

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 is .....and 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  
16<sup>th</sup> 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)
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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 1013"> <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
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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" data-bbox="359 155 1276 639"> <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
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Documented/undocumented status	<p>DG5. Do you have any of the following types of an official identification?</p> <table border="1" data-bbox="359 756 1287 1117"> <thead> <tr> <th data-bbox="359 756 1131 844">READ OUT. ACCEPT MULTIPLE ANSWERS</th> <th data-bbox="1131 756 1287 844">DG5 1=Yes 2=No</th> </tr> </thead> <tbody> <tr><td data-bbox="359 844 1131 873">National ID</td><td data-bbox="1131 844 1287 873"></td></tr> <tr><td data-bbox="359 873 1131 902">Passport</td><td data-bbox="1131 873 1287 902"></td></tr> <tr><td data-bbox="359 902 1131 932">Driver's license</td><td data-bbox="1131 902 1287 932"></td></tr> <tr><td data-bbox="359 932 1131 961">School-issued ID</td><td data-bbox="1131 932 1287 961"></td></tr> <tr><td data-bbox="359 961 1131 990">Voters card</td><td data-bbox="1131 961 1287 990"></td></tr> <tr><td data-bbox="359 990 1131 1019">Ration card</td><td data-bbox="1131 990 1287 1019"></td></tr> <tr><td data-bbox="359 1019 1131 1049">Employee ID (for government/civil servants)</td><td data-bbox="1131 1019 1287 1049"></td></tr> <tr><td data-bbox="359 1049 1131 1078">Military ID</td><td data-bbox="1131 1049 1287 1078"></td></tr> <tr><td data-bbox="359 1078 1131 1107">Other (Specify)</td><td data-bbox="1131 1078 1287 1107"></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)													
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**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) _____ 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
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**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 <b>usually</b> 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	

	You were robbed when carrying money to repay a lot bet The sports betting agency/agent that you use was robbed The sports betting agency/agent that you use was killed The MM agent that you use to place bets was robbed The MM agent that you use to place bets was killed	1 1 1 1 1																																
Module 4: Opinions and attitudes on MNO fraud	<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" data-bbox="365 337 1539 743"> <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> <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" data-bbox="365 1036 1850 1148"> <tr> <td data-bbox="365 1036 953 1148"></td> <td data-bbox="953 1036 1251 1148">           FR1 DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS         </td> <td data-bbox="1251 1036 1549 1148">           FR2 READ OUT. MULTIPLE ANSWERS         </td> <td data-bbox="1549 1036 1850 1148">           FR3. SINGLE ANSWER 1=Positive effect 2=Negative effect         </td> </tr> </table>				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		FR1 DO NOT READ. CODE TO FIT. MULTIPLE ANSWERS	FR2 READ OUT. MULTIPLE ANSWERS	FR3. SINGLE ANSWER 1=Positive effect 2=Negative effect
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	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
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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																																		
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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.
-----------------------	------------------------------------------------------------------------------------------------------------------------------------------------

<b>Reading</b>	
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
<b>Understanding</b>	
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

<b>Refused Consent</b>		Thank & Close
<b>Granted Consent</b>		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
<b>Granted Consent</b>		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)	

<b>Quality Control Checks</b>			
<b>QUESTIONNAIRE ID:</b>			
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: