

QUESTIONNAIRE DESIGN FOR MOBILE MONEY FSP MULTI-COUNTRY STUDY



GHANA

Section AA. Respondent Information:

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

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 isand I work for an independent market research company called Ipsos Ghana based in Accra. 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 3,000 households all over Ghana. I have a questionnaire that will take about 40-75 minutes to complete, and I hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the adult members of your household?

Definition of household (INTERVIEWER, IF TWO OF THE THREE CHARACTERISTICS ARE TRUE CONSIDER IT A HOUSEHOLD): All those who (1) share the same food pot, (2) share the same roof or (3) have a common decision maker

Definition of adult: All those aged 15 and above

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

First, I need to decide who to interview from this household. Can you give me the names and ages of all members aged 15 and above who 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 above** 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			
0			

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
0		1	2	3	4	5	6	7	8	9	10

INTERVIEWER: [AFTER THE RESPONDENT HAS BEEN SELECTED, ASK IF THEY ARE IN THE HOUSEHOLD, IF THE PERSON SELECTED IS WITHIN THE HOUSEHOLD, ASK TO SPEAK TO THEM] OTHERWISE REFER TO THE SUBSTITUTION PROCESS IN THE INTERVIEWER GUIDE

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

ELSE GO TO SECTION 1: DEMOGRAPHICS

Parent/guardian Consent Form

for respondents who are 15 – 17 years old

Ipsos Ghana
Accra, Ghana 1 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 Ipsos Ghana.

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

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

Project Coordinator	OR	Project Manager: Linda Asirifi-Otchere
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Or call the Ipsos Ghana Offices in Accra at Tel: +233 30 2232970 / 2252116

Thank you very much for your help and support/

Yours sincerely

Linda Asirifi-Otchere, Project Manager-**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">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">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								
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Level of education	DG4. ASK ALL. What is your highest level of education? <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td colspan="2">READ OUT. SINGLE ANSWER.</td></tr> <tr><td>No formal education</td><td style="text-align: center;">1</td></tr> <tr><td>Primary education not complete</td><td style="text-align: center;">2</td></tr> <tr><td>Primary education complete</td><td style="text-align: center;">3</td></tr> <tr><td>Some secondary</td><td style="text-align: center;">4</td></tr> <tr><td>Secondary education complete</td><td style="text-align: center;">5</td></tr> <tr><td>Some secondary vocational training / some certificate</td><td style="text-align: center;">6</td></tr> <tr><td>Secondary vocational training complete / certificate complete</td><td style="text-align: center;">7</td></tr> <tr><td>Some diploma</td><td style="text-align: center;">8</td></tr> <tr><td>Diploma complete</td><td style="text-align: center;">9</td></tr> <tr><td>Some college/university</td><td style="text-align: center;">10</td></tr> <tr><td>Complete university degree</td><td style="text-align: center;">11</td></tr> <tr><td>Post-graduate university degree</td><td style="text-align: center;">12</td></tr> <tr><td>Koranic school.</td><td style="text-align: center;">13</td></tr> </table>		READ OUT. SINGLE ANSWER.		No formal education	1	Primary education not complete	2	Primary education complete	3	Some secondary	4	Secondary education complete	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
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	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	
	Voters card	
	Employee ID (For Government / Civil Servants)	
	Military ID	
	Birth Certificate	
	Other (Specify)	

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 (tro-tro, bus, etc.) 12= Tailor 13= Secretary 14=Manager 15=Watchman/security/caretaker 16=Messenger 17= Policeman/police reserve 18= Bus/Train conductor 19= Factory employee 20= Shop owner	21= Salesperson in a store 22= Street vendor/hawker (selling groceries) 23=Business owner (specify below) <hr/> 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
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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 (tro-tro, bus, etc.) 12= Tailor 13= Secretary 14=Manager 15=Watchman/security/caretaker 16=Messenger 17= Policeman/police reserve 18= Bus/Train conductor 19= Factory employee 20= Shop owner	21= Salesperson in a store 22= Street vendor/hawker (selling groceries) 23=Business owner (specify below) <hr/> 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
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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	
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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

DL8. ASK ALL. In the past 12 months, how many times did you move from one home to another?
_____ times (-99 for DK/Refused)

DL9. IF DL8=0 SKIP TO DL11. OTHERS ASK DL9. What was the main reason you moved?

