

QUESTIONNAIRE DESIGN FOR MOBILE MONEY FSP MULTI-COUNTRY STUDY



RWANDA

Section AA. Respondent Information:

Interviewer: Complete from assignment sheet			Coded by office				
1	Province			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	Sector			9	Household GPS location	1= North 2= South	Latitude: _____ Longitude: _____
4	Cell			10	Respondent ID Number		
5	Village			11	Respondent Name		
6	EA Name and Number						

Section AB Interview Information: Interviewer: Complete section

1	Date	__ __ / __ __ / 2014		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 Research Solutions Africa based in Kigali. Today, we are conducting research about mobile phones and other services people use. We also want to ask a few questions about your life in general to understand your use of mobile phone and other services better. 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 2000 households all over Rwanda. I have a questionnaire that will take about 40-60minutes 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 belong to this household(READ AGAIN THE DEFINITION OF A HOUSEHOLD ABOVE)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 **15 years** and older 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 household members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

KISH GRID FOR LISTING ALL HOUSEHOLD MEMBERS

INTERVIEWER: List EVERYONE who belongs to this household regardless whether they are at home at the time of the interview.

In the "Notes" column mark everyone who is not available/eligible for an interview and EXPLAIN why they are not available/eligible

Names of members in the household	Age of the members of the household	Available/eligible for an interview Y/N	Notes INTERVIEWER: PUT AN EXPLANATION WHY A PERSON IS NOT AVAILABLE/ELIGIBLE FOR AN INTERVIEW
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

KISH GRID FOR SELECTING A PERSON TO INTERVIEW

INTERVIEWER: Re-list people who can be interviewed – those who are not gone for extended period of time. REMEMBER: the list should include people who currently LIVE at home. People who are at work when you visit the house even if they are out for work at the time you are there. If they are coming home on the day you are there, you should list them in the KISH GRID.

Last digit on questionnaire number

Names of members in the household	Age of the members of the household	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
10		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 respondents who are 15 – 17 years old**

Research Solutions Africa
Kigali, Rwanda
27 th November 2014.

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 Research Solutions Africa.

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

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

Project Coordinator	+250735868257
Josephat Musembi	or +250781633099

Or call the Research Solutions Africa Offices in Kigali at Gikondo, Merezi 2,Rebero innovation building 2nd floor

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

Josephat, Project Coordinator-**DFS TRACKER**

SECTION I: DEMOGRAPHICS

Subsection 1. General Demographic Characteristics

Age	DG1. ASK ALL. What year were you born? “_____” (999 for DK/Refused)																				
Gender	DG2. RECORD FOR ALL. Is the respondent a male or a female? <i>*This question is recorded by an interviewer based on observation.</i> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td colspan="2" style="background-color: yellow;">DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER</td></tr> <tr> <td>Male</td><td style="text-align: center;">1</td></tr> <tr> <td>Female</td><td style="text-align: center;">2</td></tr> </table>	DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER		Male	1	Female	2														
DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER																					
Male	1																				
Female	2																				
Marital status	DG3. ASK ALL. What is your marital status? <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td colspan="2" style="background-color: yellow;">DO NOT READ. CODE TO FIT. PROBE. SINGLE ANSWER.</td></tr> <tr><td>Single/ never married</td><td style="text-align: center;">1</td></tr> <tr><td>Polygamously married</td><td style="text-align: center;">2</td></tr> <tr><td>Monogamously married</td><td style="text-align: center;">3</td></tr> <tr><td>Divorced</td><td style="text-align: center;">4</td></tr> <tr><td>Separated</td><td style="text-align: center;">5</td></tr> <tr><td>Widowed</td><td style="text-align: center;">6</td></tr> <tr><td>Living together/ cohabiting</td><td style="text-align: center;">7</td></tr> <tr><td>Other (Specify)</td><td style="text-align: center;">8</td></tr> <tr><td>DK/Refused</td><td style="text-align: center;">9</td></tr> </table>	DO NOT READ. CODE TO FIT. PROBE. SINGLE ANSWER.		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. CODE TO FIT. PROBE. SINGLE ANSWER.																					
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																				

DG3a. **ASK ALL.** What is your relationship to the household head?

READ OUT. SINGLE ANSWER	
Household Head	1
Spouse (legally married or co-habituating)	2
Own child	3
Sibling (brother or sister)	4
Parent (mother or father)	5
Grandchild	6
Grandparent	7
Niece/nephew	8
Adopted child	9
Mother/father-in-law	10
Brother/sister-in-law	11
Friend	12
Worker	13
Other (Specify)	14
DK/Refused	15

Level of education

DG4. **ASK ALL.** What is your highest level of education?

READ OUT. SINGLE ANSWER.	
No formal education	1
Primary education 1-3	2
Primary education 4-6	3

	Secondary education, 1-3	4
	Secondary education, 4-6	5
	Some secondary vocational training / some certificate	6
	Secondary vocational training complete / certificate complete	7
	Some diploma	8
	Diploma complete	9
	Some college/university	10
	Complete university degree	11
	Post-graduate university degree	12
	Koranic school	13
	Other	14
	DK/Refused	15
	Documented/undocumented status	DG5. Do you have any of the following types of an official identification?
READ OUT. ACCEPT MULTIPLE ANSWERS.		1=Yes 2=No
Government-issued ID/National ID		
Passport		
Driver's license		
School-issued ID		
Employee ID (For Government / Civil Servants)		
Military ID		
Birth Certificate		
Other (Specify)		

SECTION II: ACCESS TO AND OWNERSHIP OF MOBILE TECHNOLOGY

Mobile phone:
ownership and access

MT1. **ASK ALL.** Do you personally have a mobile phone?

SINGLE ANSWER		
Yes	1	GO TO MT7
No	2	GO TO MT3

MT3. **ASK ONLY IF MT1=NO. OTHERS SKIP TO MT7.** You said you don't have a personal mobile phone. Do you use a mobile phone that belongs to someone else either by borrowing or paying for its use?

SINGLE ANSWER		
Yes	1	SKIP TO MT5
No	2	GO TO MT4

MT4. **ASK ONLY IF MT3=NO. OTHERS SKIP TO MT5.** What is the main reason you do not have a mobile phone and do not use somebody else's mobile phone?

DO NOT READ. CODE TO FIT. SINGLE ANSWER.	
No one in our house owns a phone	1
I don't have anyone to call	2
I am not allowed to use a phone by my spouse	3
I am not allowed to use a phone by my parents	4
I am not allowed to use a phone by other family members	5
Using a phone is against my culture/religion	6
I don't have money to buy a phone	7
I don't have money to pay for airtime	8
There is no network where I live/work	9
I worry about what people in my community would think	10
I don't have a need to use a phone	11

I cannot charge my phone: there is not electricity/no way to charge my phone	12
No specific reason	13
Other (Specify)	14

MT5. ASK IF MT3=YES. OTHERS SKIP TO MT7. Whose phone are you most likely to use if you need to?

MT6. ASK ONLY FOR THE ANSWER SELECTED IN MT5. IF NO ANSWERS SELECTED IN MT5 SKIP TO MT7. What is the gender of that person?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	MT5	MT6 1=male 2=female
Spouse	1	
Parent	2	
Child	3	
Cousin	4	
Niece or nephew	5	
Aunt or uncle	6	
Grandparent	7	
Other relative (Specify)	8	
Workmate or a business partner	9	
Neighbor, not a relative	10	
Mobile Operator's agent/employee	11	
Friend	12	
Grandchild	13	
Helper at home or assistant at work	14	
Other (Specify)	15	

MT7. ASK ALL. Do you personally have an active/working SIM card?

SINGLE ANSWER		
Yes	1	GO TO MT8
No	2	SKIP TO MT9

MT8. ASK IF MT7=YES. OTHERS SKIP TO MT9. How many active/working SIM cards do you have with the following providers?

READ OUT. WRITE DOWN THE NUMBER	
MTN	
Tigo	
Airtel	
Other (Specify)	
DK/Refused	

MT9. ASK ONLY IF MT7=NO. OTHERS SKIP TO MT9a. You said you don't personally have a SIM card. Do you use a SIM card that belongs to somebody else?

SINGLE ANSWER	
Yes	1
No	2

MT9a. ASK IF MT1=YES OR MT3=YES. OTHERS SKIP TO FF1. For how many years have you been using a mobile phone?

READ OUT. SINGLE ANSWER	
Less than 6 months	1
6 months to less than 1 year	2
1-3 years	3
More than 3 years to 5 years	4
More than 5 years	5

Mobile phone: use

MT10. ASK IF MT1=YES or MT3=YES. OTHERS SKIP TO FF1. Apart from today, when was the last time you performed the following activities on your personal phone or on the phone that you borrow/rent from other people?

MT11. ASK ONLY FOR ACTIVITIES MARKED IN MT10. IF NO ACTIVITIES MARKED IN MT10 SKIP TO FF1. When you... (READ THE ACTIVITY MARKED IN MT10) Do you do it yourself or does someone help you with the entire or a part of an activity?

READ OUT	MT10 SINGLE ANSWER FOR EACH ROW 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Never	MT11 SINGLE ANSWER FOR EACH ROW 1=Do everything myself 2=Somebody helps me with part of the activity 3=Somebody helps me with entire activity
Made calls		
Received calls		
Sent/received text messages		
Sent/received photo messages (MMS)		
Used/browsed the internet		
Downloaded music, video or games		
Made a financial transaction such as send/receive money, pay debt, or banking transaction		
Used "Call Tunes" or other audio/video on-demand-from operator services		
Used Facebook, WhatsApp, Twitter, Instagram or another social networking site		
Took a color picture		
Downloaded/used a mobile application (Examples)		
Used touch-screen		

SECTION III: FINANCIAL INSTRUMENTS

Subsection 1: Formal Financial Instruments

Ownership and access

READ TO THE RESPONDENT: Now, I am going to ask you a few questions about banks. In this section, we want to talk ONLY about banks. We do not include SACCOs, Microfinancial Institutions, "government banks" or any other organizations that are like banks but are not officially called banks nor are they registered as banks.

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

SINGLE ANSWER		
Yes	1	GO TO FF2
No	2	SKIP TO FF5

FF2. ASK IF FF1=YES. OTHERS SKIP TO FF5. Do you usually make transactions with your bank account yourself or does somebody else do them on your behalf?

SINGLE ANSWER		
Make transactions myself	1	SKIP TO FF9
Somebody does them on my behalf	2	GO TO FF3

FF3. ASK IF FF2=2. OTHERS SKIP TO FF9. Who is the person that makes transactions with your bank account on your behalf most frequently?

