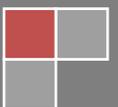


2014

# Interviewer and Supervisor Training Manual

National Study of Financial Services in  
Rwanda



**IMPORTANT: DURING THIS TRAINING, IT IS ESSENTIAL FOR YOU TO BE ACTIVE!!**

- Listen
- Join in
- Speak up and share ideas
- Ask questions – as many as possible; you are probably asking for everyone else
- Bring up any problems or potential problems now – not later!
- **Please put your mobile phone(s) in a silent mode so that you do not distract others and also stay focused yourself**

**IMPORTANT: SURVEY CONFIDENTIALLY!!**

**Please do not discuss the survey, the questions, or the client with anyone other than RSA, InterMedia, and the respondents!**

**IMPORTANT: REFER TO THE CHECKLIST AND TRAINING MANUAL!!**

#### **SUPERVISORS, TEAM LEADERS AND INTERVIEWERS:**

- **This training manual** (containing sampling approach)
- **English and Kinyarwanda** questionnaires (will be provided by RSA)
- **Show cards** (will be provided by RSA)
- **EA Maps** (provided by RSA, if applicable)
- **Phone numbers of all members of the team** (will be provided by RSA)

#### **SUPERVISORS AND TEAM LEADERS ONLY:**

- **This training manual** (including day schedule guidelines and quality control procedures)
- **Interview observation forms** (will be provided by RSA – example in *Appendix A*)
- **Supervisor field logs** (will be provided by RSA – example in *Appendix A*)
- **Startpoint selection sheet** (will be provided by RSA – example in *Appendix A*)
- **Supervisor issue logs** (will be provided by RSA – example in *Appendix A*)
- **Back-check sheets** (will be provided by RSA – example in *Appendix A*)

#### **INTERVIEWERS ONLY:**

- **Interviewer call log** (will be provided by RSA – example in *Appendix B*)
- **Informed consent form for those who personally own a mobile Phone** to participate in a separate follow-up study (will be attached to the questionnaire – example in *Appendix B*)
- **Parent/guardian consent form for all respondents aged 15 or over but under 18** (will be attached to the questionnaire – example in *Appendix B*)
- **Photography consent form and literacy assessment text for all respondents** (will be attached to the questionnaire – example in *Appendix B*)
- **Introductory letter** (will be provided by RSA – example in *Appendix B*)

## GENERAL INFORMATION

### I. SURVEY GOAL

The primary objective of the survey is to explore the uptake and usage of digital financial services (DFS) among adults over the next two years. Inter Media, will also be tracking the role DFS play in money transfers, payments, and savings among various consumer segments.

### II. SCOPE OF THE STUDY

#### Background

InterMedia has been commissioned to undertake a mixed-method, multi-country study in Asia and Africa to explore the uptake and usage of digital financial services (DFS) among adults over the next two years. InterMedia will also be tracking the role DFS play in money transfers, payments, and savings among various consumer segments. The study will provide actionable insight for a range of stakeholders involved in the DFS sector.

This document specifically outlines the sampling requirements for a nationally representative survey in Rwanda. The questionnaire for this survey will be administered through the use of household, face-to-face paper surveys (PAPI).

#### Objectives

The main objectives of the study are:

- to track citizens' access to financial services generally and the uptake and use of DFS specifically;
- to measure adoption and use of DFS among specific target groups (e.g., poor, rural and unbanked);
- to evaluate service performance amongst DFS agents and customers , and;
- to produce consumer insight to support product and service development and delivery.

#### Sampling approach

The sampling approach requires that a nationally representative sample of all adults (defined as those aged 15 or above) be drawn from the national population of Rwanda (as defined in the 2012 Rwanda Population and Housing Census). All regions and districts will be represented in the sample; households and individual participants will be selected randomly.

#### Selecting a starting point in an EA

The selection of households will be done by a simple random route walk method of the sample EAs. Prominent landmarks will be used to mark the single starting point of the random route walk within each EA. The landmarks such as mosque, school, market, cattle dip and dispensary's factory (See below detailed instructions on selecting a starting point).

A landmark is defined as an object or feature of a landscape or town that is easily seen and recognized from a distance, especially one that enables someone to establish their location.

Prominent landmarks can include (but are not limited to):

Bridges	Homesteads of prominent persons	Prominent buildings
Cattle dips	Hospitals	Prominent gathering fields
Chiefs camps	Markets	Schools
Churches	Mosques	Shopping centres
Community boreholes	Petrol stations	Slaughter houses
Factories	Police posts	Stadiums

Using the area map and assistance from guides or NBS staff and community leaders/guides, as may apply, interviewer will identify prominent landmarks with the area. If there is more than one landmark, the supervisor will use the following method to select which one to use for the startpoint of the random route walk.

#### Method of randomly selecting the startpoint

- A. List up to 10 prominent landmarks, starting with the nearest and working down to the furthest away from the designated meeting point within the area
- B. Take questionnaire at the top of the pile for the day and identify the last digit of the serial number. Then find the same number in the top row of the table below.
- C. Look down that column and read off the number opposite the last prominent landmark listed in the table. That number is the key to the landmark that should be used as the start point for the random route walk.
- D. Refer back to the list of landmarks and select the one that has the same number as the one you've just selected.

Example using 6 landmarks and questionnaire serial number 1234 to select a stadium

*Last digit on questionnaire number*

	List of landmarks (nearest to furthest)	1	2	3	4	5	6	7	8	9	0
1	Stadium	1	1	1	1	1	1	1	1	1	1
2	School	2	1	2	1	2	1	2	1	2	1
3	Police station	1	2	3	1	2	3	1	2	3	1
4	Market	1	2	3	4	1	2	3	4	1	2
5	Petrol station	4	5	1	1	3	4	5	1	2	3
6	Hospital	4	5	6	1	2	3	4	5	6	1
7		3	4	5	6	7	1	2	3	4	5
8		3	4	5	6	7	8	1	2	3	4
9		2	3	4	5	6	7	8	9	1	2
0		1	2	3	4	5	6	7	8	9	0

#### Selecting households within each EA

Once the single starting point is identified, a bottle (or a stick) will be spun on the ground and two interviewers will start the random walk in the opposite directions (nearest path/road), indicated by the bottle neck and the bottom of the bottle. While walking the interviewers will adhere to the left-hand rule selecting houses to the left-hand side, sticking to the left when turning at each intersection. Interviewers must not cross the road.

### *Selecting the first household on the random route walk*

The first household to be interviewed will be chosen by the last digit of the serial number of the questionnaire. For example, if the serial number of the questionnaire is 1233, the interviewer needs to skip the first 3 households and approach the 4<sup>th</sup> household on the left (see example map below). If the serial number is 1230 then no households are skipped and the 1<sup>st</sup> household on the left is selected.

### *Selecting subsequent households on the random route walk*

From that point, **in urban EAs** an interviewer will always skip 4 and select every 5<sup>th</sup> household, and in **rural EAs** always skip 2 and select every 3<sup>rd</sup> household following the left-hand rule. The difference in the number of skip steps between households will ensure an adequate distribution of respondents across the PSU, while taking into consideration differences in population density in urban and rural areas.

**When selecting households using the skip patterns above, an interviewer will not count the following:**

- Empty/unoccupied/destroyed buildings and construction sites
- Commercial and trade buildings, such as stores, banks, office buildings
- Transportation centers, i.e., train and bus stations
- Healthcare facilities and health institutions, such as hospitals, mental institutions and rehab centers
- Prisons and other correctional institutions
- Educational institutions, including schools, universities, daycare centers
- Government and administrative buildings
- Other non-residential facilities

In the case of **multi-story residential units** (e.g. flats) and residential compounds, the interviewer will treat each flat rather than the building as a household. In flats the interviewer will start at the top left-most corner of the building and in compounds the interviewer will start in the left-most corner. From that point the interviewer will resume the normal skip-pattern and substitution process – always using the left hand rule. Multiple households can be selected within multi-story buildings and residential compounds.

### **Definition of a household**

**Households are defined by all those who satisfy at least two of the following three conditions: (1) share the same food pot, (2) share the same roof or (3) have a common decision maker. Home-helpers and other live-in employees of the household should be excluded from the Kish grid.**

### **Selecting a respondent**

For households with two or more eligible respondents (15+), selection will be done using the Kish Grid method. Under no conditions is the interviewer allowed to replace the selected member of the household with a different member. The following rules also apply:

- In case the respondent is ill or mentally incapacitated the interviewer will use Kish grid again excluding the mentally handicapped respondents.
- In the case of respondents who do not speak either English or Swahili the interviewer will use Kish grid again excluding those who do not speak the above. If no members of the selected household speak English or Swahili then interviewer uses the substitution process below.
- In the case of polygamous households, the husband will be considered to be a potential respondent at the house where he is living at the time of the initial contact and not at any other household. The husband will therefore

only be listed on the Kish grid if he is considered to be living at the selected household at the time of the initial contact.

### **Substitution Process**

The interviewers at all times will keep a call log (See Appendices) where they record each and every household they call on, and whether the interview was successful or not and reasons for non-successful interviews.

The following substitution process will only be put into place after three unsuccessful call backs at the household following the first attempt. The supervisor must confirm and log that all the callbacks were unsuccessful, and then verify the reasons why.

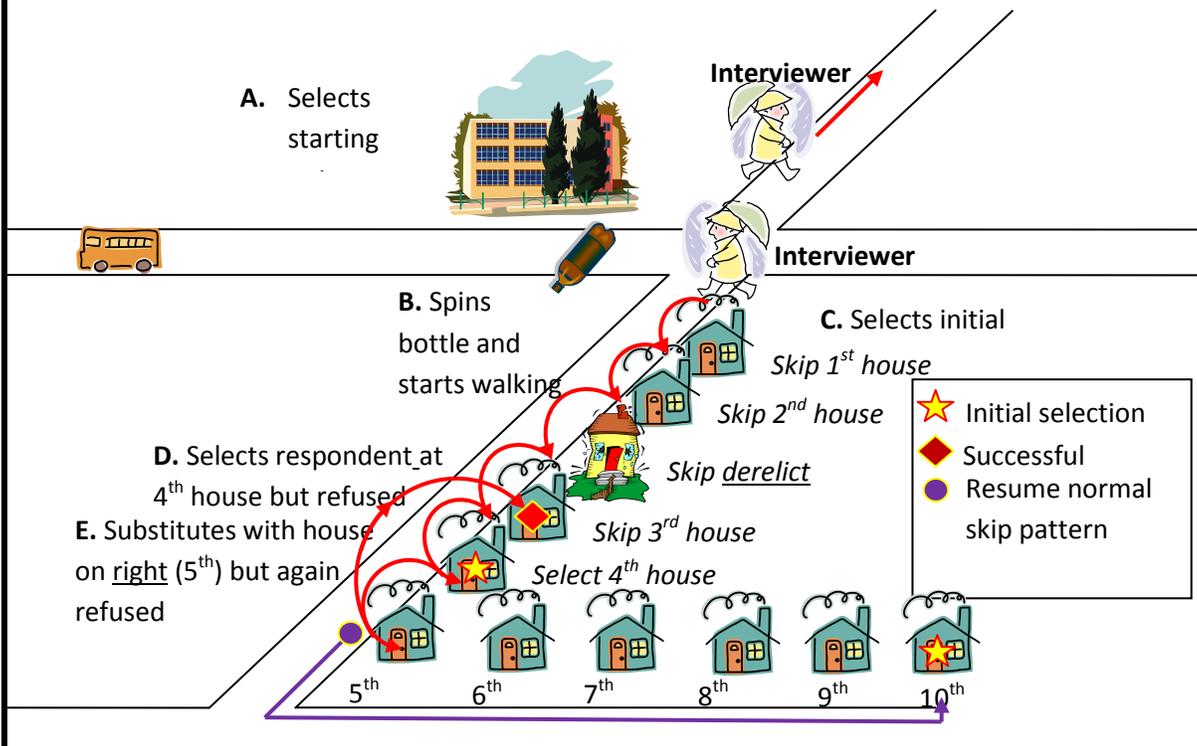
Substitution will be done only after one of the following has occurred:

- Refused entry at household
- Selected respondent in a household refuses to be interviewed
- Selected respondent terminates the interview before it is completed
- Selected respondent is absent for the period of the fieldwork
- No one in the house speaks English or Swahili
- All call backs have failed

Substitution will be done within the Enumeration Area (EA). If a respondent cannot be obtained at the initial sampled household, the household to the immediate right of the initial household is selected. If the first attempt at this household is unsuccessful the household to the left is selected. If that too is unsuccessful the household to the second right is selected, followed by second left, third right, third left and so on. Attempts can be made at up to 9 households (alternating between houses on the right and on the left as described above). A respondent will be chosen randomly using the Kish Grid method.

## Map showing example of sampling and substituting households

- In this example a school is selected at the start point
- Outside the front of the school a bottle (or stick) is spun on the ground to identify the direction each interviewer must walk. Interviewer 1 walks in the direction the bottle points to and Interviewer 2 walks in the opposite direction. Both interviewers stick to the left hand side of the road, always turning left at junctions and never crossing the road.
- Both interviewers select the first household based on the last digit of the serial number on their first blank questionnaire. Looking at Interviewer 1 in the map below, Interviewer 1 has survey number 1233 so skips 3 and selects the 4<sup>th</sup> household on the left (not counting a derelict household).
- Interviewer 1 selects a respondent in the 4<sup>th</sup> household using the Kish grid method but they refuse to be interviewed.
- Interviewer 1 uses the substitution process and first tries the house on the immediate right (the 5<sup>th</sup> household) but is refused entry to the household.
- Interviewer 1 then selects the household to the immediate left of the initial household (the 3<sup>rd</sup> household) and completes a successful interview.
- Interviewer 1 then resumes the normal skip step pattern from the last house reached (in this case the 5<sup>th</sup> house on the random route walk). As it is an urban location, the skip-step is 4 so the interviewer skips 4 households and selects the 5<sup>th</sup> (i.e. the 10<sup>th</sup> house on the map below). This sampling and substitution process continues (along with any call-backs) until 10 interviews have been conducted.



F. Substitutes with

## IMPORTANT CLARIFICATIONS FROM THE TRAINING ON SAMPLING AND SUBSTITUTING HOUSEHOLDS AND RESPONDENTS

- The normal skip-step pattern will be resumed from the furthest house reached on the random route walk (including all substitution attempts) rather than where the initial attempt was made or the household where a respondent was successfully selected.
- If a house is permanently vacant/ derelict/ destroyed do not count and continue to next lived-in household on random route walk. Do not substitute.
- You may need to speak to neighbors to determine whether a selected household is lived in and if so what time the occupants are expected to return in order to decide what appropriate action to take.
- If the first household randomly selected is the first household on the left when starting the random route walk (i.e. the last digit on the questionnaire serial number is 0 when making the initial selection) and after an initial refusal and a refusal at the household on the immediate right also generates a refusal – first check if there is a household around the corner to the immediate left of the first household. If it is a dead-end or there are no households round the corner to the left, then substitute only households to the right of the initial attempt.
- In the case of multi-story residential units (e.g. flats) and residential compounds, the interviewer will treat each flat rather than the building as a household. In flats the interviewer will start at the top left-most corner of the building and in compounds the interviewer will start in the left-most corner. From that point the interviewer will resume the normal skip-pattern and substitution process – always using the left hand rule. Multiple households can be selected within multi-story buildings and residential compounds.
- Households are defined by all those who satisfy at least two of the following three conditions: (1) share the same food pot, (2) share the same roof or (3) have a common decision maker. Home-helps and other live-in employees of the household should be excluded from the Kish grid. Home-helps and other live-in employees of the household should be excluded from the Kish grid.
- In the case of respondents who do not speak either English or Kinyarwanda the interviewer will use Kish grid again excluding those who do not speak the above. If no members of the selected household speak English or Swahili, then interviewer uses the substitution process below.

### III. INTERVIEW PROCEDURES

- Note interview start time.
- The questionnaire will be administered face to face at the respondent's home or other location (e.g. nearby place of work or café) by mutual agreement. **Any alternative location must be a safe place that is suitable for conducting the interview. If you are unsure about the safety or suitability of the alternative location please speak to your supervisor.**
- The questionnaire should be administered word for word.
- Follow the interviewer instructions provided in the questionnaire in bold typeface carefully; the words in bold typeface are instructions for you the interviewer and should not be read out to the respondents.
- Interview using all the relevant questions AS THEY ARE WRITTEN. Read out the questions as they appear on the printed page.
- Read and understand the questionnaire completely in order to be able to assist the respondent where they are not clear, but DO NOT give leading prompts.
- DO NOT try to explain questions in your own words – ONLY use the definitions and explanations that are provided in the questionnaire OR in this guide (section Questionnaire Specifics).
- Write down verbatim answers as spoken WORD FOR WORD for ALL open ended questions.
- Probe properly for all the information under verbatim answers.
- Ensure the **literacy and numeracy section** at the end of the questionnaire is completed by the respondent – asking them to **read the photography consent form OUT LOUD** and rating their reading and writing ability.
- Consent forms:
  - Ensure **all respondents** read and sign the **photography consent form** at the end of the questionnaire. The photography consent form will also be used to assess the reading and understanding of all respondents.
  - Ensure **all respondents with a registered mobile money account** read and sign the **informed consent form** to participate in a separate follow-up study.
  - Ensure that **all respondents aged 15 or over and under 18** have a signed **parent/guardian consent form** before starting the interview.
- Note the end time and duration of the interview.
- Record the GPS coordinates at the household of each successfully completed interview.

## FIELDWORK RULES AND REGULATIONS

### I. SUPERVISOR GUIDELINES FOR DAY SCHEDULE

1. Hold a short briefing with the interviewer team as early as possible every morning before you head to the field (for 30 min) to discuss the following:
  - Remind the interviewers of best interviewing practice and rules: Making a good first impression, remain neutral throughout the interview, don't rephrase the questions, do not interpret responses, ensure all relevant questions are answered, state confidentiality of the responses, there are no wrong or right answers.
  - Schedule for the day
  - Distribute supplies for the day (questionnaires, pens, contact sheets, show cards, etc.)
  - Any other information relevant e.g. security/weather
  - **Most importantly: Check completed interviews for the previous day**
  - This is also your first chance to motivate the team for the day ahead.
2. Depart for the first EA at agreed time.
3. Arrive at EA: Find the landmarks, randomly select the land mark and use the left hand rule to select the household then select the respondent.
4. Throughout the day supervise/observe at least 4 interviews. For each interview observed with interviewers, complete an interview observation form.
5. At the end of the interviewing day pick up all interviewers and head back to the base.
6. At the base collect all completed questionnaires and completed interviewer log sheets.
7. Check all completed questionnaires and interviewer log sheets and note all errors and gaps (If there are gaps the interviewer should go back to the respondent and finish the interview).
8. Complete back-checks: back-check should be done for at least 5 completed interviews
9. Fill in supervisor field-log for the day
10. Hold a debriefing session preferably in the morning with the entire team to discuss the following:
  - What went well
  - What were the challenges
  - Share your own comments from observing the interview
  - Share your notes from checking the questionnaires
  - Collect Interviewer Logs
  - Complete back-checks,
  - Agree on the steps forward/steps to correct the errors
  - Remind of best practice.
11. Record issues of debrief on the supervisor issue log sheet (see Appendix A)

## I. RESPONSIBILITIES OF SUPERVISORS

- **Submit quality checked questionnaires, issue logs, field logs and observation forms to the RSA project manager at least every other day.**
- Read and become fully familiar with this survey manual and with the survey questionnaire to be used to collect information from respondents in the geographic area you will be allocated.
- Participate in and direct the process of locating households to be interviewed
- Organize and direct the work of the survey teams and draw up the interviewer and supervision itinerary for your area
- Allocate activities each morning – a half hour meeting should take place before the start of each day where you recap important issues and review field progress so far.
- Accompany field survey interviewers when they are conducting interviews:
  - To assess interviewing and interpersonal relationships quality
  - Feedback to the entire team on errors / problems and solutions.
- Review completed questionnaires and interviewer logs at the end of each day of fieldwork to assure they have been filled in correctly and accurately and work with field survey enumerators to correct any errors found in recording responses. Be on hand each evening to solve queries
- Review completed interviewer logs at the end of each day to make sure the interviewers made required numbers of call-backs (3 call-backs in addition to the initial contact) before they requested household replacement. Provide interviewers with replacement household information.
- Send interviewers back to repeat sections and personally back-check those that seem to have problems.
- Personally observe 15% of interviews completed in the field (**see section III below for more information on interviewer QC responsibilities**).
- Make sure that completed questionnaires reach the office for data entry to commence once you have a reasonable number completed.
- Provide RSA headquarters with regular (twice a week) updates on progress of fieldwork

**See Appendix A for examples of supervisor fieldwork tools**

### RESPONSIBILITIES OF FIELD QUALITY CONTROL PERSONNEL

Debriefing the team every morning on the things that they are **not doing right and need to improve on**

- Following the team to the field and ensuring the selection of the household procedure is adhered to (the same households to be re-contacted and interviewed/ right replacement for households and individuals procedure followed).
- Observing the interviewers during the interviews to ensure they have mastered interviewing skills
  - Continuous training of the teams in the field (e.g. on probing skills)
  - Conducting call backs / back checks together with the supervisor
  - Making sure all the logs are being filled appropriately
  - Counterchecking all the logs
  - Double checking the questionnaires that have been checked by the supervisor

- Submit weekly report on what went on in the field and how the issues were handled
- Reporting and liaising with management on issues of quality