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
Other (Specify)	10
No specific reason	11

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?

READ OUT. SINGLE ANSWER.	
Permanent move	1
Seasonal/temporary job	2
DK/Refused	3

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 does the household have?

READ OUT. SINGLE ANSWER	
Seven or more	1
Six	2
Five	3
Four	4
Three	5
Two	6
One	7

DL12. ASK ALL. Are all children ages 5 to 12 in school?

READ OUT. SINGLE ANSWER	
No	1
Yes, or no children ages 5 to 12	2

DL13. ASK ALL. What is the highest grade completed by the female head/spouse?

READ OUT. SINGLE ANSWER	
No female head/spouse	1
Non or pre-school	2
Primary or middle	3
Any JSS, SSS, S, L, U, or higher	4

DL14. ASK ALL. Is the main job of the male head/spouse in agriculture?

READ OUT. SINGLE ANSWER	
Male head/spouse has no job	1
Yes, main job is in agriculture	2
No, main job is not in agriculture	3
No male head/spouse	4

DL15. ASK ALL. What is the main construction material for the roof?

READ OUT. SINGLE ANSWER	
Palm leaves/raffia/thatch, wood, mud bricks/earth, bamboo or other	1
Corrugated iron sheets, cement/concrete, asbestos/slate, or roofing tiles	2

DL16. ASK ALL. What is the main source of lighting for the dwelling?

READ OUT. SINGLE ANSWER	
Not electricity (mains)	1
Electricity (mains)	2

DL17. ASK ALL. What is the main source of drinking water for the household?

READ OUT. SINGLE ANSWER	
Borehole, well (with pump or not, protected or not) or other	1
River/stream, rain water/spring, or dugout/pond/lake/dam	2

	<table border="1"> <tr> <td>Indoor plumbing, inside standpipe, sachet/bottled water, standpipe/tap (public or private outside), pipe in neighbours, water truck/tanker, or water vendor</td><td>3</td></tr> </table> <p>DL18. ASK ALL. Does any household member own a working stove (kerosene, electric, or gas)?</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER</td><td></td></tr> <tr> <td>No</td><td>1</td></tr> <tr> <td>Yes</td><td>2</td></tr> </table> <p>DL19. ASK ALL. Does any household member own a working iron (box or electric)?</p> <table border="1"> <tr> <td>SINGLE ANSWER</td><td></td></tr> <tr> <td>No</td><td>1</td></tr> <tr> <td>Yes</td><td>2</td></tr> </table> <p>DL20. ASK ALL. Does any household member own a working radio, radio cassette, record player, or 3-in1 radio system?</p> <table border="1"> <tr> <td>SINGLE ANSWER</td><td></td></tr> <tr> <td>None</td><td>1</td></tr> <tr> <td>Only radio</td><td>2</td></tr> <tr> <td>Radio cassette but no record player nor 3-in-1 (regardless of radio or cassette)</td><td>3</td></tr> <tr> <td>Record player but no 3-in-1 (regardless of radio or cassette)</td><td>4</td></tr> <tr> <td>3-in-1 radio system (regardless of any others)</td><td>5</td></tr> </table>	Indoor plumbing, inside standpipe, sachet/bottled water, standpipe/tap (public or private outside), pipe in neighbours, water truck/tanker, or water vendor	3	READ OUT. SINGLE ANSWER		No	1	Yes	2	SINGLE ANSWER		No	1	Yes	2	SINGLE ANSWER		None	1	Only radio	2	Radio cassette but no record player nor 3-in-1 (regardless of radio or cassette)	3	Record player but no 3-in-1 (regardless of radio or cassette)	4	3-in-1 radio system (regardless of any others)	5
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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>SHOWCARD. SINGLE ANSWER</td><td></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 a refrigerator</td><td>3</td></tr> <tr> <td>We can afford to buy certain expensive goods such as a TV set or a refrigerator</td><td>4</td></tr> <tr> <td>We can afford to buy whatever we want</td><td>5</td></tr> <tr> <td>DK/Refused</td><td>6</td></tr> </table> <p>DL22. ASK ALL. What is the minimum amount you need to survive per week? I am talking about the amount that will cover just your basic needs for food, transport, cooking fuel, and clothes.</p> <p>_____ GHS</p>	SHOWCARD. SINGLE ANSWER		We don't have enough money for food	1	We have enough money for food, but buying clothes is difficult	2	We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator	3	We can afford to buy certain expensive goods such as a TV set or a refrigerator	4	We can afford to buy whatever we want	5	DK/Refused	6												
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DK/Refused	6																										
Vulnerability	<p>DL23. ASK ALL. Please, tell me:</p> <table border="1"> <tr> <td>READ OUT. SINGLE ANSWER.</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>	READ OUT. SINGLE ANSWER.	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.)													
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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.)																											