FF4. ASK ONLY FOR THE ANSWER SELECTED IN FF3. IF NO ANSWER SELECTED IN FF3 SKIP TO FF9.. What is the gender of that person?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	FF3	FF4 1=male 2=female
Spouse	1	
Parent	2	
Child	3	
Cousin	4	
Niece or nephew	5	
Aunt or uncle	6	
Grandparent	7	

Other relative (Specify)	8	
Workmate or a business partner	9	
Neighbor, not a relative	10	
Mobile Operator's agent/employee	11	
Friend	12	
Grandchild	13	
Helper at home or assistant at work	14	
Other (Specify)	15	

FF5. **ASK IF FF1=NO. OTHERS SKIP TO FF9.** What is the main reason you do not have a bankaccount?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
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
I prefer to use another type of institution, e.g. SACCO or MFI	4
I do not have money to use a bank	5
I do not need one, I do not make any transactions	6
Registration paperwork is too complicated	7
Registration fee is too high/ Fees for using a bank account are too high/ banks are too expensive/I can't afford the minimum balance	8
Using a bank account is difficult	9
I do not have money to make any transactions with such account	10
No one among my friends or family has such account	11
I do not understand the purpose of such account, I do not know what I can use it for	12
There are no banks/bank agents close to where I live/work	13
Banks are not reliable	14
Banks do not offer the services I need	15
Bank staff/agents are unfriendly; they make me feel unwelcomed	16
Bank hours are not convenient for me	17
I never thought about using a bank	18
I do not trust banks/that my money is safe in a bank	19
I would rather have my money close to me	20
I use mobile money	21

I don't have time to go to the bank	22
I use somebody else's account	23
My husband, family, in-laws do not approve of me having a bank account.	24
I will not be able to go to a bank on my own	25
It's not approved by my religion	26
Other	27
DK/Refused	28

FF6. **ASK IF FF1=NO. OTHERS SKIP TO FF9.** Do you use a bankaccount that belongs to somebody else if you need to?

SINGLE ANSWER		
Yes	1	GO TO FF7
No	2	SKIP TO MM1

FF7. **ASK IF FF6=YES. OTHERS SKIP TO MM1.** Whose bankaccount are you most likely to use if you need to?

FF8. **ASK ONLY FOR THE ANSWER SELECTED IN FF7. IF NO ANSWER SELECTED IN FF7 SKIP TO MM1.** What is the gender of that person?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	FF7	FF8 1=male 2=female
Spouse	1	
Parent	2	
Child	3	
Cousin	4	
Niece or nephew	5	
Aunt or uncle	6	
Grandparent	7	
Other relative (Specify)	8	
Workmate or a business partner	9	
Neighbor, not a relative	10	
Mobile Operator's agent/employee	11	
Friend	12	
Grandchild	13	

	Helper at home or assistant at work	14																					
	Other (Specify)	15																					
Test filters	<p>READ TO THE RESPONDENT: In the next set of questions I want to ask about a bank account that you personally have or that belongs to somebody else but you use it. If you have more than one bank account, please, choose the one that you use the most.</p> <p>FF9. ASK IF FF1=YES OR FF6=YES. OTHERS GO MM1. Which of the following services does your bank offer? It does not matter if you use those services, I just want to know if they are available to you.</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER</td><td></td><td></td></tr> <tr> <td>Loans and at least one of the following: Savings, money transfers, insurance, investment</td><td>1</td><td>GO TO FF10</td></tr> <tr> <td>Only loans and no other financial services</td><td>2</td><td>SKIP TO MM1</td></tr> <tr> <td>NONE OF THE ABOVE</td><td>3</td><td></td></tr> </table> <p>FF10. ASK IF FF9=1. OTHERS GO MM1. I will read you several statements. Please, tell me which of them apply to your bank account and a bank account you use that belongs to someone else. The statements ask about some of the services offered by banks. I would like to know if your bank provide those services even if you personally do not use them.</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER PER ROW.</td><td>1=Yes 2=No 3=DK/Refused</td></tr> <tr> <td>The bank offers a debit/ATM card or a credit card with this account</td><td></td></tr> <tr> <td>You can access your account and make transactions using either a mobile phone application or the bank's website</td><td></td></tr> <tr> <td>Money can be transferred to/from this account without using cash (e.g. receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative accounts)</td><td></td></tr> </table>			READ OUT. SINGLE ANSWER			Loans and at least one of the following: Savings, money transfers, insurance, investment	1	GO TO FF10	Only loans and no other financial services	2	SKIP TO MM1	NONE OF THE ABOVE	3		READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No 3=DK/Refused	The bank offers a debit/ATM card or a credit card with this account		You can access your account and make transactions using either a mobile phone application or the bank's website		Money can be transferred to/from this account without using cash (e.g. receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative accounts)	
READ OUT. SINGLE ANSWER																							
Loans and at least one of the following: Savings, money transfers, insurance, investment	1	GO TO FF10																					
Only loans and no other financial services	2	SKIP TO MM1																					
NONE OF THE ABOVE	3																						
READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No 3=DK/Refused																						
The bank offers a debit/ATM card or a credit card with this account																							
You can access your account and make transactions using either a mobile phone application or the bank's website																							
Money can be transferred to/from this account without using cash (e.g. receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative accounts)																							

Ownership, access and use	<p>FF11. ASK TO THOSE WHO SELECTED FF1=YES AND FF9=1. OTHERS GO TO FF12. How many of the following types of bank account do you have?</p> <p>FF12. ASK TO THOSE WHO SELECTED FF6=YES AND FF9=1. OTHERS GO TO FF14. How many of the following types of bank accounts of other people can you use?</p>			
	<p>READ OUT. MARK ALL THAT APPLY</p>		<p>FF11 ENTER NUMBER</p>	<p>FF12 ENTER NUMBER</p>
	Current			
	Savings/fixed			
	Student			
	Other (Specify)			
	<p>FF14. ASK IF FF9=1. OTHERS SKIP TO MM1. Apart from today, when was the last time you made a deposit or withdrawal using a bank account or used a bank account for any other financial activity?</p>			
	<p>READ OUT. SINGLE ANSWER</p>			
	Yesterday		1	<p>GO TO FF15</p>
	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	<p>SKIP TO MM1</p>	
<p>FF15. ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP TO MM1. When you use 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.</p> <p>FF16. ASK IF AT LEAST ONE OPTION MARKED IN FF15. OTHERS SKIP TO FF19. How far (in km) is the closest _____ from the place where you live?</p> <p>FF17. ASK IF AT LEAST ONE OPTION MARKED IN FF15. OTHERS SKIP TO FF19. If you have to walk, how many minutes does it take you to get to the closest _____ from the place where you live?</p> <p>FF17a. ASK IF AT LEAST ONE OPTION MARKED IN FF15. OTHERS SKIP TO FF19. If you have to take any transport to get to the closest _____, what is the <u>typical/average</u> amount you will have to pay?</p>				
<p>READ OUT.</p>	<p>FF15 1=Yes 2=No MARK ALL THAT APPLY</p>	<p>FF16 SINGLE ANSWER ASK ONLY FOR THOSE</p>	<p>FF17 SINGLE ANSWER ASK ONLY FOR THOSE</p>	<p>FF17a WRITE THE AMOUNT IN RWF</p>

			MARKED IN FF15	MARKED IN FF15	
			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	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				
	ATM				
	Over the counter at a retail store/designated banking agent				
	Independent banking agent				
	Bank's website				
	Mobile app				
	Through a mobile wallet by transferring money from my bank account to my phone and then withdrawing from a mobile money agent for withdrawal or depositing with a mobile money agent to my phone and then transferring to my bank account for deposits				
	Other (Specify)				

FF18. **ASK IF AT LEAST ONE OPTION MARKED IN FF15. OTHERS SKIP TO FF19.** Of the different ways you use a bank for financial activities, which is your preferred way for these specific activities?

READ OUT. SINGLE ANSWER PER COLUMN	Deposits	Withdrawals	Routine/daily purchases	Bill pay
Over the counter in a branch of the bank	1	1	1	1
Via ATM	2	2	2	2
Bank's website	3	3	3	3
Mobile app	4	4	4	4
Over the counter at a retail store/designated banking agent	5	5	5	5
Other banking agent	6	6	6	6
Through a mobile wallet by transferring money from my bank account to my phone and then withdrawing from a mobile money agent for withdrawal or depositing with a mobile money agent to my phone and then transferring to my bank account for deposits	7	7	7	7
Other (Specify)	8	8	8	8

FF19. **ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP MM1.** Which of the following have you ever done using a bank account?

FF20. **ASK ONLY FOR ACTIVITIES MARKED IN FF19. OTHERS SKIP TO FF21.** In the past 30 days, how many times did you use a bank account for such activities?

FF20a. **ASK ONLY FOR ACTIVITIES MARKED IN FF19. OTHERS SKIP TO FF21.** In the past 180 days (6 months), how many times did you use a bank account for such activities?

FF20b. **ASK ONLY FOR ACTIVITIES MARKED IN FF19. OTHERS SKIP TO FF21.** Have you ever used a debit/ATM card for this transaction?

READ OUT, SINGLE ANSWER PER ROW	FF19. MULTIPLE ANSWERS 1=Yes 2=No	FF20. ENTER THE NUMBER	FF20a. ENTER THE NUMBER	FF20b. 1=Yes 2=No
Deposit money				
Withdraw money				
Buy airtime top-ups				
Pay a school fee				
Pay a medical bill				
Pay an electricity bill				
Pay for water access or delivery				

	Pay for solar lantern or a solar home system				
	Pay TV/cable/satellite bill				
	Pay a government bill, including tax, fine or fee				
	Pay other bill (SPECIFY)				
	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, house				
	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 specific future purchase or payment				
	Set aside money for pension, paid pension contributions				
	Set money aside just in case/for an emergency				
	Make an investment, including buy stock or shares				
	Pay in person (using a debit r credit card or check) for goods and services, e.g., at a grocery store, clothing shop or any other store/shop, at a restaurant, or pay for transport				
	Pay remotely for goods and services				
	Transfer money from one bank account to another bank account				
	Transfer money from a bank account to a mobile money account; transfer money from a mobile money account to a bank account				
	Transfer money from a bank account to an account at another financial institution (SACCO, MFI, etc.)				

Pay rent				
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FF21. **ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP TO MM1.** Do you use a bankaccount for the following business payments/purchases?