## II. ROLE AND RESPONSIBILITIES OF AN INTERVIEWER

- Read and become fully familiar with this survey manual and with the survey questionnaire to be used to collect information from respondents in your geographic area.
- Take your own detailed notes about each question in the questionnaire during training
- Follow instructions from your field survey supervisor in locating households to be interviewed.
- Conduct survey interviews at the respondent's house but in a location that will allow the respondent to give answers in privacy.
- Set up a good relationship with the respondent
- Meet the daily strike rate
- Interview using all the relevant questions AS THEY ARE WRITTEN. Read out the questions as they appear on the printed page
- Read and understand the questionnaire completely in order to be able to assist the respondent where they are not clear, but DO NOT give leading prompts
- DO NOT try to explain questions in your own words – ONLY use the definitions and explanations that are provided in the questionnaire OR in this guide (section Questionnaire Specifics)
- Write down verbatim answers as spoken WORD FOR WORD for ALL open ended questions
- Probe properly for all the information under verbatim answers
- Consult your supervisor/team leader when you have any questions or concerns about the questionnaire or about methods of locating households, selecting respondents or collecting information
- Complete answers to all questions and make any corrections or additions as directed by your supervisor.
- Conduct interviews when respondents are available and when it is convenient for them; make every effort to interview the respondents in all selected households

**See Appendix B for examples of interviewer fieldwork tools**

## III. INTERVIEWER QUALITY CONTROL

**All interviews for observation will be selected randomly and anonymously. All interviewers have an equal chance to be selected for checking.**

### **Field Implementation Checks**

The work of the interviewers will be controlled by team leaders, field manager and local field supervisors. Quality control will be spread throughout survey area will include but will not be limited to the following:

- Direct observation: 20% of all interviews will be directly observed by interviewer supervisors
- Visual checks: Upon receipt, supervisors will visually check 100% of the questionnaires
- Return visits: At least 5% of the interviews will be checked via a return visit by a field supervisor, who will redo the entire interview

### **Direct Observation:**

The purpose of observation is to evaluate and improve interviewer performance and to look for errors and misconceptions that cannot be detected through editing. Observation should be carried out without disrupting the interview, taking notes about the observed issues and provide the needed feedback after the interview.

Direct observations will be done by the team leader, who will be an immediate interviewer supervisor. Visual checks and call-back checks will be done by either a team leader or field manager/local field supervisor at a team meeting or immediately following it. Each interviewer will be controlled and evaluated on a daily basis.

### **Team meetings**

Teams should meet daily to discuss the following issues:

- General Quality of interviewers work
- Mistakes discovered during direct observation, team leader checks of completed questionnaires, or data entry/editing
- Field issues and relevant sections from the Interviewer Manual
- Problematic situations with the interviewers while in the field and how the situations were and should have been handled

During the team meeting all completed questionnaires should be checked and edited by the supervisor for the following issues:

- Interviewer selected a correct household and respondent
- Skip patterns have been followed correctly
- All applicable sections and questions have been completed; no missing information
- Re-contact information for the respondent is recorded in case of missing / incorrect information

Unsatisfactory interviews will be replaced by new interviews (redone 100%) conducted by a different interviewer. Reports of interviewers' work control will be given to supervisors in the head office along with the numbers of recorded interviews and will be used during working up technical report.

In addition to the questionnaire, team leaders should be checking the following information for each interviewer on a daily basis:

- A daily logbook should be kept to monitor the progress of the survey work
- The number of respondents approached, interviews completed and incomplete interviews
- The response, refusal and non-contact rates
- The number of callbacks and outcomes of calls

## Post-Fieldwork Checks

After questionnaires are checked and signed off by the team leaders, 20% of the questionnaires in each field team should be rechecked and signed off by the field manager. In addition to field supervisors, a dedicated quality control team will coordinate all QC procedures from the RSA head office.

Telephone control: At least 30% of the interviews will be verified by phone, specifically in areas where telephone penetration rate is suitably high and the respondent's telephone number will be given voluntarily by the respondent at the completion of the interview. The reason for requesting will be fully explained to the respondent.

Once questionnaires have been checked and signed off, they should be securely and properly packaged and transported to the head office for coding and data processing.

## IV. LANGUAGES OF THE INTERVIEW

- Interviews will be conducted in English and Kinywaranda. There will be questionnaires for each translations.

### INTERVIEW: USEFUL TIPS

#### I. PREPARING FOR INTERVIEW

Dress – When interviewing, it is important to look professional at all times. Your dress should be appropriate and comfortable. Do not wear expensive jewellery because that may make you appear to be much richer than the people that you are interviewing. Such considerations are important, and have been found to influence how comfortable people feel about being interviewed.

Supplies required – Before leaving for the field, check to make sure that you have adequate supplies for the day's work. These supplies include:

- A sufficient supply of questionnaires (bring extras)
- This Field Survey Interviewer's Manual
- Identification documents (e.g. name badge)
- Introduction letter
- Consent forms
- Interviewer log
- Information sheets on the survey study
- Pens
- A briefcase or bag to carry the questionnaires
- Any personal items you will need to be comfortable.

## Other important notes

- Make sure that your mobile phones are turned off during the interview
- Assure the respondents of anonymity BEFORE the interview starts
- NEVER read out the options “Don’t know” or “Refused”. Please try very hard to get an answer before you code “-98” (don’t know) or “-99” (refused.)
- For all time questions, we use a 24 hour clock. So, 4 o’clock in the afternoon is coded as 16:00
- If a respondent cannot answer a certain question, for example how many times they transacted at the bank during the past 6 month, ask them to provide an estimate or guess.

## II. CONDUCTING INTERVIEW

Remember to build rapport with respondents. At the beginning of an interview, you and the respondent are strangers to each other. The respondent's first impression of you will influence his/her willingness to cooperate with the survey. Be sure that your manner is always friendly.

Make a good first impression – When first approaching the respondent, do your best to make him or her feel at ease. Open the interview with a smile and greeting such as "Good Afternoon" and then proceed with introducing yourself and the purpose of your visit.

Always have a positive approach – Never adopt an apologetic manner, and do not use words such as "Are you too busy?", "Would you spare a few minutes?" or "Would you mind answering some questions?" Such questions invite refusal before you start and may be used to build conversation stoppers

Stress confidentiality of responses when necessary – If the respondent is hesitant about responding to the interview or asks what the data will be used for, explain that the information you collect will remain confidential, no individual names will be used for any purpose, and that all information will be grouped together to write a report. Never mention other interviews or show completed questionnaires to other interviewers or supervisors in front of a respondent or any other person. Request for honesty and openness

Give the respondent the opportunity to ask questions before continuing with the interview – Before agreeing to be interviewed, the respondent may ask you some questions about the survey or how she was selected to be interviewed. Be direct and pleasant when you answer. Answer any questions from the respondent frankly.

Explain the purpose of the survey and research, **the primary objective of the survey is to explore the uptake and usage of digital financial services (DFS) among adults. Inter Media, will also be tracking the role DFS play in money transfers, payments, and savings among various consumer segments.**

Find a Good Interview Location – Try to conduct the interview in a location that is private and where there are not many distractions. This could be a room in the house or outside at some other location. It is important that the respondent is listening carefully during the interview.

Be neutral throughout the interview – Most people are polite and will tend to give answers that they think you want to hear. It is therefore very important that you remain absolutely neutral as you ask the questions. Never, either by the expression on your face or by the tone of your voice, allow the respondent to think that he has given the "right" or "wrong" answer to the question. Never appear to approve or disapprove of any of the respondent's replies.

If the respondents gives an ambiguous answer – try to probe in a neutral way, asking questions such as:

- “Can you explain a little more?” “
- “I did not quite hear you; could you please tell me again?”
- “There is no hurry. Take a moment to think about it.”