	DL24. ASK ALL. Please, tell me:	
	READ OUT. SINGLE ANSWER. <i>Current economic situation</i>	1=Yes 2=No
	In the past 30 days, has anyone in your household skipped a meal to save money?	
	In the past 30days, has your house been unlit at night because you could not buy charcoal/kerosene/etc. to light the house?	
	DL25. ASK ALL. Please, tell me:	
	READ OUT. SINGLE ANSWER. <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 household 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	
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 household members	5
Using a phone is against my culture/religion	6
I don't have money to by 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
No specific reason	12
Other (Specify)	13

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 AELECTED 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	
Other (Specify)	14	

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	
Airtel	
Expresso	
Glo	
Tigo	
MTN	
Vodafone	

MT9.ASK ONLY IF MT7=NO. OTHERS SKIP TO MT10. 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	GO TO MT10
No	2	SKIP TO FF1

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. E.g. OLX, Tonaton		
	Used touch-screen		

SECTION III: FINANCIAL INSTRUMENTS

Subsection 1: Formal Financial Instruments

Ownership and access	<p>READ TO THE RESPONDENT: Now, I am going to ask you a few questions about banks. When I say "bank," I mean a formal financial institution. 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. (Examples)</p>											
	<p>FF1. ASK ALL. Do you personally have a bank account that is registered in your name?</p>											
	<table border="1"> <tr> <td colspan="3">SINGLE ANSWER</td> </tr> <tr> <td>Yes</td> <td>1</td> <td>GO TO FF2</td> </tr> <tr> <td>No</td> <td>2</td> <td>SKIP TO FF5</td> </tr> </table>			SINGLE ANSWER			Yes	1	GO TO FF2	No	2	SKIP TO FF5
	SINGLE ANSWER											
	Yes	1	GO TO FF2									
	No	2	SKIP TO FF5									
	<p>FF2. ASK IF FF1=YES. OTHERS SKIP TO FF5. Do you <u>usually</u> make transactions with your bank account yourself or does somebody else do them on your behalf?</p>											
	<table border="1"> <tr> <td colspan="3">SINGLE ANSWER</td> </tr> <tr> <td>Make transactions myself</td> <td>1</td> <td>SKIP TO FF9</td> </tr> <tr> <td>Somebody does them on my behalf</td> <td>2</td> <td>GO TO FF3</td> </tr> </table>			SINGLE ANSWER			Make transactions myself	1	SKIP TO FF9	Somebody does them on my behalf	2	GO TO FF3
	SINGLE ANSWER											
	Make transactions myself	1	SKIP TO FF9									
Somebody does them on my behalf	2	GO TO FF3										
<p>FF3. ASK IF FF2=2. OTHERS SKIP TO FF9. Who is the person that makes transactions with your bank account on your behalf <u>most frequently</u>?</p>												
<p>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?</p>												
<table border="1"> <tr> <td>DO NOT READ. CODE TO FIT. SINGLE ANSWER</td> <td>FF3</td> <td>FF4 1=male 2=female</td> </tr> </table>			DO NOT READ. CODE TO FIT. SINGLE ANSWER	FF3	FF4 1=male 2=female							
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	
Other (Specify)	14	

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

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 do not have money to use a bank	4
I do not need one, I do not make any transactions	5
Registration paperwork is too complicated	6
Registration fee is too high	7
Using a bank account is difficult	8
Fees for using a bank account are too high	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
I can't afford the minimum balance	17
Bank hours are not convenient for me	18
I never thought about using a bank	19
I do not trust banks/that my money is safe in a bank	20
I would rather have my money close to me	21
I use mobile money	22
I don't have time to go to the bank	23
I use somebody else's account	24
My husband, family, in-laws do not approve of me having a bank account.	25
I will not be able to go to a bank on my own	26
It's not approved by my religion	27
Other	28

DK/Refused	29
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FF6. ASK IF FF1=NO. OTHERS SKIP TO FF9. Do you use a bank account 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 bank account 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	
Other (Specify)	14	

Test filters

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.