READ OUT. MARK ALL THAT APPLY	1=Yes 2=No
Pay employees	
Pay suppliers	
Receive payments from customers	
Receive payments from distributors	
Make investment, for example buy new equipment or expand the office/business building	
Pay business-associated expenses, including rent, taxes, utility and transportation bills	
Pay for agricultural supplies (seeds, pesticides, fertilizers, etc.)	
Other (Specify)	
I do not use my bank/MFI account to make business transactions	

FF22. **ASK ONLY IF ANSWER "YES" in FF21.9 (I do not use my bank account to make business transactions), OTHERS SKIP TO FF23.** 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	1=Yes 2=No
I do not have a business	
I will have to pay extra taxes	
I will have to pay bribes to government officials to avoid taxation/licensing/paper work	
My business is not registered, it is not formal	
To pay account fees I will have to raise prices and people won't buy from me	
My business is too small to need a bank account	
I use other methods of payment	
Other	
DK/Refused	

FF23-FF30. **ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP TO MM1.** Please, tell me about your last over-the-counter transaction in the past 6 months at a branch of a bank. **IF NO TRANSACTIONS IN THE PAST 6 MONTHS, GO TO MM1.**

FF23. What was the date of the activity? MM/YYYY	FF23a. What type of transactions was it (i.e., sending money, depositing, withdrawing, airtime top ups, etc.)?	FF24. How long did it take you to get to the bank? _____minutes	FF25. How much, if anything, did you have to pay in transportation costs? _____RWF	FF26. What was the amount of your transaction? _____RW F	FF27. How long did the activity take, including standing in the queue? _____minutes	FF28. How much did you have to pay for the financial activity? _____R WF	FF29. Did the agent/teller charged you extra fees beyond official fees for the transaction? 1=Yes 2=No 3=DK/Refused	FF30. Were you able to complete the activity? 1=Yes 2=No

FF31. **ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP TO MM1.** Do you use a banking agent/banking correspondent?

SINGLE ANSWER		
Yes	1	GO TO FF32
No	2	SKIP TO MM1

FF32. **ASK IF FF31=YES. OTHERS SKIP TO MM1.** What is the main reason you use a banking agent?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
It's fast, faster than doing it at a bank	1
It's close: closer to the place where I live than a bank	2
It's easy; I like to have another person make transactions on my behalf	3
I like dealing with a person, not a machine (ATM)	4
It's safe: I have a person who can fix a problem if something happens	5
Out of habit	6
Other (Specify)	7
DK/Refused	8

FF33. **ASK IF FF31=YES. OTHERS SKIP TO MM1.** How far is the closest banking agent (of any provider) from the place where you live? Is he/she _____ away?

READ OUT. SINGLE ANSWER	
0.5 km or less	1
More than 0.5 km to 1 km	2
More than 1 km to 5km	3
More than 5km to 10km	4
More than 10km to 15km	5
More than 15km	6

FF34. **ASK IF FF31=YES. OTHERS SKIP TO MM1.** How do you usually get to a banking agent? Do you...

READ OUT. SINGLE ANSWER	
Walk	1
Use a motorcycle taxi or a mini-bus taxi	2
Use a regular bus	3
The agent comes to me	4
Ride a bicycle	5
Ride in my own car or motorbike	6
Get a car/motorbike ride for free with a friend, relative or neighbor	7
Other (Specify)	8

FF35. **ASK IF FF31=YES. OTHERS SKIP TO MM1.** How long does it usually take you to get to a banking agent?

READ OUT. SINGLE ANSWER	
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

FF36. **ASK IF FF31=YES. OTHERS SKIP TO MM1.** How many times in the past 180 days/6 months have you experienced this issue with a banking agent?

READ OUT	1=Less than 3 times 2=3-6 times 3=7-12 times 4=More than 12 times 5=Never
Agent was absent	
Agent was rude	
Agent did not have enough cash 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	
Agent system was down	
It was very time consuming	
I did not get a receipt	
Agent charged me for depositing money	
Agent charged me for services that should be free or charged me on top of the charge from the provider	
Agent asked for my PIN number	
Agent was dismissive of women	
Agent's place was not secure/there were suspicious people at agent's place	
Agent shared my personal/account information with other people without my knowledge/permission	
Agent defrauded me of money or assisted other people in scamming me	
I had money stolen from me on the way to/from the agent	
Other (Specify)	

Subsection II: Digital Financial Services/Mobile Money	

Mobile money awareness, sources of information	MM1. ASK ALL. Have you ever heard of something called Mobile Money?		
	SINGLE ANSWER.		
	Yes		1
	No		2
	MM2. ASK ALL. Please tell me the names of any mobile money services that you are aware of?		
MM3. ASK ALL ONLY ABOUT SERVICES NOT MENTIONED IN MM2. Have you ever heard about the following mobile money services?			
MM4. ASK IF AT LEAST ONE PROVIDER MARKED IN MM2 OR MM3. IF "NO" FOR ALL IN MM2 AND MM3 SKIP TO SFC1. From which source of information <u>did you first heard</u> about this mobile money service?			
	MM2 SPONTANEOUS RECALL 1=Yes 2=No	MM3 PROMPTED RECALL ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM2 1=Yes 2=No	MM4. ASK FOR ALL CASES WHERE MM2=1 OR MM3=1. SINGLE ANSWER 1=Radio 2=TV 3=Billboards/posters 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=SMS alerts from providers 16=Street events, bus/track announcers 17=other (specify)

	MTN Mobile Money			
	Airtel Money			
	Tigo cash			
	Other (SPECIFY)			

Mobile money
adoption, use,
barriers, drivers

MM5. **ASK IF AT LEAST ONE PROVIDER MARKED IN MM2 OR MM3. OTHERS SKIP TO SFC1.** Have you ever used this mobile money service for any financial activity, for example, depositing and withdrawing money, paying bills, etc.?

MM6. **ASK IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO MM8.** When did you start using mobile money with this provider?

MM7. **ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN MM5. IF NO PROVIDERS MARKED IN MM5, SKIP TO MM16.** Apart from today, when was the last time you conducted any financial activity with this mobile money service?

MM8. **ASK IF AT LEAST ONE PROVIDER MARKED IN MM2 OR MM3. OTHERS SKIP TO MM16.** Do you have a registered account (account registered in your name) with this mobile money service?

MM9. **ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN MM8. IF NO PROVIDERS MARKED IN MM8, SKIP TO MM11.** When did you register for this account?

MM10. **IF THE ANSWER IS DON'T KNOW IN MM9 (MM9=-99), ASK,** Was it before or after you started using mobile money services?

	MM5 1=Yes 2=No	MM6 Month/Year DK/Refused=-99	MM7 READ OUT. SINGLE ANSWER. 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago	MM8 1=Yes 2=No	MM9. Month/Year DK/Refused=-99	MM10. ASK IF MM9=-99 1=Before 2=After 3=DK/Refused
MTN Mobile Money						
Airtel Money						
Tigo Cash						
Other (SPECIFY)						

MM11. **ASK IF AT LEAST ONE PROVIDER MARKED IN MM8. IF NO PROVIDERS MARKED IN MM8, SKIP TO MM15.** Do you usually make transactions with your mobile money account yourself or does somebody else do them on your behalf?

SINGLE ANSWER		
Make transactions myself	1	SKIP TO MM14
Somebody does them on my behalf	2	GO TO MM12

MM12. **ASK IF MM11=2. OTHERS SKIP TO MM14.** Who is the person that makes transactions with your mobile money account on your behalf most frequently?

MM13. **ASK ONLY FOR THE ANSWER SELECTED IN MM12. IF NO ANSWER SELECTED IN MM12 SKIP TO MM14.** What is the gender of that person?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	MM12	MM13 1=male 2=female
Spouse	1	
Parent	2	
Child	3	
Cousin	4	
Niece or nephew	5	
Aunt or uncle	6	
Grandparent	7	
Other relative (Specify)	8	
Workmate or a business partner	9	
Neighbor, not a relative	10	
Mobile Operator's agent/employee	11	
Friend	12	
Helper at home or assistant at work	13	
Other (Specify)	14	

MM14. **ASK FOR ALL SERVICES MARKED IN MM8. OTHERS SKIP TO MM15.** Apart from today, when was the last time you conducted any financial activity using these registered accounts?

	MM14 READ OUT. SINGLE ANSWER. 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Never
MTN Mobile Money	
Airtel Money	
Tigo Cash	
Other (SPECIFY)	

MM15. **ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN MM5. IF NO PROVIDERS MARKED IN MM5, SKIP TO MM16.** How do you usually access this mobile money service?

	<p>MM15.</p> <p>READ OUT. ACCEPT MULTIPLE ANSWERS.</p> <p>1=Over the counter or by using an agent's account</p> <p>2=Account of a family member in this household</p> <p>3=Account of a family member in another household, other relative, friend or a neighbor</p> <p>4=Account of a workmate or a business partner</p> <p>5=My own account</p> <p>6=Other (Specify)</p>
MTN Mobile Money	
Airtel Money	
Tigo Cash	
Other (Specify)	

MM16. **ASK ONLY IF "NO" FOR ALL IN MM5. OTHERS SKIP TO MM17.** What is the main reason you have never used mobile money services?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
I do not know what it is	1
I do not know how to open an account	2
I do not have a state-issued/national ID or other required documents	3
I prefer to use another type of institution, e.g. SACCO or MFI	4
I do not have money to use this service	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 mobile money is difficult	9
Fees for using mobile money are too high	10
I do not have money to make any transactions with mobile money	11
No one among my friends or family is using it	12
I do not understand the purpose of mobile money, I do not know what I can use it for	13

	There are no mobile money agents close to where I live/work	14
	Mobile money are not reliable	15
	Mobile money do not offer the services I need	16
	Mobile money agents are unfriendly; they make me feel unwelcomed	17
	I can't afford the minimum balance	18
	Mobile money are not convenient for me	19
	I never thought about using mobile money	20
	I do not trust MM/that my money is safe with MM	21
	I would rather have my money close to me	22
	I use a bank	23
	I don't have time to use MM/go to agents	24
	I use somebody else's account	25
	My husband, family, in-laws do not approve of me using mobile money	26
	I will not be able to use mobile money/to go to an agent on my own	27
	It's not approved by my religion	28
	The network coverage is too poor/unreliable in the area where I live/work	29
	The network coverage is too poor/unreliable in the area where people with whom I transact live/work	30
	I have heard of fraud on mobile money	31
	Other(SPECIFY)	32
	DK/Refused	33

MM17. **ASK IF AT LEAST ONE PROVIDER=YES AT MM5 AND ALL PROVIDERS=NO IN MM8. OTHERS GO TO MM18.** What is the main reason you have not signed up for a mobile money account even though you are using the services?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
I do not have a state ID or other required documents	1
There is no point-of-service/agent close to where I live	2
I do not need to, I do not make any transactions	3
Using such account is difficult	4
Fees for using such account are too high	5
I never have money to make a transaction with such account	6
No one among my friends or family has such account	7
I do not understand the purpose of this account, I don't know what I can use it for	8

I can have all the services through an agent, I do not need an account	9
Registration fees are too high	10
I prefer that agents perform transactions for me, they will fix the problems if anything happens	11
I do not trust my money is safe on an m-money account	12
I prefer to keep money in cash and use m-money only to send/receive money	13
I have heard of fraud on mobile money	14
Agent can help me use the service/I do not know how to use it on my own.	15
I do not see any additional advantages to registration	16
The network coverage is too poor/unreliable in the area where I live/work	17
The network coverage is too poor/unreliable in the area where people with whom I transact live/work	18
I have difficulty remembering my PIN	19
Other (Specify)	20

MM18. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM5. OTHERS GO TO SFC1.** What is the main reason you started using mobile money?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
I had to send money to another person	1
I had to receive money from another person	2
Somebody/a person 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, unemployment payment or welfare benefits	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 mobile money, recommended I use mobile money because it is better than other financial instruments I use	9
I saw other people using it and wanted to try by myself	10
I wanted to start saving money with an m-money account	11
I wanted a safe place to store my money	12

I got a discount on airtime	13
I got a promotional amount of money to spend if I start using m-money	14
Most my friends/family members are already using it	15
Other (Specify)	16

MM19. ASK IF AT LEAST ONE SERVICE MARKED IN MM5. OTHERS SKIP TO SFC1. Have you ever used a mobile money account to do the following...?