Never suggest answers to the respondent – If a respondent's answer is not relevant to a question, do not prompt him by saying something like "I suppose you mean that..... Is that right?" Rather, you should probe in such a manner that the respondent himself comes up with the relevant answer.

Do not change the wording or sequence of questions – The wording of the questions and their sequence in the questionnaire were carefully chosen for a reason. If the respondent has misunderstood the question, you should repeat the question slowly and clearly. If he still does not understand, you may reword the question, being careful not to alter the meaning of the original question. You should never reword questions. Provide only the minimum information required to obtain an appropriate response.

Handle hesitant respondents tactfully – If the respondent is reluctant or unwilling to answer a question, try to overcome his or her reluctance by explaining that the same question is being asked of citizens all over the country and that the answers will all be merged together. If he still refuses, simply write REFUSED next to the question and proceed as if nothing had happened. If you have successfully completed the interview, you may try to obtain the missing information at the end but the respondent should not be forced to give an answer.

Do not make assumptions – you should also be careful not to jump to conclusions based on previous information. Do not assume the answer to any question based on your previous experience with ‘the way people behave or think.’

Do not skip questions – Do not skip a question even when you think the answer is obvious. Some of the questions are purposefully overlapping in order to check for consistency in answering.

Do not hurry the interview – Ask the questions slowly to ensure the respondent understands what he is being asked. After you have asked a question, pause and give him time to think. If the respondent feels hurried or is not allowed to formulate his own opinion he may respond with "I don't know" or give an inaccurate answer. If you feel the respondent is answering without thinking, just to speed up the interview, say to the respondent, "There is no hurry. Your opinion is very important so consider your answers carefully."

Do not show the questionnaire to anyone, including the respondent – You must not show the questionnaire to anyone, unless otherwise told to by your supervisor. For example, sometimes a respondent may want to complete the questionnaire himself, or to read a question himself. It is important that you do not show the document to him. If respondent does request this, be polite but firm about your refusal. Make sure the respondent cannot see the questionnaire during the interview.

If you are ever unsure, write out all of the respondent's reply on the questionnaire – Anything out of the ordinary can also be noted on the back page or in the margins directly on the questionnaire.

Write legibly – It is important that those who will be entering the data from your survey can decipher what you have marked. Checks should be clearly within one box and not another. If you are circling an item, be sure not to circle other items nearby.

### III. SAMPLE OPENING SCRIPT

**Follow this script the first few times you conduct interviews or until you are confident that you know how to initiate a conversation and persuade the respondent to participate in the study**

Good morning/afternoon/evening. My name is .....and I work for an independent market research company called RSA based in Nairobi. Today, we are conducting research about mobile phones and other services people use. This information will help the service providers to improve on the services they offer. Your household has been randomly selected to participate in the study, among a total of 2000 households all over Rwanda. I have a questionnaire that will take about 45 minutes to complete, and I hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the adult members of your household?

- If yes: “Great! Let’s choose a place where you will feel comfortable.”
- If no:
  - **Respondent is busy:** “I can see that you are very busy. But maybe you can take a break and answer my questions? I will really appreciate it!”
    - ❖ If yes: “Thank you very much! I will do my best to not keep you longer than necessary.”
    - ❖ If no: “I appreciate that you took time to listen to me but I understand that this is a bad time. When will be a good time for me to come back? It can be today or tomorrow. When do you think you will be free?”
  - **Respondent is hesitant or is afraid:** “As I said, I am representing a research organization, which is *not in any way* affiliated with the government agencies or marketing companies. We are gathering information for organizations that want to improve various community services to help people in Uganda. Your answers will not be disclosed to anyone outside the research organization. In our report, we will only talk about percentages not about specific people. You have nothing to worry about.”
    - ❖ If yes: “Thank you very much! I really appreciate that you agreed!”
    - ❖ If no: “It is really important that your household participates in this study because otherwise we will be missing important information. Would you feel more comfortable if I call my supervisor and ask him to address your concerns?”
      - If yes: call your team leader and ask him/her to reassure the respondent
      - If no: “I am very sorry to hear that. Maybe you can think about it? Here is my phone number. I will be in this area for the next two days. Please, give me a call if you change your mind.”
  - **Respondent is not interested in surveys:** “I have already interviewed more than 5 households in this area and people found the survey very interesting. How about we start the survey and you will then decide if you are interested or not? Maybe you will like taking part as well?”

- ❖ If yes: “Thank you! Before we start, let me just write down all household members. And then we will go straight to the questions!”
- ❖ If no: “I am very sorry to hear that. Maybe you can think about it? Here is my phone number. I will be in this area for the next one days. Please, give me a call if you change your mind.”
- **Respondent refuses for no specific reason**: “It is really important for your household to participate in this study because otherwise we will be missing important information. We chose only 2000 household out of more than 30 thousand and we would like to hear your opinion on how things are in Rwanda. It will not take long but this information will help improve various community services to help people in Rwanda. I will truly appreciate your participation!”
  - ❖ If yes: “Thank you! Let’s start right away!”
  - ❖ If no: “I am very sorry to hear that. Maybe you can think about it? Here is my phone number. I will be in this area for the next one days. Please, give me a call if you change your mind.”

#### IV. CONCLUDING INTERVIEW

- Say that the interview is now over and do not forget to **thank the respondent for their participation**

**I. READING QUESTIONS**

- Interviewers must read questions from the questionnaire word-for-word
- Questions are always bolded and start with a question number that reflects the section it belongs to, e.g.

**DG2. Is the respondent a male or a female?**

- Many of the questions have specific instructions for the interviewer, these are normally beside or directly underneath the question and are always bolded and capitalized. These instructions should never be read out to the respondent. e.g.

**DG2. Is the respondent a male or a female?**

**DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER**

- In some cases you will also be required to read out the answer categories to the respondent. In these cases the interview instruction will clearly state **'READ OUT'**. Do not read out the answer categories unless instructed to. E.g.

**DG5. Do you have any of the following types of official identification?**

<b>READ OUT. MARK ALL THAT APPLY.</b>	<b>DG5 1=Yes 2=No</b>
Government issued ID	
Passport	
Driver's license	
School issued ID	
Employee ID (For Government / Civil Servants)	
Military ID	
Birth Certificate	
Village/LC ID	
Other (Specify)	

- Where there are a lot of answer categories or for certain rating scales, show cards containing the answer categories may be used. These are given to the respondent before they are asked the question. Sometimes show cards with images may also be used. E.g.

**MT3a. What type of mobile phone do you own or have access to?**



- Some questions should only be asked to respondents who have responded in a particular way to a previous question. In these cases the question will be preceded by a bolded and capitalized interview instruction saying exactly who should be asked the question, e.g.

**ASK ONLY IF FFI1=1 (THOSE WHO SAID YES (I.E. CODE 1) IN QUESTION FFI1 TO HAVING ACCESS TO A BANK ACCOUNT)**

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

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

- In some cases respondents will be instructed to either ‘Go To’ the next question or ‘SKIP TO’ a later question depending on how they have responded to an earlier question.

**II. RECORDING RESPONSES**

- Single-code questions only allow the respondent to give one answer. For single-code questions you must mark one answer category on the questionnaire, e.g.

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

<b>SINGLE ANSWER</b>	<b>FFI1</b>	
<b>Yes</b>	<b>1</b>	<b>SKIP TO FFI4b</b>
<b>No</b>	<b>2</b>	<b>GO TO FFI2</b>

- In the example above, only ‘Yes’ or ‘No’ may be selected. In each case the answer category is represented by a number, so in this case **Yes=1** and **No=2**. This helps with instructions in later questions and with the analysis of the data.
- Other questions are ‘multi-code’ which means that more than one answer category may be selected by the respondent. In these cases the interviewer can mark as many options on the questionnaire as relevant. The interviewer must mark the appropriate numerical code (e.g. 1, 2 or 3) in each row taking care not to leave any rows blank.
- 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	1

Airtel	2
Tigo	3
Other (Specify)	4
DK/Refused	5

- In some cases the answer categories for two or more questions are displayed in the same answer grid. In these cases care needs to be taken to ensure that the correct answer categories are selected for each corresponding question, e.g.
- Many single and multi-code questions also have the option category ‘**Other (Specify)**’ for when none of the listed options apply. In these ask the respondent to explain fully and write down their response word-for-word. Read what you have written back to the respondent and ask them to confirm that what you have written is correct.
- **It is vitally important that no questions are left blank unless the respondent has been instructed to skip it based on a response they gave in a previous question.**
- **If a respondent cannot provide a clear answer to a question then the interviewer needs to put either code “-98” (Don’t know) or code “-99” (Refused)**
- 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 did you first learn 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
--	---------------------------------------------------	----------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------

			<p>3=Billboards/posters</p> <p>4=Newspapers or magazines</p> <p>5=Family members in this household</p> <p>6=Family members in another household</p> <p>7=Other relatives, friends, neighbors</p> <p>8=Workmates or business partners</p> <p>9=Customers of your business</p> <p>10=Elected/administrative officials</p> <p>11=Employees of a bank or MFI</p> <p>12=Members of an informal financial group, including a village savings association, cooperative, merry-go-round, etc.</p> <p>13=Transactional mobile money agents</p> <p>14=Field agents/promoters of mobile money</p> <p>15=SMS alerts from providers</p> <p>16=Street events, bus/track announcers</p> <p>17=other (specify)</p>
MTN Money			
Airtel Money			
Tigo Cash			

## GLOSSARY OF TERMS

**Bank account** – Is a financial account between a bank customer and a financial institution

**Digital card/account** – Is one where (1) money is stored in digital form (i.e. book entry in a computer system) (2) there is no need for paperwork or face to face interaction to initiate some common transactions, such as payment or balance check, and (3) clients can initiate a transaction to pay or be paid by a wide range of counterparties (e.g. P2P, bill pay, bulk pay) without a face-to-face transaction or paperwork. Accessing money through a digital card/account means that at a minimum, the deposit/withdrawal activities associated with the product (e.g. loan repayments or disbursements) flow through a basic digital account.

**Financial Activity** – An activity involving financial assets such as savings, lending funds, borrowing funds, buying or selling goods and services for profit or consumption

**Financial service** – A service provided by a financial institution. An example: providing loans to a consumer

**Financial transaction** – A formalized procedure by a financial institution for businesses or consumers to carry out in order to complete a financial activity. Examples: purchasing stocks, depositing funds to a bank, transferring money from one financial institution to the other or in between accounts in a financial institution.

**Formal payments** – Formal payments sent to the government, educational institutions, formal financial institutions (e.g. banks) or private businesses. Non-remittances include payments of taxes, fines or fees, utility bills, goods, debt or insurance payments. Payments might include formal credit disbursements and repayments.

**Head of the household** – An individual in one family setting who provides actual support and maintenance to one or more individuals who are related to him or her through Adoption, blood, or marriage

**Income** – The amount of money or its equivalent received during a period of time in exchange for labor or services, from the sale of goods or property, or as profit from financial investments.

**Informal payments (remittances)** – Money or its equivalent (food or goods) sent from one household to another. Informal payments include any informal credit and debt repayments between family members or friends who live elsewhere, any repayment of debts, or payments for goods and services.

**Micro finance institution (MFI)** – Is an organization that provides [financial services](#) for entrepreneurs and small businesses lacking access to [banking](#) and related services.

**Mobile money** – The use of a mobile phone in order to transfer funds between banks or accounts, deposit or withdraw funds, or pay bills. This term is also used for the broader realm of electronic commerce; it can refer to the use of a mobile device to purchase items, whether physical or electronic

**Primary job** – an employment where one spends most of his/her time to earn a living – sometime called a 'main' job.

**Secondary job** – an employment where one does a side or additional job/s to substitute his/her earnings

**SIM card** – A removable micro-card that contains a subscriber identity module that securely stores the electronic codes used to verify subscribers' identities on mobile phones and computers.

**Urban and rural households** – Urban and rural households are defined according to their residence in urban or rural enumeration areas as prescribed by the Ugandan Bureau of Statistics.

**Utility Bill** – The amount a household or office is expected to pay for electricity, water and/or gas each month. Utility bills vary according to one's usage

## APPENDIX A: SUPERVISOR TOOLS

### I. INTERVIEW OBSERVATION FORM

**PLEASE NOTE:**

- One form should be completed for each interview observed.
- Fill out the form as soon as possible after the interview. Do not fill out the form during the interview.
- Select the category(ies) that correspond most closely to your observations or write in brief response
- Please use the space provided throughout the questionnaire to describe problems. Provide any other comments you feel are necessary on page 4.

<b>Supervisor name:</b>			
<b>Supervisor code:</b>			
<b>Interview Details:</b>			
<b>Date:</b>			
<b>EA / Village:</b>			
<b>Duration of interview (In Mins):</b>			
<b>Interviewer Name:</b>			
<b>Interviewer Number:</b>			
<b>Were correct procedures followed for selecting the respondent?</b>	<b>Yes</b>	<b>No (Please Explain below)</b>	
<b>Interviewer's introduction</b>	Mentioned organization	YES	NO
	Mentioned own name	YES	NO
	Showed identification	YES	NO
	Described purpose of survey	YES	NO
	Explained that respondent was chosen at random	YES	NO
	Explained anonymity	YES	NO
<b>Did respondent agree to participate?</b>	<b>YES</b>	<b>NO</b>	
<b>If respondent refused interview, at what point did s/he refuse</b>			
<b>Did the interviewer read the questions verbatim?</b>	<b>YES</b>	<b>NO</b>	
<b>Did the interviewer tick the response correctly</b>	<b>YES</b>	<b>No</b>	
<b>Did the interviewer speak slowly and distinctly?</b>	<b>YES</b>	<b>NO</b>	
<b>Did the interviewer follow proper question routing?</b>	<b>YES</b>	<b>NO</b>	
<b>Did the interviewer use neutral tone?</b>	<b>YES</b>	<b>NO</b>	
<b>Did the interviewer probe appropriately?</b>	<b>YES</b>	<b>NO</b>	
<b>Did any problems with answer cards occur? If yes, explain</b>	<b>YES</b>	<b>NO</b>	
<b>If respondent did not understand question what did the interviewer do?</b>			
<b>What kind of rapport did the interviewer develop during the interview?</b>			
<b>Did the interviewer seem in control of the interview situation?</b>	<b>YES</b>	<b>NO</b>	
<b>Were other people present during the interview?</b>	<b>YES</b>	<b>NO</b>	

<b>Did their presence interfere with interview in any way?</b>	<b>YES</b>	<b>NO</b>
<b>In what language was the interview conducted?</b>		
<b>Which specific question or parts of the questionnaire, if any, were difficult for the respondent to answer?</b>		
<b>How did the respondent behave during the interview?</b>		

Please comment on any significant problems observed during the introductory phase of interview or the interview situation in general.

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Please comment on any problems related to the questionnaire

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Supervisor's signature

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**II. SUPERVISOR FIELD LOG**

PLEASE NOTE:

This log should be completed at the end of the day for each day of the project

<b>Name Supervisor:</b>	<b>DAY</b>
<b>Code Supervisor:</b>	<b>DATE</b>
<b>First EA:</b>	<b>Region/District:</b>
<b>Second EA:</b>	<b>Region/District:</b>
<b>Third EA:</b>	<b>Region/District:</b>
<b>Fourth EA:</b>	<b>Region/District:</b>
<b>Fifth EA:</b>	<b>Region/District:</b>

**Summary (Tally) Table**

Number Approaches*	Number Questionnaires Completed*	Number Questionnaires Incomplete*	Number Complete Questionnaires In Field Checked**	Number Back Checks (Phone Calls)***	Number Refusals*

\*sum of interviewers Field logs each day

\*\* Tally of Supervisors' In-Field Quality Control Interview Observation Form (15% of all interviews will be directly observed by interviewer supervisors)

\*\*\*Tally of Supervisors' Post-Field Quality Control Back Sheet (30% of the interviews will be verified by phone)

#	Serial Number	Status C = complete I = Incomplete R = refused IN=ineligible	Field observed (Y/N)	Back-Checked (Phone-call) (Y/N)	Field night Checked (Y/N)	Comments (If a refusal, note reasons for refusals)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						

**A new Field Log to be completed each day**

### III. STARTPOINT SELECTION SHEET

As the training manual describes, prominent landmarks will be used to mark the single starting point of the random route walk within each EA.

A landmark is defined as an object or feature of a landscape or town that is easily seen and recognized from a distance, especially one that enables someone to establish their location.

Prominent landmarks can include (but are not limited to):

Bridges	Homesteads of prominent persons	Prominent buildings
Cattle dips	Hospitals	Prominent gathering fields
Chiefs camps	Markets	Schools
Churches	Mosques	Shopping centres
Community boreholes	Petrol stations	Slaughter houses
Factories	Police posts	Stadiums

Using the area map and the assistance of the local community leaders/guides, interviewer will identify all prominent landmarks in the area. If there is more than one landmark, the supervisor will use the following method to select which one to use for the startpoint of the random route walk.

#### Method of randomly selecting the startpoint

- A. List up to 10 prominent landmarks within the EA, starting with the nearest and working down to the furthest away from the designated meeting point within the EA.
- B. Take questionnaire at the top of the pile for the day and identify the last digit of the serial number. Then find the same number in the top row of the table below.
- C. Look down that column and read off the number opposite the last prominent landmark listed in the table. That number is the key to the landmark that should be used as the start point for the random route walk.
- D. Refer back to the list of landmarks and select the one that has the same number as the one you've just selected.

#### Example using 6 landmarks and questionnaire serial number 1234 to select a stadium

Last digit on questionnaire number

	List of landmarks identified (nearest to furthest away)	1	2	3	4	5	6	7	8	9	0
1	Stadium	1	1	1	1	1	1	1	1	1	1
2	School	2	1	2	1	2	1	2	1	2	1
3	Police station	1	2	3	1	2	3	1	2	3	1
4	Market	1	2	3	1	1	2	3	4	1	2
5	Petrol station	4	5	1	2	3	4	5	1	2	3
6	Hospital	4	5	6	1	2	3	4	5	6	1
7		3	4	5	6	7	1	2	3	4	5
8		3	4	5	6	7	8	1	2	3	4
9		2	3	4	5	6	7	8	9	1	2

0		1	2	3	4	5	6	7	8	9	0
---	--	---	---	---	---	---	---	---	---	---	---

EA1

Name:

Selected start point:

	List of landmarks identified (nearest to furthest away)	1	2	3	4	5	6	7	8	9	0
1		1	1	1	1	1	1	1	1	1	1
2		2	1	2	1	2	1	2	1	2	1
3		1	2	3	1	2	3	1	2	3	1
4		1	2	3	4	1	2	3	4	1	2
5		4	5	1	2	3	4	5	1	2	3
6		4	5	6	1	2	3	4	5	6	1
7		3	4	5	6	7	1	2	3	4	5
8		3	4	5	6	7	8	1	2	3	4
9		2	3	4	5	6	7	8	9	1	2
0		1	2	3	4	5	6	7	8	9	0

EA1

Name:

Selected start point:

	List of landmarks identified (nearest to furthest away)	1	2	3	4	5	6	7	8	9	0
1		1	1	1	1	1	1	1	1	1	1
2		2	1	2	1	2	1	2	1	2	1
3		1	2	3	1	2	3	1	2	3	1
4		1	2	3	4	1	2	3	4	1	2
5		4	5	1	2	3	4	5	1	2	3
6		4	5	6	1	2	3	4	5	6	1
7		3	4	5	6	7	1	2	3	4	5
8		3	4	5	6	7	8	1	2	3	4
9		2	3	4	5	6	7	8	9	1	2
0		1	2	3	4	5	6	7	8	9	0



**V. BACK CHECK SHEET (POST-FIELDWORK QUALITY CONTROL CHECKS)**

**Person conducting the back-check:** \_\_\_\_\_

**Date of the back-check** \_\_\_\_\_

**Back-check conducted:**      In person     Via mobile phone     Via landline telephone

		<b>INFORMATION RECORDED ON THE QUESTIONNAIRE</b>	<b>INFORMATION OBTAINED DURING BACK-CHECK</b>
1)	Name of the respondent?		
2)	Date of the interview?		
3)	Where was the interview conducted?		
4)	Questionnaire serial number		
5)	Respondent's age?		
6)	Respondent's gender?		
7)	Respondent's highest level of education?		
8)	Respondent's primary job?		
9)	How many mosquito nets the household owns?		
10)	Does the respondent personally own a mobile phone?		
11)	Does the respondent personally own a bank account?		
12)	Why did the respondent start using a bank?		
13)	Does the respondent have a registered mobile money account with one or more provider?		
14)	How would you describe the interviewer's conduct of the interview?		

**Was the interview interesting?**

\_\_\_\_\_

**Were there any inconsistencies found:**

\_\_\_\_\_

**How were any inconsistencies addressed/ resolved?**

\_\_\_\_\_

**Signature of the person who completed the back-check**

\_\_\_\_\_

**Does the respondent have any other comments?**

\_\_\_\_\_

## APPENDIX B: INTERVIEWER TOOLS

### 1. Interviewer call log (to be completed daily and returned to supervisor)

#### 1. Interviewer info

Name		Interviewer Code		Total Number of Approaches	
Region		Day		Total Questionnaires Complete	
Constituency		Date (dd/mm/yyyy)		Total Questionnaires Incomplete	
EA/Village(s)		Number of PSUs visited today		Total Number of Refusals (Codes 2 & 3)	

#### 2. Result codes:

Code	Description	Next Steps	Important Note
1	Refused entry at household	Follow substitution process: If a respondent cannot be obtained at the initial sampled household, the household to the immediate <u>right</u> of the initial household is selected. If the first attempt at this household is unsuccessful the household to the <u>left</u> is selected. See map on page 5.	<b>NB. IF A HOUSE IS PERMANENTLY VACANT/ DERELICT/ DESTROYED/ NOT A RESIDENTIAL HOUSEHOLD - DO NOT COUNT AND CONTINUE TO NEXT LIVED-IN HOUSEHOLD ON RANDOM ROUTE WALK. DO NOT SUBSTITUTE.</b>
2	Selected respondent in a household refuses to be interviewed ( <u>please</u>		
3	Selected respondent terminates the interview before it is completed		
4	Selected respondent is absent for the duration of the fieldwork		
5	No one in the household speaks English or Swahili		
6	All call backs have failed		
7	House is lived in but no one home at time of calling (no response)		
8	Selected respondent identified but not at home at time of calling	Continue to next household on random route walk and attempt up-to 3 call-backs before using the substitution process.	
9	Selected respondent available but requested a call-back		
10	Interview interrupted		
11	Complete interview	Make a note of completed questionnaire number	