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.

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	

	<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 provides those services even if you personally do not use them.</p>				
	<p>READ OUT. SINGLE ANSWER PER ROW.</p>			<p>1=Yes 2=No 3=DK/Refused</p>	
	You can access your account and make transactions using either a mobile phone application or the bank's website				
	The bank offers a debit/ATM card or a credit card with this account				
	You can transfer money 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)				
<p>Ownership, access and use</p>	<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? 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				
	Student				
	Fixed				
	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	GO TO FF15	
	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	SKIP TO MM1	
	<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</p>	<p>FF17 SINGLE ANSWER</p>	<p>FF17a WRITE THE AMOUNT IN GHS</p>

			ASK ONLY FOR THOSE 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	ASK ONLY FOR THOSE MARKED IN FF15 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					
A door-to-door agent of a bank or another financial institution (Specify)					
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)					

F18. 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 payments
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?

READ OUT, SINGLE ANSWER PER ROW	FF19. MULTIPLE ANSWERS 1=Yes 2=No	FF20. 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		

FF21. ASK IF ANSWERS 1-5 in FF14. OTHERS SKIP TO MM1. Do you use a bank account 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 inputs (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							
	<p>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.</p>							
	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? _____GHS	FF26. What was the amount of your transaction? _____GHS	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? _____GHS	FF29. Did the agent/teller charged you extra fees beyond official fees for the transaction? 1=Yes 2=No 3=DK/Refused

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 learn</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 saving 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				
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? MM6.ASK IF AT LEAST ONE PROVIDER MARKED IN MM5. OTHERS SKIP TO MM16. 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						

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	
Other (Specify)	13	

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	

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?

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

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 do not have money to use this service	4
I do not need one, I do not make any transactions	5
Registration paperwork is too complicated	6
Registration fee is too high	7
Using mobile money is difficult	8
Fees for using mobile money are too high	9
I do not have money to make any transactions with mobile money	10
No one among my friends or family is using it	11

I do not understand the purpose of mobile money, I do not know what I can use it for	12
There are no mobile money agents close to where I live/work	13
Mobile money are not reliable	14
Mobile money do not offer the services I need	15
Mobile money agents are unfriendly; they make me feel unwelcomed	16
I can't afford the minimum balance	17
Mobile money are not convenient for me	18
I never thought about using mobile money	19
I do not trust MM/that my money is safe with MM	20
I would rather have my money close to me	21
I use a bank	22
I don't have time to use MM/go to agents	23
I use somebody else's account	24
My husband, family, in-laws do not approve of me using mobile money	25
I will not be able to use mobile money/to go to an agent on my own	26
It's not approved by my religion	27
The network coverage is too poor/unreliable in the area where I live/work	28
The network coverage is too poor/unreliable in the area where people with whom I transact live/work	29
I have heard of fraud on mobile money	30
Other	31
DK/Refused	32

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 of 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?

READ OUT	MM19. MULTIPLE ANSWERS 1=Yes 2=No	MM20. 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.)	
Other (specify)	
I do not use my mobile money account to make business transactions	

	MM22. ASK ONLY IF “YES” IN MM21.9 (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	
	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	
	Out of courtesy	1
	The agent is fast	2
	I trust this agent	3
	Reliability: the agent is always present during work hours	4
	Reliability: the agent always has e-float and/or cash to conduct my transaction	5
	Proximity to where I live	6
	Proximity to places where I go – school, retail store, my job, etc.	7
	Agent is knowledgeable/helpful	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
	Out of habit	12
	Other (Specify)	13
	Because the agent is a female	14
	Because the agent is a male	15
	Agent was recommended to me	16
	No particular reason	17

It's the only agent I know of that serves my MM provider	18
The agent serves multiple MM providers	19

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 1 km 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/are the 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	

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
Have to take a train	4
The agent comes to me	5
Ride a bicycle	6
Ride in my own car or motorbike	7
Get a car/motorbike ride for free with a friend, relative or neighbor	8
Other (Specify)	9

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 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
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 to pay a deposit				
Agent did not give all the cash that was owed				
GSM, mobile network or agent system was down				
It was very time consuming				
I did not get a receipt, including SMS 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)				

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
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 a mobile money 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? _____GHS	MM40. What was the amount of your transaction? _____GHS	MM41. How long did the transaction take, including standing in the queue? _____minutes	MM42. How much did you have to pay for the transaction? _____GHS	MM43. Did the agent/teller charge 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 lunch-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 do you go to help you resolve the problem?