MM20. ASK FOR EACH ACTIVITY MARKED IN MM19. IF NO ACTIVITIES MARKED IN MM19, SKIP TO MM21. In the past 30 days, how many times did you use a mobile money account(s) for such financial activities?

MM20a. ASK ONLY FOR ACTIVITIES MARKED IN MM19. OTHERS SKIP TO MM21. In the past 180 days (6 months), how many times did you use a bank account for such activities?

READ OUT	MM19. MULTIPLE ANSWERS 1=Yes 2=No	MM20. ENTER THE NUMBER	MM20a. ENTER THE NUMBER
Deposit money			
Withdraw money			
Buy airtime top-ups			
Pay a school fee			
Pay a medical bill			
Pay an electricity bill			
Pay for water access or delivery			
Pay for solar lantern or a solar home system			
Pay TV/cable/satellite bill			
Pay a government bill, including tax, fine or fee			
Pay other bill (SPECIFY)			
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 specific future purchase or payment			
Set aside money for pension, paid pension contributions			
Set money aside just in case/for an emergency			
Make an investment, including buy stock or shares			
Pay in person for goods and services, e.g., at a grocery store, clothing shop or any other store/shop, at a restaurant, or pay for transport			
Pay remotely for goods and services			
Transfer money from one bank account to another bank account			
Transfer money from a bank account to a mobile money account; transfer money from a mobile money account to a bank account			
Transfer money from a bank account to an account at another financial institution (SACCO, MFI, etc.)			
Pay rent			

MM21. **ASK IF AT LEAST ONE SERVICE MARKED IN MM5. OTHERS SKIP TO SFC1.** Do you use a mobile money account to make the following business payments/purchases?

READ OUT. MARK ALL THAT APPLY	MM21 1=Yes 2=No
Pay employees	
Pay suppliers	
Receive payments from customers	

	Receive payments from distributors	
	Make investment, for example buy new equipment or expand the office/business building	
	Pay business-associated expenses, including rent, taxes, utility and transportation bills	
	Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)	
	Send money to my employees to buy supplies/materials	
	Other (specify)	
	I do not use my mobile money account to make business transactions	
	MM22. ASK ONLY IF "YES" IN MM21.10(I do not use my mobile money account to make business transactions), OTHERS SKIP TO MM23. 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	1=Yes 2=No
	I do not have a business	
	I will have to pay extra taxes	
	I will have to pay bribes to government officials to avoid taxation/licensing/paper work	
	My business is not registered, it is not formal	
	To pay account fees I will have to raise prices and people won't buy from me	
	My business is too small to need an account	
I do not have an account for my business		
I use other methods of payment		
I do not feel it's a good way to make business payments		
I just have not thought about it		
Other		
DK/Refused		
Point-of-service (POS)/mobile money agent-related experiences of mobile money users	MM23. ASK ONLY IF AT LEAST ONE PROVIDER=YES IN MM5. OTHERS SKIP TO SFC1. Do you tend to use the same mobile money agent all or most of the time?	
	SINGLE ANSWER	
	Yes	1 GO TO MM24
	No	2 SKIP TO MM25
	MM24. ASK IF MM23=YES. OTHERS SKIP TO MM25. What is <u>the main reason</u> you are using this agent regularly?	

DO NOT READ. CODE TO FIT. SINGLE ANSWER		
Proximity to where I live		1
Proximity to places where I go – school, retail store, my job, etc.		2
Agent is knowledgeable/helpful		3
The agent is fast		4
I trust this agent		5
Reliability: the agent is always present during work hours		6
Reliability: the agent always has e-float and/or cash to conduct my transaction		7
Out of courtesy		8
Agent is friendly and engaged		9
This agent is my personal friend, family member or a relative		10
My family members, friends or workmates use this agent		11
Because the agent is a female		12
Because the agent is a male		13
Agent was recommended to me		14
No particular reason		15
It's the only agent I know of that serves my MM provider		16
The agent serves multiple MM providers		17
Other (Specify)		18

THE NEXT SET OF QUESTIONS IS ABOUT ANY AGENT RESPONDENTS USE, NOT NECESSARILY THEIR REGULAR AGENT.

READ TO THE RESPONDENT: Now, I want to ask you about your experience with mobile money agents in general. You do not have to talk about your regular agent if you do not have one.

MM25. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1. How far is the closest mobile money agent (of any provider) from the place where you live? Is he/she _____ away?

MM25a. ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1. How many agents do you know of within each distance from the place where you live? Try to remember of all the agents you know and count them as best as you can.

READ OUT.	MM25. SINGLE ANSWER	MM25a WRITE DOWN THE NUMBER
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	

MM26. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1.** Which of the following mobile money agent/agents is/arethe closest to where you live? Regardless of what service you use.

READ OUT. MULTIPLE ANSWERS	1=Yes 2=No
MTN Mobile Money	
Airtel Money	
Tigo Cash	
Other (SPECIFY)	

MM27. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1.** How do you usually get to a mobile money agent? Do you...

READ OUT. SINGLE ANSWER	
Walk	1
Use a motorcycle taxi or a mini-bus taxi	2
Use a regular bus	3
The agent comes to me	4
Ride a bicycle	5
Ride in my own car or motorbike	6
Get a car/motorbike ride for free with a friend, relative or neighbor	7
Other (Specify)	8

MM28. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1.** How long does it usually take you to get to a mobile money agent?

READ OUT. SINGLE ANSWER	
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

MM29. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO SFC1.** Do you usually go to a mobile money agent at or near the following places?

READ OUT. MARK ALL THAT APPLY	1=Yes 2=No
Your home	
Your work	
Where you shop for food	
Near your children's school/childcare facility	
Near a public transportation hub, for example, a bus stop or station	
Near a shop where you go to charge your mobile phone	
Near/at the shop where you buy airtime	
Other (Specify)	

MM30. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM5. OTHERS GO TO SFC1.** Have you ever experienced any of the following issues with any mobile money agent?

MM31. **ASK ONLY FOR THE CASES WHERE MM30=YES. IF NO ISSUES MARKED "YES" IN MM30 SKIP TO MM34.** How many times in the past 180 days/6 months have you experienced this issue?

MM32. **ASK FOR ALL ISSUES MARKED IN MM30. IF NO ISSUES MARKED "YES" IN MM30 SKIP TO MM34.** Have you reported this issue to the Customer Services of the Mobile Money Company?

MM33. **ASK FOR ALL ISSUES MARKED IN MM30. IF NO ISSUES MARKED "YES" IN MM30 SKIP TO MM34.** Was the issue resolved to your satisfaction?

READ OUT	MM30. 1=Yes 2=No	MM31. 1=Less than 3 times 2=3-6 times 3=7-12 times 4=More than 12 times	MM32. 1=Yes 2=No	MM33. 1=Yes 2=No
GSM, mobile network or agent system was down				
Agent was absent				
Agent was rude				

Agent did not have enough cash or e-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 me to pay a deposit before they make the transaction I want				
Agent did not give all the cash that was owed				
It was very time consuming/agent was slow				
I did not get a receipt, including SMS receipt				
Agent charged me for depositing money				
Agent asked for my PIN number				
Agent was dismissive of women				
Agent's place was not secure/there were suspicious people at agent's place				
Agent shared my personal/account information with other people without my knowledge/permission				
Agent defrauded me of money or assisted other people in scamming me				
I had money stolen from me on the way to/from the agent				
Agent's place was inconvenient, e.g., very noisy, dirty, too close to the road, etc.				
Agent's place was difficult to find, e.g., no signage, hidden from sight, etc.				
Other (Specify)				

MM34. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM5. OTHERS GO TO SFC1.** Have you ever experienced any of the following issues when making mobile money transactions *without agents*?

MM35. **ASK ONLY FOR THE CASES WHERE MM34=YES. IF NO ISSUES MARKED "YES" IN MM34 SKIP TO MM36.** How many times in the past 6 months have you experienced this issue?

READ OUT	MM34. 1=Yes 2=No	MM35. 1=Less than 3 times 2=3-6 times 3=7-12 times 4=More than 12 times
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	My registration has taken long (more than a day) to get approved		
	The service was not available for technical reasons (GSM or mobile network was down)		
	The service was interrupted during a transaction and I could not finish the transaction		
	I sent money to a wrong number could not get it back		
	I never received an SMS receipt for my transaction		
	I could not access my account when I wanted to		
	I could not withdraw money from my account when I wanted to		
	Money disappeared from my account/I had fraudulent transactions on my account		
	I did not have sufficient funds to complete a transaction		
	I forgot my PIN number		
	I lost money due to someone defrauding me through a phone call		
	I lost money due to someone defrauding me through SMS		
	I lost money due to someone obtaining my personal or account information		
	Other (Specify)		

MM36-MM44. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM5. OTHERS GO TO SFC1.** Please, tell me about your most recent transaction with this agent in **the past 6 months**. **IF NO TRANSACTIONS IN THE PAST 6 MONTHS, SKIP TO MM46.**

MM36. Please, tell me which provider did you use for your most recent transaction?

READ OUT. SINGLE ANSWER	
MTN Mobile Money	1
Airtel Money	2
Tigo Cash	3
Other (SPECIFY)	4

MM36a. What was the date of the financial activity? MM/YYYY	MM37. What type of transactions was it (i.e., sending money, depositing, withdrawing, airtime top ups, etc.)?	MM38. How long did it take you to get to the agent? _____minutes	MM39. How much, if anything, did you have to pay in transportation costs? _____RWF	MM40. What was the amount of your transaction? _____RWF	MM41. How long did the transaction take, including standing in the queue? _____minutes	MM42. How much did you have to pay for the transaction? _____RWF	MM43. Did the agent/teller charged you extra fees beyond official fees for the transaction? 1=Yes 2=No 3=DK/Refused	MM44. Were you able to complete the transaction? 1=Yes GO TO MM46 2=No ASK MM45

MM45. **ASK ONLY IF MM44=NO. OTHERS SKIP TO MM46.** Why were you unable to complete the financial activity?

DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY	
Technical problems with the network	1
The agent closed for a break/for the day	2
I did not have a proper ID	3
There was not enough cash	4
There was not enough float	5
I did not have enough money to pay the fee	6
I did not have enough time to wait	7
Other (Specify)	8
DK/Refused	9

MM46. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM5. OTHERS GO TO SFC1.** When a mobile money transaction goes wrong, who are you *most likely* to go for help?

