to research aimed at enhancing financial services (for example, services offered by banks or mobile money providers) so that households like yours can take advantage of improved financial products. As we mentioned earlier in the interview, we've selected only 3,000 people in Uganda for this study and the participation of each selected person is very important for the success of the study.

Description of Procedures: For the purpose of this study, we will track and analyze m-money account transactions and voice and airtime usage associated with SIM cards used by you personally.

To protect your privacy, we will remove all personal identifying information from your survey responses and mobile data including identifying information for senders and receivers of mobile money.

Confidentiality: InterMedia and Ipsos Synovate will not disclose any personal information gathered through this study with any third party or without your consent. All information will be treated with the strictest confidence. The consent forms with signatures, your survey responses and the data on your mobile phone activities collected from the Mobile Network Provider will be stored securely and separately from each other to prevent unauthorized access to information that might identify your household.

Potential Risks: There are minimal risks to participation in this study. You will be informed immediately in case of any breach of confidentiality.

Voluntary Participation: Your participation in this follow-up study is entirely voluntary. If you do not want to take part in this follow-up, there will be no penalty or loss of incentives to which you are entitled through your participation in the survey. It also will not affect your relationship with Ipsos Synovate or InterMedia.

You retain the right to stop participating at any point. If you choose to stop participating in the study, contact any of the personnel listed in the section “Contact Information” below and inform them of your decision.

Contact Information: Before you decide to accept this invitation to take part in this study, you may ask any questions that you might have. If you have any questions at any time before, during or after your participation you can address them to the interviewer. If you are not satisfied with the answers, feel free to contact Project Manager in Uganda, James Kakande (0752730754).

If you have questions beyond those answered by the research team, you may contact Dr. Anastasia Mirzoyants at +254 720 109 183.

| | | |
|---|--|----------------------------------|
| 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

Name of Person Obtaining Consent Signature Date

Respondent Information

| | | |
|---|--|---------------|
| 1 | Respondent Name Please also record nickname or common name) | |
| 2 | Household physical location description (Please draw descriptive map on the back of this questionnaire) | |
| 3 | Email | |
| 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, make or receive 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 (Specify) | |
| None (SINGLE ANSWER) | |

| Quality Control Checks | | | |
|-------------------------------|---|-------|-------|
| QUESTIONNAIRE ID: | | | |
| 1 | Accompanied by Supervisor | Name: | Date: |
| 2 | Reviewed by Supervisor after fieldwork | Name: | Date: |
| 3 | Back Checked by Supervisor (Physical Visit) | Name: | Date: |
| 4 | Back Checked by Supervisor (Phone Call) | Name: | Date: |