READ OUT. SINGLE ANSWER.	
Resolve it myself	1
Seek help of friends or family	2
Mobile money agent	3
Customer hotline/helpline	4
MNO location	5
Financial institution location	6
Government agency or local official	7
Other	8

Subsection III: Satisfaction with financial service providers and products

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 before you had access to a bank account.

1	2	3	4	5	6	7	8	9	10

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 after you gained access to a bank account.

1	2	3	4	5	6	7	8	9	10

SFC3. ASK ONLY IF AT LEAST ONE PROVIDER SELECTED IN MM5 (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS GO TO IF11. On a scale from 1 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you before you started using a mobile money service.

1	2	3	4	5	6	7	8	9	10

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 **after** you started using a mobile money service.

1	2	3	4	5	6	7	8	9	10

Subsection IV: Other Financial Services

Access and use	<p>IFI1. ASK ALL. Have you ever used any of the following?</p> <p>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?</p> <p>IFI3. ASK ALL. Do you have an account/membership in your name with any of the following?</p> <p>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?</p>
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	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				
Cooperative				
Savings & Credit Union Associations				
Susu or another informal saving network				
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis				
A digital card, a recharge card that is not attached to a bank or MFI account. e.g. ezwich card?				
Other financial service (Specify)				

IFI5. ASK IF "YES" TO USING THE INSITUTION 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			
Cooperative			
Savings & Credit Union Associations			

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 COOPERATIVE USE IN IFI1. OTHERS GO TO IFI8. Which of the following statements apply to COOPERATIVE account you use, registered or not? You do not have to personally use those services – I just want to know if your cooperative offers them.
 IFI8. ASK IF "YES" FOR SAVINGS & CREDIT UNION ASSOCIATIONS USE IN IFI1. OTHERS GO TO IFI10. Which of the following statements apply to Savings & Credit Union Association account you use, registered or not? You do not have to personally use those services – I just want to know if your SAVINGS & CREDIT UNION ASSOCIATION 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
You can access your account and make transactions using either a mobile phone application or internet/bank's website			
The institution offers a debit/ATM card or a credit card with this account			
You can transfer money 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 INSTITUTE USE IN IFI1. OTHERS GO TO IFI11 Have you ever used your MFI account for the following?
 IFI11. ASK IF "YES" FOR COOPERATIVE USE IN IFI1. OTHERS GO TO IFI12 Have you ever used your cooperative account for the following?
 IFI12. ASK IF "YES" FOR SAVINGS & CREDIT UNION ASSOCIATIONS USE IN IFI1. OTHERS GO TO IFI14 Have you ever used your 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, 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 it / 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	
Cooperative	
Savings & Credit Union Associations	
Susu or another informal saving network	
A money guard/ someone in workplace or neighborhood that collects and keeps savings deposits on a regular basis	
Savings collectors	
ATM, bank or another place where you can recharge a digital card, a recharge card that is not attached to a bank or MFI account	
Other financial service (Specify)	

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
A 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 you 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	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, SUSU, 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 FL11 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 I 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, SUSU, 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 I 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., oil and gas companies such as Tullow oil)	
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 100 GHS 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.	
20 GHS	1
Any other answer	2
DK/Refused	3

FL20. ASK ALL. Imagine you have 100 GHS 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 100 GHS	1
Less than 100 GHS	2
Exactly 100 GHS	3
DK/Refused	4

FL21. ASK ALL. Now, imagine you took a loan of 100 GHS and you have to pay a fee of 2% each month until you fully repay it. How much total money will you have to repay in 1 full year (12 months)?

DO NOT READ. SINGLE ANSWER.	
More than 100 GHS	1
Less than 100 GHS	2
Exactly 100 GHS	3
DK/Refused	4

FL22. ASK ALL. Finally, imagine you have 100 GHS 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 100 GHS	1
Less than 100 GHS	2
Exactly 100 GHS	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	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/Refused	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 MTN Mobile Money, Tigo Cash or Airtel Money	

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 Twi	
Text messages in Twi only	
Text messages where English is mixed with Ga	
Text messages in Ga only	
Text messages where English is mixed with Ewe	
Text messages in Ewe only	
Text messages where English is mixed with Dagbani	
Text messages in Dagbani only	
Text messages in other (Specify)	

TDL6a. ASK IF AT LEAST ONE PROVIDER SELECTED IN MM5. OTHERS GO TO THE NEXT SECTION. Who first taught you how to use mobile money services?

READ OUT. SINGLE ANSWER	
Family members in this household	1
Family member in another household	2
Other relative (Specify)	3
Workmate or a business partner	4
Neighbor, not a relative	5
Mobile Operator's employee (not an agent)	6

Mobile money promoter (not an agent)	7
Mobile money agent	8
Friend	9
Mobile money provider help line	10
Other (Specify)	11
Nobody taught me, I learned myself	12

TDL6b. ASK IF TDL6a IS 1-11. OTHERS GO TO TDL7. You said you were taught to use mobile money by (READ THE ANSWER FROM TDL6a). Which of the following statements best describes how your first learning was set up?

READ OUT. SINGLE ANSWER	
A one-on-one session with just you and your educator	1
A group session with people you knew before, i.e. your savings group members, your colleagues, your classmates, people from you're your apartment building etc.	2
A group session with people you never met before, a random group of people	3
A group session with people you knew before and then a follow up one-on-one session with you and your educator	4
A group session with people you never met before and then a follow up one-on-one session with you and your educator	5
Other (Specify)	6
DK/Refused	7

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 an 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 did 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 MONEY AGENT), OTHERS SKIP TO NEXT SECTION. How did the agent react when you asked him/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 sent me to a different office for help	
Other (Specify)	
DK/Refused	

Module 3: General Financial Behaviors

ASK ALL

Now, I would like to ask you just a few questions about your financial transactions.

INSTRUCTIONS TO INTERVIEWER: ASK FB1-FB3 TOGETHER FOR THE EACH ACTIVITY

FB1.Have you ever done the following...? (Yes =1 No = 2)

FB2.When was the last time you did this activity? (WRITE DOWN THE NUMBER) **SHOWCARD**

Yesterday	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago	5

ASK FB3 ONLY FOR ACTIVITES THAT THE RESPONDENT CODED IN FB1. IF NO ACTIVITIES REPORTED IN FB1 OR FB2 SKIP TO I01

FB3. Which of these methods do you use most frequently for this activity (READ THE ACTIVITY MARKED IN FB1, THEN READ OUT THE LIST OF METHODS IN FB3)? **SINGLE CODING PER OPTION; SHOWCARD.**

LEGEND ONLY. DO NOT CODE HERE	FB3	Codes		Codes
	Cash- Personally delivered	01	m-money: Own m- money account	09
	Cash sent through post or courier	02	m-money: Agent's m-money account	10
	Cash sent through friend/relative	03	m-money: Another person's account (friend, family member, neighbor, etc)	11
	Electronic transfer using a bank account	04	Western Union/ Money Gram	12
	Cheque/Demand/Banker's Draft	05	Private money transfer agent (not a bank or formal service)	13
	ATM or Debit card given by bank	06	Gold	14
	Credit card	07	Barter of food or other goods	15
	Digital card (A rechargeable card that is not attached to a bank or MFI account)	08	Other (Specify)	16

ASK FB1-FB3 TOGETHER FOR THE FIRST ACTIVITY, THEN SECOND ACTIVITY AND SO ON. IF '2' CODED FOR ALL ACTIVITIES IN FB1, THEN, SKIP TO I01

READ OUT. SHOWCARD.		FB1		FB2 (Ask for all marked in FB1) SINGLE ANSWER FOR EACH ROW	FB3 (Ask for all marked in FB1) METHOD	
		Have you ever?				
		Yes	No			
Buy mobile recharge/Pay mobile bill		1	2			
Pay a school/college fee		1	2			
Pay a medical bill		1	2			
Pay a regular bill such as electricity, water, landline, cable tv, internet		1	2			
Pay rent		1	2			
Pay a government bill, including fine, fee or tax		1	2			
Send money to family members, friends, workmates or other acquaintances for regular support/allowances (outside household)		1	2			
Send money to family members, friends, workmates or other acquaintances to help with emergencies(outside household)		1	2			
Receive money from family members, friends, workmates or other acquaintances for regular support/allowances/pocket money (outside household)		1	2			
Receive money from family members, friends, workmates or other acquaintances to help with emergencies (outside household)		1	2			
Receive welfare, pension from the government		1	2			
Receive other benefit payments from the government or government agency such as scholarship, subsidies, money on birth of girl child, etc	(Specify) _____	1	2			
Receive wages/salary/income for primary job		1	2			
Receive wages/salary/income for secondary job(s)		1	2			
Pay for large acquisitions, including land, cattle, residence		1	2			
Pay premium for any insurance taken		1	2			
Receive claims on insurance		1	2			
Pay loan instalment		1	2			
Receive payments on a loan given		1	2			
Pay for goods at grocery store, other store/shop						
Take a loan or make payments on a loan						
Give a loan or receive payments on a loan		1	2			
Make investment						
Save money						
Set money aside for retirement or emergency		1	2			

Module 4: Interoperability

IO1. ASK ALL. Ghana has several m-money providers. As a m-money user, would you like to see m-money providers work together with one another to provide m-money services?

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

IO2. ASK ALL. Would you like to see m-money providers work together with other financial institutions, such as banks, MFIs, Savings and Credit Union Associations (SACCO) etc.?

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

IO3. ASK ONLY IF EITHER IO1=1 OR IO2=1. OTHERS SKIP TO IO4. What would you like to see as a result of such working together?

DO NOT READ, CODE TO FIT. ACCEPT MULTIPLE ANSWERS.	
I will have access to my money whenever and wherever I need it	1
Using my m-money account for cross-network or cross-institution transactions will be faster	2
Using my m-money account for cross-network or cross-institution transactions will be cheaper	3
Using my m-money account for cross-network or cross-institution transactions will be less complicated technology-wise	4
I will not have to carry cash – my money and I will be safer	5
Other (Specify)	6
DK/Refused	7

IO4. ASK ALL. Which financial organizations would you **most** like to see engaging with one another to encourage you to use m-money/use m-money more frequently?

READ OUT. SINGLE ANSWER	
M-money providers alone	1
M-money providers and financial organizations: banks, MFIs, Savings and Credit Union Associations (SACCO)	2
All m-money providers and all financial organizations work together	3
None	4
DK/Refused	5

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 74 AND CONFIRM THAT THEY UNDERSTAND IT.
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Reading (SINGLE ANSWER)	
Respondent read the informed consent form fluently and without any help from the interviewer	1
Respondent read the informed consent form well but had a little help from the interviewer	2
Respondent struggled to read the informed consent form and had a lot of help from the interviewer	3
Respondent unable to read the consent form and requested the interviewer read it to them	4
Understanding (SINGLE ANSWER)	
The respondent fully understood the informed consent form without any help from the interviewer (confirm by asking)	1
Respondent understood the informed consent form well but asked for a little help from the interviewer	2
Respondent struggled to understand the informed consent form and asked for a lot of help from the interviewer	3
Respondent 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 you perform in the following areas:

READ OUT. SINGLE ANSWER PER ROW	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 Twi	5	4	3	2	1
Writing in Twi	5	4	3	2	1
Reading in Ga	5	4	3	2	1
Writing in Ga	5	4	3	2	1
Reading in Ewe	5	4	3	2	1
Writing in Ewe	5	4	3	2	1
Reading in Dagbani	5	4	3	2	1
Writing in Dagbani	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 Ipsos Ghana would like to invite you to participate in a follow up study which explores the use of digital financial services (DFS) in Ghana 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 Ipsos Ghana 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 Manager in Ghana, Linda Asirifi-Otchere at +233 30 2232970/2252116

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

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

Name of Subject (please print)	Signature	Date

Name of Person Obtaining Consent (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

- Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?
- 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?
- 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)	

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