READ OUT. SINGLE ANSWER.	
Resolve it myself	1
Friends or family	2
Mobile money agent	3

	Customer hotline/helpline	4
	Mobile Money provider office	5
	Other financial institution office	6
	Government agency or a local official	7
	Other	8

Subsection III: Satisfaction with financial service providers and products

	<p>SFC1. ASK ONLY IF FF1=YES OR FF6=YES (I.E. THOSE WHO OWN OR HAVE ACCESS TO A BANK ACCOUNT). OTHERS GO TO SFC3. On a scale from 1(Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you <u>before</u> you had access to a bank account.</p> <p>_____</p> <p>SFC2. ASK ONLY IF FF1=YES OR FF6=YES (I.E. THOSE WHO OWN OR HAVE ACCESS TO A BANK ACCOUNT). OTHERS GO TO SFC3. On a scale from 1(Extremely bad) to 10 (Extremely good), rate the choice of financial options that is available to you now <u>after</u> you gained access to a bank account.</p> <p>_____</p> <p>SFC3. ASK ONLY IF AT LEAST ONE PROVIDER SELECTED IN MM5 (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS GO TO IFI1. On a scale from 1(Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you <u>before</u> you started using a mobile money service. _____</p> <p>SFC4. ASK ONLY IF AT LEAST ONE PROVIDER SELECTED IN MM5 (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS GO TO IFI1. On a scale from 1(Extremely bad) to 10 (Extremely good), rate the choice of financial options that are available to you now <u>after</u> you started using a mobile money service.</p> <p>_____</p>
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Subsection IV: Other Financial Services

Access and use

IFI1. **ASK ALL.** Have you ever used any of the following?

IFI2. **ASK ONLY FOR OPTIONS MARKED "YES" IN IFI1. OTHERS GO TO IFI3.** Apart from today when was the last time you used this financial service for any financial activity?

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

IFI4. **ASK ONLY FOR OPTIONS MARKED IN IFI3. OTHERS GO TO IFI5.** Apart from today, when was the last time you used the account/membership that is in your name for this service?

	IFI1 SINGLE ANSWER 1=Yes (Ask IFI2) 2=No (Go to the next row down)	IFI2. SINGLE ANSWER 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether	IFI1 3 SINGLE ANSWER 1=Yes (Ask IFI4) 2=No (Go to the next row down)	IFI4. SINGLE ANSWER 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Stopped using altogether
Microfinance institution				
Non-umurengeSACCO				
UmurengeSACCO				
Cooperatives, VSLA, Tontine, ikibina				
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis				
Savings collectors				
Borrowing from/saving with family members				
A digital card, a recharge card that is not attached to a bank or MFI account				
Other financial service (Specify)				

IFI5. **ASK IF "YES" TO USING THE INSTITUTION IN IFI1. OTHERS GO TO IFI14.** Which of the following services does your **(READ THE FINANCIAL INSTITUTION IN THE COLUMN)** offer?

READ OUT. SINGLE ANSWER PER ROW	1= Loans and at least one of the following: Savings, money transfers, insurance, investments 2= Only loans and no other services 3=Only savings and no other services 4=Only insurance and no other services 5= NONE OF THE ABOVE
Microfinance institution	
Non-umurenge SACCO	
UmurengeSACCO	

IFI6. **ASK IF "YES" FOR MICROFINANCE INSTITUTION USE IN IFI1. OTHERS GO TO IFI7.** I will read you several statements. Please, tell me which of them apply to an MFI account that you use, registered or not. You do not have to personally use those services – I just want to know if your Microfinance Institution offers them.

IFI7. **ASK IF "YES" FOR NON-UMURENGE SACCO IN IFI1. OTHERS GO TO IFI8.** Which of the following statements apply to NON-UMURENGE SACCO account you use, registered or not? You do not have to personally use those services – I just want to know if your NON-UMURENGE SACCO offers them.

IFI8. **ASK IF "YES" FOR UMURENGE SACCO USE IN IFI1. OTHERS GO TO IFI10.** Which of the following statements apply to UMURENGE SACCO account you use, registered or not? You do not have to personally use those services – I just want to know if your UMURENGE SACCO offers them.

READ OUT. SINGLE ANSWER PER ROW.	IFI6 1=Yes 2=No 3=DK/Refused	IFI7 1=Yes 2=No 3=DK/Refused	IFI8 1=Yes 2=No 3=DK/Refused
The institution offers a debit/ATM card or a credit card with this account			
You can access your account and make transactions using either a mobile phone application or internet/bank's website			
Money can be transferred to/from this account without using cash (make a direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative account)			

IFI10. **ASK IF "YES" FOR MICROFINANCE INSTITUTEUSE IN IFI1. OTHERS GO TO IFI11** Have you ever used your MFI account for the following?

IFI11. **ASK IF "YES" FOR NON-UMURENGE SACCOUSE IN IFI1. OTHERS GO TO IFI12** Have you ever used your NON-UMURENGE SACCO account for the following?

IFI12. **ASK IF "YES" FOR UMURENGE SACCOUSE IN IFI1. OTHERS GO TO IFI14** Have you ever used your UMURENGE SACCO account for the following?

READ OUT. SINGLE ANSWER PER ROW	IFI10 1=Yes 2=No	IFI11 1=Yes 2=No	IFI12 1=Yes 2=No
Basic transactions: deposit or withdraw money, buy airtime			
Send or receive remittances to/from other people			
Make payments to government or other organizations or receive payments from organizations or government, for example, salary, pensions, refugee payments, etc.			
Save/store money			
Buy insurance, make payments, receive claims on insurance			
Take loans, borrow money			
Make investments			
Pay for groceries, clothes, etc.			
Make business transactions			
Transfer money between an account at this institution and your bank account			
Transfer money between an account at this institution and your mobile money account			

IFI14. **ASK ALL.** How far is the closest _____ from the place where you live? Is he/she _____ away? Please, tell me about the closest organization, regardless whether you personally use it.

	1=0.5 km or less 2= More than 0.5 km to 1 km 3= More than 1 km to 5 km 4= More than 5 km to 10 km 5= More than 10 km to 15 km 6= More than 15 km 7=DK/Refused
Microfinance institution	

	Non-Umurenge SACCO	
	UmurengeSACCO	
	An ATM or a point-of-sale where you can use a digital card, a recharge card that is not attached to a bank or MFI account	
	Other financial service (Specify)	

IFI15. ASK ALL. Have you ever heard about this mobile-banking product?

IFI16. ASK ONLY FOR THE OPTIONS MARKED IN IFI15. OTHERS SKIP TO IFI21. Have you ever used this mobile-banking product?

IFI17. ASK ONLY FOR THE OPTIONS MARKED IN IFI15. OTHERS SKIP TO IFI21. When was the last time you used this mobile-banking product?

IFI18. ASK ONLY FOR THE OPTIONS MARKED IN IFI15. OTHERS SKIP TO IFI21. Do you have a registered account with this product?

IFI19. ASK ONLY FOR THE OPTIONS MARKED IN IFI15. OTHERS SKIP TO IFI21. When was the last time you used your registered account with this product?

	IFI15 SINGLE ANSWER 1=Yes 2=No	IFI16 SINGLE ANSWER 1=Yes 2=No	IFI17 SINGLE ANSWER 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6=Never	IFI18 SINGLE ANSWER 1=Yes 2=No	IFI19 SINGLE ANSWER 1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=More than 90 days ago 6= Never
mVisa m-hosea					
mVisa BK Yacu					
I&M Bank mVisa					
Equity Bank mVisa					
KCB mVisa					

IFI20. ASK ONLY FOR THE OPTIONS MARKED IN IFI15. OTHERS SKIP TO IFI21. Have you ever used any mVisa product for the following?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
Basic transactions: deposit or withdraw money, buy airtime	
Send or receive remittances to/from other people	
Make payments to government or other organizations or receive payments from organizations or government, for example, salary, pensions, refugee payments, etc.	
Save/store money	
Buy insurance, make payments, receive claims on insurance	
Take loans, borrow money	
Make investments	
Pay for groceries, clothes, etc.	
Make business transactions	
Transfer money between an account at this institution and your bank account	
Transfer money between an account at this institution and your mobile money account	

IFI21. **ASK ALL.** Have you ever used card-less withdrawals?

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

SECTION IV: OPTIONAL MODULES

Module 1: FINANCIAL LITERACY

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

FL2. **ASK IF ANSWERS 1-3 IN FL1. OTHERS SKIP TO FL3.** When you make a plan, how often do you keep it?

READ OUT. SINGLE ANSWER	FL1	FL2
Always or most of the time	1	1
Sometimes	2	2
Rarely	3	3
Never	4	4

FL3. **ASK ALL.** I will read several statements. Please, tell me how often does the following apply to you?

READ OUT. SINGLE ANSWER PER ROW	1=Always or most of the time 2=Sometimes 3=Rarely 4=Never
I spend less money than I make each month	
I have an emergency fund to cover for unplanned expenses	
I pay my bills on time	
My savings are larger than my debts	

FL4. **ASK ALL.** Please, tell me which of the following you have?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
Living will; I know what will happen to my money if I die unexpectedly	

A retirement plan (employer provided or personal) that will help me live comfortably after I stop working	
At least one of the following: insurance, savings and/or investment	

FL5. **ASK ALL.** Which of the following statements best describes your financial situation last month?

READ OUT. SINGLE ANSWER	
I paid all typical family/personal expenses, including food, clothing, housing, bills and other living expenses and still had some money remaining	1
I paid all typical family/personal expenses, including food, clothing, housing, bills and other living expenses but had no money remaining	2
I had to borrow money to pay some typical family/personal expenses	3
I had to borrow money to pay all typical family/personal expenses	4

FL6. **ASK IF FL5=1. OTHERS SKIP TO FL7.** After paying your and your family's typical expenses, in which three ways did you use most of your remaining money last month? Please, select three options from the list: the first largest expense, then the second largest expense and the third largest expense

READ OUT.	FL6a First Largest expense SINGLE RESPONSE	FL6b Second largest expense SINGLE RESPONSE	FL6c Third largest expense SINGLE RESPONSE
Saving money	1	1	1
Paying for insurance	2	2	2

Repaying loans	3	3	3
Sending money to other people, including sending regular support money, emergency support, gifts, etc.	4	4	4
Investing	5	5	5
Entertainment: movies, restaurants, sport shows, theater plays, restaurants	6	6	6
Other (Specify)	7	7	7
There were no more money left		8	8

FL7. **ASK ALL.** How many loans do you currently have?

READ OUT. SINGLE ANSWER	
None	1
1	2
2-3	3
More than 3	4

FL8. **ASK ALL.** Which of the following statements best describes how you usually repay your loans?

READ OUT. SINGLE ANSWER	
I repay in full before the deadline	1
I repay on the agreed day – neither before the deadline nor after the deadline	2
I ask for an extension for repayment	3
I occasionally fail to repay by the deadline and forget to ask for an extension	4
I do not borrow money/don't have loans	5

FL9. **ASK IF ANSWERS 1-4 IN FL8. OTHERS SKIP TO FL13.** Which of the following best describes how you usually spend the money you borrow?

READ OUT. SINGLE ANSWER	
Routine purchases such as groceries and transportation	1

Medical payments, hospital charges	2
Educational expenses, school fees	3
Bills: utility bills, mobile phone and airtime, rent, taxes, etc.	4
Emergency expenses (Specify)	5
Investment in business, farm or future, e.g., buying livestock, land, seeds, equipment and machinery, etc.	6
Make a large purchase, such as TV, car or bicycle, house, etc.	7
Other (Specify)	8

FL10. **ASK IF ANSWERS 1-4 IN FL8. OTHERS SKIP TO FL13.** Do you borrow money from any of the following?

FL11. **ASK FOR ALL INSTITUTIONS SELECTED IN FL10. IF NO INSTITUTIONS MARKED IN FL10 SKIP TO FL13.** Do you know what interest rate or fee you pay on your loans from...?

READ OUT	FL10 1=Yes 2=No	FL11 1=Yes 2=No
Bank		
Microfinance institution		
Mobile money		
Other formal financial institution (Specify)		
Informal financial service provider such as cooperatives, ESUSU, village savings group etc.		
Other people, e.g., family, friends, neighbors, shopkeepers, money guards, etc.		
Other		

FL12. **ASK ONLY IF DOES NOT BORROW FROM A FORMAL FINANCIAL INSTITUTION (ANSWERS 1-4 IN FL10 ARE NOT SELECTED). OTHERS SKIP TO FL13.** What is the main reason you do not borrow from a bank, MFI or mobile money provider?

DO NOT READ. CODE TO FIT. SINGLE ANSWER	
I can borrow money through other means	1
I do not know how to open an account	2
I do not have a state ID or other required documents	3
There is no formal financial institution close to where I live	4

Paperwork is too complicated	5
Registration fee is too high	6
I have difficulty understanding how to use such accounts, including account menus, filling deposit/withdrawal slips, checking my balance, etc.	7
Fees for using this service are too high	8
No one among my friends or family saves/borrows money	9
I do not trust formal financial institutions	10
I prefer to rely on my friends and family for financial services rather than formal institutions	11
The amount of money I need to borrow is too small to use such a service	12
Formal financial institutions are not flexible enough	13
Interest rate is too high	14
I have enough money, I don't need to borrow	15
I tried to borrow formally but was denied	16
Other (Specify)	17

FL13. **ASK ALL.** Do you save with any of the following?

FL14. **ASK FOR ALL OPTIONS SELECTED IN FL13. IF NO OPTIONS SELECTED IN FL13 SKIP TO FL15.** Do you know what interest rate you earn on your savings accounts from...?

READ OUT.	FL13 1=Yes 2=No	FL14 1=Yes 2=No
Bank		
Microfinance institution		
Mobile money		
Informal/semi-formal financial organizations such as cooperatives, ESUSU, village savings group etc.		
Other people, e.g., family, friends, neighbors, shopkeepers, money guards, etc.		
In a safe place at home or on yourself in cash or in-kind assets, such as gold		
Other		

FL15. ASK ONLY IF DOES NOT SAVE AT A FORMAL FINANCIAL INSTITUTION (ANSWERS 1-3 IN FL13 ARE NOT SELECTED). OTHERS SKIP TO FL16. What is the main reason you do not save at a bank, MFI or on a mobile money account?

READ OUT. SINGLE ANSWER	Bank	MFI	MM account
I can save through other means	1	1	1
I do not know how to open an account	2	2	2
I do not have a state ID or other required documents	3	3	3
There is no formal financial institution close to where I live	4	4	4
Paperwork is too complicated	5	5	5
Registration fee is too high	6	6	6
I have difficulty understanding how to use such accounts, including account menus, filling deposit/withdrawal slips, checking my balance, etc.	7	7	7
Fees for using this service are too high	8	8	8
No one among my friends or family saves money	9	9	9
I'm afraid it will be stolen	10	10	10
I do not trust formal financial institutions	11	11	11
I prefer to rely on my friends and family for financial services rather than formal institutions	12	12	12
The amount of money I am saving is too small to use such a service	13	13	13
Formal financial institutions are not flexible enough	14	14	14
I do not have enough money to save	15	15	15
I tried to open a savings account but was denied	16	16	16
Other (Specify)	17	17	17

FL16. ASK IF AT LEAST ONE OPTION SELECTED IN FL13. OTHERS SKIP TO FL17. Do you save for any of the following purposes?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
Start/expand my own business	
Education for myself	
Get ready for retirement	
Buy expensive and prestigious things such as an expensive car, jewelry, designer clothes, high-end electronics, big house	
Save as much as I can	

Protect my family from poverty and crime	
Protect my belongings	
Just make ends meet on a daily basis	
Give back to my community by giving out money, creating a charitable organization (including orphanage, senior home, free school, etc.), or creating jobs	
Build children's fund for education	
Build children's fund for wedding (the ceremony and/or dowry)	
Other (Specify)	
DK/Refused	

FL17. **ASK ALL.** Do you have insurance to cover for any of the following?

FL17a. **ASK ONLY FOR INSURANCE SELECTED IN FL17. IF NO INSURANCE SELECTED, GO TO FL18.** Is this insurance provided by a mobile network operator?

FL17b. **ASK ONLY FOR INSURANCE SELECTED IN FL17. IF NO INSURANCE SELECTED, GO TO FL18.** Is this insurance free of charge or do you pay for it?

READ OUT. SINGLE ANSWER PER ROW	FL17 1=Yes 2=No	FL17a 1=Yes 2=No	FL17b 1=It's free 2=I pay for it 3=DK/Refused
Medical			
Life			
Car			
Agriculture			
House/property			
Unemployment/income protection			
Other (Specify)			
DK/Refused			

FL18. **ASK ALL.** Do you invest in any of the following?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No
Your own business	

Other people's business (your neighbors, friends, relatives)	
Assets, such as real estate, land, precious metals, gemstones, art, etc.	
Buy shares of foreign enterprises (e.g., Coke Cola, Toyota, etc.)	
Buy shares of local enterprises (e.g., BRALIRWA, Bank of Kigali, Kenya Commercial Bank, Kobil and Engen)	
Buy government bonds	
Other (Specify)	
DK/Refused	

Now, I would like you to answer several questions that require some calculations. Please, do not be concerned – this is not a test. We just want to see if you understand some of the issues related to budgeting your income and making choices related to money.

FL19. **ASK ALL.** Imagine you have 1,000 RWF and you have to divide it among 5 people. How much money will each person receive if you divide it equally?

DO NOT READ. SINGLE ANSWER.	
200RWF	1
Any other answer	2
DK/Refused	3

FL20. **ASK ALL.** Imagine you have 1,000 RWF in your savings account. Your account is earning 2% interest every year. How much money will you have on your account in 5 years if you do not withdraw anything during that period?

DO NOT READ. SINGLE ANSWER.	
More than 1000 RWF	1
Less than 1000 RWF	2
Exactly 1000 RWF	3
DK/Refused	4

FL21. **ASK ALL.** Now, imagine you took a loan of 1,000 RWF and you have to pay a fee of 2% each month until you fully repay it. How much total money will have to repay in 1 full year (12 months)?

DO NOT READ. SINGLE ANSWER.	
More than 1000 RWF	1
Less than 1000 RWF	2
Exactly 1000 RWF	3
DK/Refused	4

FL22. **ASK ALL.** Finally, imagine you have 1,000 RWF worth of investment, which earn you 3% interest every year. The inflation is 3.5% a year. How much total money will you have in 2 years?

DO NOT READ. SINGLE ANSWER.	
More than 1000 RWF	1
Less than 1000 RWF	2
Exactly 1000 RWF	3
DK/Refused	4

FL23. **ASK ALL.** Does your family have a plan to manage the unexpected expenses, which might result from the following?

READ OUT. SINGLE ANSWER PER ROW	1=Yes 2=No 3=DK/Refused
Loss of a house due to fire, flood or another natural disaster	
Major medical emergency, including illness, injury and childbirth	
Bankruptcy/loss of a job or a business	
Loss of harvest or livestock due to weather conditions or a disease	
Loss of property due to theft or burglary	
Death in the family	

Module 2: DIGITAL LITERACY

TDL1. **ASK IF MT1=NO AND MT3=NO. OTHERS SKIP TO TDL4.** What is *the primary reason* you don't have your own phone and do not use a phone that belongs to someone else?

DO NOT READ. CODE TO FIT. PROBE. SINGLE ANSWER	
It's too expensive	1
I am not permitted to	2
I have no need for one/no one to call	3
It is too difficult/complex to use	4
I don't know how to get one	5
Other	6
DK/Ref	7

TDL4. **ASK IF MT1=YES OR MT3=YES. OTHERS SKIP TO THE NEXT SECTION.** Please, tell me how easy or difficult it is for you to understand the following types of text messages?

READ OUT. SINGLE ANSWER PER ROW	1=Very Easy 2=Easy 3=Difficult 4=Very difficult 5=Not applicable, don't receive such messages 6=DK/Refused
Text messages from friends and family	
Official notifications, for example messages from the government or government	

agencies	
Text messages from Mobile Network Operators/Mobile phone provider	
Text messages from Mobile Money services such as (brand examples per the local market)	

TDL5. **ASK IF MT1=YES OR MT3=YES. OTHERS SKIP TO THE NEXT SECTION.** Please, tell me how easy or difficult it is for you to understand text messages in the following languages or combinations of languages?

READ OUT. SINGLE ANSWER PER ROW	1=Very Easy 2=Easy 3=Difficult 4=Very difficult 5=Not applicable, don't receive such messages 6=DK/Refused
Text messages in only English	
Text messages where English is mixed with Kinyarwanda	
Text messages in French only	
Text messages where French is mixed in Kinyarwanda	
Text messages in Kinyarwanda only	

TDL7. **ASK IF AT LEAST ONE PROVIDER SELECTED IN MM5. OTHERS GO TO THE NEXT SECTION.** Have you ever done the following activities related to the use of mobile money services by yourself?

TDL8. **ASK IF AT LEAST ONE PROVIDER SELECTED IN MM5. OTHERS GO TO THE NEXT SECTION.** On a scale from 1 (very easy) to 4 (very difficult), how easy or difficult it is for you to do the following activities related to the use of mobile money services on your own?

READ OUT.	TDL7 1=Yes 2=No 3=DK/Refused	TDL8 1=Very Easy 2=Easy 3=Difficult 4=Very difficult 5=DK/Refused
Open a mobile money menu		
Find a particular menu option, for example, an option for a money transfer		
Initiate a transaction		
Complete a transaction		
Go back to the main menu after a transaction		
Correct a typo in the amount or phone number for a transaction recipient		
Reverse or cancel a transaction		
Sending money		
Receiving money		
Depositing money		
Withdrawing money		
Buying airtime		
Checking balance		

TDL9. ASK IF AT LEAST ONE ISSUE MARKED AS 3 OR 4 (DIFFICULT OR VERY DIFFICULT) IN TDL8, OTHERS SKIP TO THE NEXT SECTION. When you experienced the difficulties that you mentioned above who do you ask for help *most frequently*?

READ OUT. SINGLE ANSWER	TDL9
Spouse	1
Parent	2
Child	3
Cousin	4

Niece or nephew	5
Aunt or uncle	6
Grandparent	7
Other relative (Specify)	8
Workmate or a business partner	9
Neighbor, not a relative	10
Mobile Operator's agent/employee	11
Mobile money agent	12
Friend	13
Mobile money provider help line	14
Other (Specify)	15
Don't ask anyone, just don't do the activity	16

TDL10. **ASK IF AT LEAST ONE ISSUE MARKED AS 3 OR 4 (DIFFICULT OR VERY DIFFICULT) IN TDL8, OTHERS SKIP TO THE NEXT SECTION.** Did you share your account details (e.g. PIN, account number) with the person who helped you to conduct the transaction?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

TDL11. **ASK IF AT LEAST ONE ISSUE MARKED AS 3 OR 4 (DIFFICULT OR VERY DIFFICULT) IN TDL8, OTHERS SKIP TO THE NEXT SECTION.** After seeking help, is the transaction usually completed successfully?

READ OUT. SINGLE ANSWER	
Yes	1
No	2

TDL12. **ASK IF TDL9=12 (MOBILE MNEY AGENT), OTHERS SKIP TO NEXT SECTION.** How did the agent react when you asked his/her for help?

DO NOT READ. CODE TO FIT. MULTIPLE RESPONSES.	1=Yes 2=No
Agent was friendly	
Agent was irritated	
Agent was angry	
Agent was helpful	
Agent was not knowledgeable	
Agent send me to a different office for help	
Other (Specify)	
DK/Refused	

Module 3: Interoperability

IO1. ASK ALL. In the past 90 days, how many times have you attempted the following transactions?

IO2. ASK FOR TRANSACTIONS MARKED IN IO1. OTHERS GO TO THE NEXT SECTION. In the past 90 days, how many times did you fail to make such transactions?

READ OUT. ACCEPT MULTIPLE ANSWERS.	IO1. ENTER NUMBER	IO2. ENTER NUMBER
Send money from my mobile money account to an account of another person who uses a different mobile money provider		
Receive money to my mobile money account from an account of another person who uses a different mobile money provider		
Send money from my bank account to a mobile money account that belongs to me or another person		
Receive money on mobile money account that were sent from a bank account that		

belongs to me or another person		
Transfer money from mobile money account to a SACCO account		
Transfer money from a SACCO account to a mobile money account		
Make a transaction with a mobile money agent who works for a provider different from mine		
Pay a bill from my bank account to a mobile money of an organization (pay government fee, utility bills, etc.)		
Pay a bill from my mobile money account to a bank/mobile money account of an organization (pay government fee, utility bills, etc.)		
Deposit money from my m-money account to a bank		
Have m-money agent to deposit money to a bank for me		

Module 4: Trust

TS1. **ASK ALL.** Please, evaluate your trust in the following financial organizations and tools. Tell me if you fully trust, rather trust, rather do not trust or do not trust at all the following institutions:

	Fully trust	Rather trust	Rather do not trust	Do not trust at all	DK/Refused
State owned banks	1	2	3	4	5
Private banks	1	2	3	4	5
MTN Mobile Money	1	2	3	4	5
Airtel Money	1	2	3	4	5
Tigo Cash	1	2	3	4	5
mVisa services	1	2	3	4	5
Microfinance institutions (MFI)	1	2	3	4	5
Non-Umurenge SACCOs	1	2	3	4	5

Umurenge SACCOs	1	2	3	4	5
Private lending agencies	1	2	3	4	5
Insurance agencies/brokers	1	2	3	4	5
VSLA, cooperatives, tontine, ikibina	1	2	3	4	5

TS2. **ASK ALL.** What are your preferred sources of information about financial institutions and financial services?

READ OUT. ALLOW MULTIPLE ANSWERS	
Television	1
Radio	1
Newspapers	1
Finance journals	1
Internet	1
SMS from mobile service operators	1
Friends, relatives, neighbors or other acquaintances	1
Colleagues or supervisors at work	1
Teachers at school/university	1
Do not get financial information from either media or from other people	1
Other (Specify)	1
DK/Refused	1

Subsection 2. Livelihood

Employment status,
source of income,
occupation

DL1. ASK ALL. In the past 12 months, were you mainly... (**READ OUT OPTIONS BELOW**)?

READ OUT. SINGLE ANSWER.

Working full-time for a regular salary

1

Working part-time for a regular salary	2
Working occasionally, irregular pay	3
Self-employed, working for yourself	4
Not working but looking for a job	5
Housewife, doing household chores	6
Full-time student	7
Not working because of retirement	8
Not working because of sickness, disability, etc.	9
Other (Specify)	10
DK/Refused	11

DL2. ASK ONLY IF ANSWERS 1-4 IN DL1. OTHERS SKIP TO DL5. What is your primary job (i.e., the job where you spend most of your time)?
PROBE.CHOOSE CODE FROM THE LIST BELOW. SHOWCARD

“ _____ ”

01=Farm owner 02=Farm worker 03=Public or health service worker (non-professional) 04=Professional, i.e., doctor, teacher, nurse (specify) _____ 05= Clerk 06= Carpenter/mason 07= Mechanic 08= Electrician 09=Cleaner/house help	10= Waiter/cook 11=Driver, including public transport (moto-taxi, bus, etc.) 12= Tailor 13= Secretary 14=Manager 15=Watchman/security/caretaker 16=Messenger 17= Policeman/police reserve 18= Conductor 19= Factory employee 20= Shop owner	21= Salesperson in a store 22= Street vendor/hawker (selling groceries, mama mboga) 23=Business owner (specify below) _____ 24=Salonist 25= Money lender 26= Landlord/Landlady 27=Miner (gold, sand, coal, oil, etc.) 28= Military 29= Occasional worker with no occupation 30= Other (specify in row) _____ 31=Refused/prefer not to say
--	--	--

DL3. **ASK ONLY IF ANSWERS 1-4 IN DL1. OTHERS SKIP TO DL5.** 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=Farm owner 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, including public transport (moto-taxi, bus, etc.) 12= Tailor 13= Secretary 14=Manager 15=Watchman/security/caretaker 16=Messenger 17= Policeman/police reserve 18= Conductor 19= Factory employee 20= Shop owner	21= Salesperson in a store 22= Street vendor/hawker (selling groceries, mama mboga) 23=Business owner (specify below) _____ 24=Salonist 25= Money lender 26= Landlord/Landlady 27=Miner (gold, sand, coal, oil, etc.) 28= Military 29= Occasional worker with no occupation 30= Other (specify in row) _____ 31=NO secondary job 32=Refused/prefer not to say
---	---	--

DL3a. **ASK ONLY IF ANSWERS 1-4 IN DL1. OTHERS SKIP TO DL5.** Is your primary job or secondary job working for the government?

READ OUT. SINGLE ANSWER	
Primary job	1
Secondary job	2
Primary and secondary job	3
Neither	4

DL4. **ASK ONLY IF ANSWERS 1-4 IN DL1. OTHERS SKIP TO DL5.** Do you supplement your income by any of the following?

READ OUT. ACCEPT MULTIPLE ANSWERS.	1=Yes 2=No
Student scholarship	
Government pension	
Pension from a non-government agency	
Transfers/upkeep money or in-kind support from a spouse	
Transfers/upkeep money or in-kind support from parents	
Transfers/upkeep money or in-kind support from a child (children)	
Remittances/monetary or other help from other family members (siblings, cousins, etc.), relatives or friends	
Savings	
Interest on stock and shares	
Government welfare (including children benefits, disability payments, war veteran benefits, etc.)	
Other government benefits	
Other donor/NGO benefits	
Occasional paid assignments, labor for hire	
Occasionally sell my belongings	
Occasionally grow and/or sell agricultural products	
Government research, business start-up or other type of grant	
Other (Specify)	
None/I do not have any additional income (SINGLE ANSWER)	
Refused (SINGLE ANSWER)	

DL5. **ASK ONLY IF ANSWERS 5-10 IN DL1. OTHERS SKIP TO DL7.** You said you did not have a regular job/were not working in the past 12 months. What is your main source of money for daily expenses?

DL6. **ASK ONLY IF ANSWERS 5-10 IN DL1. OTHERS SKIP TO DL7.** What are your other/secondary sources of money?

DO NOT READ. CODE TO FIT	SINGLE ANSWER	MARK ALL THAT APPLY 1=Yes 2=No
Student scholarship	1	

Government pension	2	
Pension from a non-government agency	3	
Transfers/upkeep money or in-kind support from a spouse	4	
Transfers/upkeep money or in-kind support from parents	5	
Transfers/upkeep money or in-kind support from a child (children)	6	
Remittances/monetary or other help from other family members (siblings, cousins, etc.), relatives or friends	7	
Savings	8	
Interest on stock and shares	9	
Government welfare (including children benefits, disability payments, war veteran benefits, etc.)	10	
Other government benefits	11	
Other donor/NGO benefits	12	
Occasional paid assignments, labor for hire	13	
Occasionally sell my belongings	14	
Occasionally grow and/or sell agricultural products	15	
Government research, business start-up or other type of grant	18	
Other (Specify)	19	
None/I do not have any income (SINGLE ANSWER)	20	
Refused (SINGLE ANSWER)	21	

DL7. **ASK ALL.** Do you generate main or additional income from any of the following sources:

READ OUT. MARK ALL THAT APPLY	1=Yes 2=No
Grow something and sell it	
Rear livestock/poultry/fish/bees and sell it or sell by-products of it	
Buy/get agricultural products from farmers and process it/change it to another form (e.g., maize to flour)	
Buy/get agricultural products from farmers/processors and sell it	
Sell something to farmers for the purpose of farming (e.g., seeds, fertilizers, equipment)	
Sell something to processors of farming products for the purpose of processing (packaging, machinery, chemicals)	
Make/manufacture something that is used for farming purposes or processing of farming products	
Provide a service to farmers or processors of farming products (e.g., renting ploughs, tractors, other equipment)	
Rent land to farmers for farming purposes	