#### 3. Reasons for refusal codes

Refusal code	Definition
1	Too busy in general
2	Unable to find the time while interviewer works in this EA
3	Will be absent while interviewer works in this EA
4	Lack of trust/ hostile to interviewers
5	Lack of interest
6	No incentive/ incentive is too low
7	Language barrier
8	Physical or mental disability that prevents from participating
9	Other, specify in row

10	None provided
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4. Call log:

Initial approach number	Initial approach		Household info		Respondent info (Enter as soon as known)		1 <sup>st</sup> call-back		2 <sup>nd</sup> call-back		3 <sup>rd</sup> call-back		Completed QQ Number:	Reason for refusal
	Date & time of initial approach		Distinctive feature/plot number		Name		Date & time of 1 <sup>st</sup> call-back		Date & time of 2 <sup>nd</sup> call-back		Date & time of 3 <sup>rd</sup> call-back			
1	Result code:		Street/village name		Age		Result code:		Result code:		Result Code:			
	Date & time for 1 <sup>st</sup> call-back		GPS coordinates		Contact number		Date & time for 2 <sup>nd</sup> call-back		Date & time for 3 <sup>rd</sup> call-back					

Initial approach number	Initial approach		Household info		Respondent info (Enter as soon as known)		1 <sup>st</sup> call-back		2 <sup>nd</sup> call-back		3 <sup>rd</sup> call-back		Completed QQ Number:	Reason for refusal
	Date & time of initial approach		Distinctive feature/plot number		Name		Date & time of 1 <sup>st</sup> call-back		Date & time of 2 <sup>nd</sup> call-back		Date & time of 3 <sup>rd</sup> call-back			
2	Result code:		Street/village name		Age		Result code:		Result code:		Result Code:			
	Date & time for 1 <sup>st</sup> call-back		GPS coordinates		Contact number		Date & time for 2 <sup>nd</sup> call-back		Date & time for 3 <sup>rd</sup> call-back					

Initial approach number	Initial approach		Household info		Respondent info (Enter as soon as known)		1 <sup>st</sup> call-back		2 <sup>nd</sup> call-back		3 <sup>rd</sup> call-back		Completed QQ Number:	Reason for refusal
-------------------------	------------------	--	----------------	--	------------------------------------------	--	---------------------------	--	---------------------------	--	---------------------------	--	----------------------	--------------------

3	Date & time of initial approach		Distinctive feature/ plot number		Name		Date & time of 1 <sup>st</sup> call-back		Date & time of 2 <sup>nd</sup> call-back		Date & time of 3 <sup>rd</sup> call-back			
	Result code:		Street/ village name		Age		Result code:		Result code:		Result Code:			
	Date & time for 1 <sup>st</sup> call-back		GPS coordinate s		Contact number		Date & time for 2 <sup>nd</sup> call-back		Date & time for 3 <sup>rd</sup> call-back					

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

FINANCIAL INCLUSION INSIGHTS RESEARCH PROGRAM

INFORMED CONSENT FORM

To be completed by those who personally own a mobile phone

**Company:** *RSA and InterMedia*

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

**Potential Benefits:** By participating in this study, you directly contribute to research aimed at enhancing financial services (for example, services offered by banks, SACCOs or mobile money providers) so that households like yours can take advantage of improved financial products. As we mentioned earlier in the interview, we've selected only 2,000 people in Rwanda for this study and the participation of each selected person is very important for the success of the study.

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

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

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

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

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

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

**Contact Information:** Before you decide to accept this invitation to take part in this study, you may ask any questions that you might have. If you have any questions at any time before, during or after your participation you can address them to the interviewer. If you are not satisfied with the answers, feel free to contact Field Supervisor in Rwanda Josephat Musembi at +250735868257 or Jasper Gosselt in Kenya at +254702564248

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.

<b>Refused Consent</b>		Thank & Close
<b>Granted Consent</b>		Complete Signature Section Below

**SIGNATURE SECTION – Please read carefully**

You are making a decision whether or not to participate in this research study and allow confidential access to m-money transaction information associated with your SIM card. Your signature indicates that you have read the information provided above, you understand the purpose of the request, you have had all your questions answered, and you have decided to take part in this study.

The date you sign this document to enroll in this study is today's date.

_____ Name of Subject (please print)	_____ Signature	_____ Date
_____ Name of Person Obtaining Consent (Interviewer)	_____ Signature	_____ Date

## II. Photography Consent Form and Literacy Assessment Text

### PHOTOGRAPHY CONSENT FORM – Please read carefully

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

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

<b>Refused Consent</b>		Thank & Close
<b>Granted Consent</b>		Complete Signature Section Below

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

_____ Name of Subject (please print)	_____ Signature	_____ Date
_____ Name of Person Obtaining Consent <i>(Interviewer)</i>	_____ Signature	_____ Date

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

RSA Rwanda,

Rebero, Innovation Building, 2<sup>nd</sup> floor

P.O. Box 341

Kigali, Rwanda.

2<sup>nd</sup> November 2014

Dear Sir/ Madam,

RE: DFS TRACKER | Survey on 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 RSA.

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

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

Project Coordinator Josephat Musembi (+250 735868257)	OR	Research Director Jasper Gosselt (+254 702564248)
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Or call the RSA Kenya offices in Nairobi (Tel +254 20 444 5082/3) and ask to speak to Jasper Grosskurth

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

Josephat Musembi Field Supervisor-**DFS TRACKER**

Thank you very much for your help and support.

Yours sincerely,

Josephat Musembi

Project Manager-DFS TRACKER

RSA Kenya

**Introduction Letter**

RSA Rwanda,

Rebero, Innovation Building, 2<sup>nd</sup> floor

P.O. Box 341

Kigali, Rwanda.

Dear Sir/ Madam,

RE: REQUEST FOR PARTICIPATION IN MARKET RESEARCH

RSA is an innovative, client-focused organisation, providing market and social research services to clients globally. In Africa, RSA has its HQ in Nairobi Kenya and a field office in Rwanda.

We are currently conducting a survey on mobile phones and other services that people use amongst the general public.

The purpose of this is letter to confirm that its bearer is a bonafide staff on RSA Kenya. We would greatly appreciate if you would grant us a short interview to gather this information.

This is a time bound exercise scheduled to take place from 27<sup>th</sup> November to 22<sup>nd</sup> December 2014

We assure you that the information you provide will be treated as confidential and will only be used for the purposes of this study.

Your assistance and cooperation will be highly appreciated.

In case you have any queries, please feel free to contact;

Project Field Coordinator: Josephat Musembi (+250 735868257)	OR	Research Director Jasper Gosselt (+254 702564248)
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Or call the RSA Kenya offices in Nairobi (Tel +254 20 444 5082/3) and ask for Jasper Grosskurth/Gladys Wawira

Yours sincerely,

Edwin Kiptoo

Project Manager-DFS TRACKER

RSA Kenya