Residency contract and migration patterns	<p>DL8. ASK ALL. In the past 12 months, how many times did you move from one home to another? _____ times (-99 for DK/Refused)</p> <p>DL9. IF DL8=0 SKIP TO DL11. OTHERS ASK DL9. What was <i>the main reason</i> you moved?</p> <table border="1" data-bbox="405 358 1411 751"> <tr> <td>DO NOT READ. CODE TO FIT. SINGLE ANSWER</td> <td></td> </tr> <tr> <td>Natural disaster (hurricane, earthquake or flood) destroyed my home</td> <td>1</td> </tr> <tr> <td>I could not afford rent, moved to a cheaper place</td> <td>2</td> </tr> <tr> <td>I started making more money and moved to a better place</td> <td>3</td> </tr> <tr> <td>Relocated for work</td> <td>4</td> </tr> <tr> <td>Relocated to take care of parents/children</td> <td>5</td> </tr> <tr> <td>Got bankrupt and bank took my house</td> <td>6</td> </tr> <tr> <td>Violence in my community</td> <td>7</td> </tr> <tr> <td>Evicted, land reclaimed by government or owner (for settlement housing).</td> <td>8</td> </tr> <tr> <td>Bought my own house and moved in it</td> <td>9</td> </tr> <tr> <td>Urban planning/planned relocation</td> <td>10</td> </tr> <tr> <td>Other (Specify)</td> <td>11</td> </tr> <tr> <td>No specific reason</td> <td>12</td> </tr> </table> <p>DL10. ASK IF DL9=4, OTHERS GO TO DL11. You said you relocated for work. Was that a move for a permanent job or did you relocate for a seasonal/temporary job?</p> <table border="1" data-bbox="350 896 1268 1018"> <tr> <td>READ OUT. SINGLE ANSWER.</td> <td></td> </tr> <tr> <td>Permanent move-job</td> <td>1</td> </tr> <tr> <td>Seasonal/temporary job</td> <td>2</td> </tr> <tr> <td>DK/Refused</td> <td>3</td> </tr> </table>		DO NOT READ. CODE TO FIT. SINGLE ANSWER		Natural disaster (hurricane, earthquake or flood) destroyed my home	1	I could not afford rent, moved to a cheaper place	2	I started making more money and moved to a better place	3	Relocated for work	4	Relocated to take care of parents/children	5	Got bankrupt and bank took my house	6	Violence in my community	7	Evicted, land reclaimed by government or owner (for settlement housing).	8	Bought my own house and moved in it	9	Urban planning/planned relocation	10	Other (Specify)	11	No specific reason	12	READ OUT. SINGLE ANSWER.		Permanent move-job	1	Seasonal/temporary job	2	DK/Refused	3
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Progress out of
poverty index or
Level of individual
daily consumption

THERE MUST BE NO ANSWERS RECORDED IN THIS SECTION THAT ARE DIFFERENT FROM THE GIVEN ANSWER OPTIONS FOR EACH QUESTION.

DL11. **ASK ALL.** How many members are 17 years old or less?

READ OUT. SINGLE ANSWER	
Five or more	1
Four	2
Three	3
Two	4
One	5
None	6

DL12. **ASK ALL.** Do all household members ages 7 to 17 go to school?

READ OUT. SINGLE ANSWER	
No	1
Yes	2
No one in the age range	3

DL13. **ASK ALL.** What is the highest grade that the female head/spouse has successfully completed?

READ OUT. SINGLE ANSWER	
Never attended school	1
Attended and completed none, one or two years	2
Years 3 or 4 of primary	3
Years 5 or 6 of primary	4
There is no female head/spouse	5
Anything after 6 years of primary	6

DL14. **ASK ALL.** What is the status of the male head/spouse in his main occupation?

READ OUT. SINGLE ANSWER	
Agricultural wage worker or does not work	1
There is no male head/spouse	2

Self-employed in agriculture or unpaid worker (homemaker, apprentice, volunteer, etc.)	3
Non-agricultural wage worker	4
Self-employed in non-agriculture	5

DL15. **ASK ALL.** What is the main material of the floor?

READ OUT. SINGLE ANSWER	
Packed earth	1
Wood, cement, tiles, bricks, stone or other	2

DL16. **ASK ALL.** How many rooms does the household occupy (DO NOT count bathrooms, water closets or kitchen BUT DO include a living room)?

READ OUT. SINGLE ANSWER	
One	1
Two or three	2
Four	3
Five	4
Six or more	5

DL17. **ASK ALL.** What is the **main** source of lighting for the household?

READ OUT. SINGLE ANSWER	
Burning wood, or other	1
Home-made kerosene or fuel-oil lamp (agatadowa)	2
Candles, gas-lamp, solar	3
electrical grid or generator	4

DL18. **ASK ALL.** What is the **main** fuel used for cooking?

READ OUT. SINGLE ANSWER	
Firewood, field waste or other	1
Charcoal, LPG, electricity or kerosene	2

	<p>DL19. ASK ALL. Does the household own a radio or a radio-cassette player?</p> <table border="1"> <tr> <td colspan="2">SINGLE ANSWER</td> </tr> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table> <p>DL20. ASK ALL. How many hectares of agricultural land does the household own or use?</p> <table border="1"> <tr> <td colspan="2">SINGLE ANSWER</td> </tr> <tr> <td>None or Less than 1</td> <td>1</td> </tr> <tr> <td>1-5</td> <td>2</td> </tr> <tr> <td>6-10</td> <td>3</td> </tr> <tr> <td>11-35</td> <td>4</td> </tr> <tr> <td>36-60</td> <td>5</td> </tr> <tr> <td>61-100</td> <td>6</td> </tr> <tr> <td>101-150</td> <td>7</td> </tr> <tr> <td>151 or more</td> <td>8</td> </tr> </table>		SINGLE ANSWER		Yes	1	No	2	SINGLE ANSWER		None or Less than 1	1	1-5	2	6-10	3	11-35	4	36-60	5	61-100	6	101-150	7	151 or more	8
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101-150	7																									
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Income	<p>DL21. ASK ALL. Please look at this card and tell me which answer best reflects your household's financial situation.</p> <table border="1"> <tr> <td colspan="2">SHOW CARD. SINGLE ANSWER</td> </tr> <tr> <td>We don't have enough money for food</td> <td>1</td> </tr> <tr> <td>We have enough money for food, but buying clothes is difficult</td> <td>2</td> </tr> <tr> <td>We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or</td> <td>3</td> </tr> </table>		SHOW CARD. SINGLE ANSWER		We don't have enough money for food	1	We have enough money for food, but buying clothes is difficult	2	We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or	3																
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Vulnerability	<p>DL23. ASK ALL. Please, tell me:</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER PER ROW.</td><td>1=Yes 2=No</td></tr> <tr> <td><i>Ability to maintain economic welfare</i></td><td></td></tr> <tr> <td>Does anyone in your household currently have a savings account (including at a bank, SACCO, informal group) and contribute to it at least once a month</td><td></td></tr> <tr> <td>Does anyone in your household currently have insurance (medical, car, crop, any other)?</td><td></td></tr> <tr> <td>Does your household own any of the following: cultivated land, real estate, investment stocks or shares?</td><td></td></tr> <tr> <td>Do you own your house (with or without title deed)?</td><td></td></tr> <tr> <td>In the event of an emergency, could you get extra money through relatives sending money or by selling assets (such as TV, vehicle, etc.)</td><td></td></tr> </table> <p>DL24. ASK ALL. Please, tell me:</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER PER ROW.</td><td>1=Yes 2=No</td></tr> <tr> <td><i>Current economic situation</i></td><td></td></tr> <tr> <td>In the past 30 days, has anyone in your household skipped a meal to save money?</td><td></td></tr> <tr> <td>In the past 30 days, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?</td><td></td></tr> </table>	READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	<i>Ability to maintain economic welfare</i>		Does anyone in your household currently have a savings account (including at a bank, SACCO, informal group) and contribute to it at least once a month		Does anyone in your household currently have insurance (medical, car, crop, any other)?		Does your household own any of the following: cultivated land, real estate, investment stocks or shares?		Do you own your house (with or without title deed)?		In the event of an emergency, could you get extra money through relatives sending money or by selling assets (such as TV, vehicle, etc.)		READ OUT. SINGLE ANSWER PER ROW.	1=Yes 2=No	<i>Current economic situation</i>		In the past 30 days, has anyone in your household skipped a meal to save money?		In the past 30 days, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?	
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DL25. **ASK ALL.** Please, tell me:

READ OUT. SINGLE ANSWER PER ROW. <i>Aggregate risk factors</i>	1=Yes 2=No
In the past year, did your household experience any of the following: crop damage, flood, drought, lay-off from work, or business failure?	
In the past year, did your household experience a death of a family member or a close relative?	
In the last year, has the household head missed any work because he was too sick to work?	
Does your family receive income (upkeep money or regular support) from a person outside your community or city?	

DL26. **ASK ALL.** Please tell me:

READ OUT <i>Risk factors</i>	Insert Number
How many total members does your household have, including adults and children?	
How many household members earn regular income?	

DL27. **ASK ALL.** What is the highest grade that the female head/spouse completed?

READ OUT. SINGLE ANSWER	
No female head/spouse	1
No formal education	2
Some primary education	3
Primary education completed	4
Some secondary education	5
Secondary education completed and above	6

DL28. **ASK ALL.** To which Ubudehe category does your household belong?

DO NOT READ. CODE TO FIT. SINGLE ANSWER.	
1, poorest	1
2, poorer	2

	3, poor	3
	4, surviving	4
	5, middle	5
	6, well-off	6

Literacy	LN1. ASK ALL. Can you read this text for me, please? ASK THE RESPONDENT TO READ THE CONCENT FORM ABOUT TAKING PHOTOS ON PAGE 65 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. ASK ALL. On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how do you perform in the following areas:					
		Excellent	Good	Somewhat bad	Very bad	Cannot do this at all
	Reading in English	5	4	3	2	1
	Writing in English	5	4	3	2	1

	Reading in French	5	4	3	2	1
	Writing in French	5	4	3	2	1
	Reading in Kinyarwanda	5	4	3	2	1
	Writing in Kinyarwanda	5	4	3	2	1

INTERVIEWER:

ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE (MT1=1) ELSE SKIP TO LN1 AND ASK THE RESPONDENT TO SIGN THE PHOTOGRAPHY CONSENT FORM IF THEY HAVE NOT ALREADY DONE SO.

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

InterMedia Africa and Research Solutions Africa would like to invite you to participate in a follow up study which explores the use of digital financial services (DFS) in Rwanda to introduce service improvements. For this study, we will track and analyze m-money account transactions and voice and airtime use associated with your personal SIM card. InterMedia and Research Solutions Africa will not disclose any personal information gathered through this study without first asking for your permission. Everything we learn from you will be treated with the strictest confidence. To protect your privacy, we will remove all personal identifying information and information for senders and recipients of mobile money or recipients of voice calls and text messages from the survey. In case of any breach of confidentiality, you will be informed immediately.

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

Before you decide to accept this invitation to take part in this study, you may ask the interviewer any questions about the study. If you are not satisfied with the answers, feel free to contact Project coordinator Josephat musembi, +250 735868257/+250781633099, Email: musembi@researchsolutionafrica.com

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
----------------------------------	-----------	------

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 (Interviewer)	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:		Signature		
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: