## Part 1: Admin

| A. QID |  |  |
| :--- | :--- | :--- |
| B. Interviewer code |  |  |
| C. Interviewer Gender | ロ1. Female |  |
| D. Date |  |  |
| E. Starting hour |  |  |
| F. Province name |  |  |
| G. Province code |  |  |
| H. PSU name |  |  |
| I. PSU code |  |  |

Read:
"Greetings,
My name is $\qquad$ . I work for $\qquad$ , a company that does research here in [country]. We are doing some research on people's ideas about and usage of mobile phones. This research will be used to help providers better understand how to improve the mobile phone services offered in [country]_.
Your household has been selected to participate in this study. Would you be willing to answer some Your household has been selected to participate in this study. Would you be willing to answer some questions? The interview will take around 30 minutes. . All information given by you will be kept strictly confidential and not revealed beyond the research team with your name/contact details without your prior permission.
During our discussion, I will ask you questions about your everyday life and mobile phones. If you have trouble with one of the questions, don't hesitate to point it out to me. Do you want to ask me anything about this survey before you decide to participate?

1. Are you willing to participate now?

| $\square 1$ Yes | $\square 2$. No |
| :--- | :--- |

## Part 2: Filter Question \& basic socio-demographics

2. How old are you?

Do not prompt - One answer $\square$ $\rightarrow$ If less than 15 y.o., drop the interview
3. (Interviewer to record) Gender

| $\square 1$. Female | $\square 2$. Male |
| :--- | :--- |

4. How many people live in your household? (including yourself) A household is composed of people who share the same roof and the same food
Do not prompt - One answer per line (Open question)

|  |  |
| :--- | :--- |
| a. In total |  |
| b. Number of males above 18 y.o. |  |
| c. Number of females above 18 y.o. |  |
| d. Number of males below 18 y.o. |  |
| e. Number of females below 18 y.o. |  |

## 5. What is your marital status?

Do not prompt - One answer

| $\square$ 1. Single |
| :--- |
| $\square$ 2. Married |
| $\square$ 3. Non-marital union |
| $\square$ 4. Widowed |
| $\square$ 5. Divorced |

Part 3: Access
6. Have you ever used a mobile phone?

Do not prompt - One answer

7. Have you used a mobile phone in the past 3 months? Do not prompt - One answer

8. Do you personally own at least one active SIM (a SIM that you carry with you most of the day)?
Do not prompt - One answer

9. Do you personally own at least one working handset (a handset that you carry with you most of the day)?
Do not prompt - One answer

1. Yes
2. No
$\rightarrow$ If "1. Yes" to Q8 AND to Q9, go to Q 18
3. The last time you used a mobile phone, who did you borrow the handset and/or SIM from?

Prompt - One answer
$\square$ 1. I used the handset and/or SIM that is available and jointly used in my household
$\square$ 2. I borrowed a handset and/or SIM from a friend or someone in my family
$\square$ 3. I used a handset and/or SIM that is available in my community
$\square 4$. I used a handset and/or SIM from work
$\square$ 5. I used a handset and/or SIM from a dealer
$\square 97$. Other (please specify):

## 11. If answered "2. I borrowed a handset and/or SIM from a friend or someone in my family" to previous question

From whom did you borrow this handset and/or SIM?
Do not prompt - One answer

| $\square$ 1. From my spouse (husband or wife) |
| :--- |
| $\square$ 2. From my son |
| $\square$ 3. From my daughter |
| $\square$ 4. From my father/father-in-law |
| $\square$ 5. From my mother/mother-in-law |
| $\square$ 6. From another male relative (brother, cousin, uncle, etc.) |
| $\square$ 7. From another female relative (sister, cousin, aunt, etc.) |
| $\square$ 8. From a male friend (including neighbors) |
| $\square$ 9. From a female friend (including neighbors) |
| $\square$ 97. Other (please specify): |

## 12. How soon were you able to get hold of this handset and/or SIM?

Prompt - One answer
$\square$ 1. I accessed it immediately
$\square$ 2. I had to wait but could use it within the day
$\square 3$. I had to wait longer than a day
$\square 97$. Other (please specify):
13. Did you have to ask someone to use this handset and/or SIM, and if yes then why?

Prompt - Multiple answers
$\square 1$. Yes, I had to ask the owner because this was not my handset and/or SIM
$\square$ 2. Yes, I had to ask someone because I needed permission to use the handset and/or SIM
$\square$ 3. Yes, I had to ask someone because I needed their help to use the handset and/or SIM
$\square$ 4. No, I did not have to ask anyone
$\square 97$. Other (please specify):
14. Did you have to pay to use this handset and/or SIM?

Prompt-One answer

| $\square$ 1. Yes, I paid a fee |
| :--- |
| $\square 2$. No, I bartered it against products and/or services |
| $\square 3$. No |

## 15. If "1. Yes, I paid a fee" to previous question

Where did the money come from?
Do not prompt - One answer

| $\square$ 1. My own money |
| :--- |
| $\square$ 2. The general household budget |
| $\square$ 3. My spouse (husband or wife) |
| $\square$ 4. My father/father-in-law |
| $\square$ 5. My mother/mother-in-law |
| $\square$ 6. Another male relative (brother, cousin, uncle, etc.) |
| $\square$ 7. Another female relative (sister, cousin, aunt, etc.) |
| $\square$ 8. A male friend (including neighbors) |
| $\square$ 9. A female friend (including neighbors) |
| $\square$ 97. Other (please specify): |

## 16. How often do you borrow a handset and/or a SIM for a fee?

Prompt - One answer

| $\square$ 1. Every day |
| :--- |
| $\square$ 2. Several times a week |
| $\square$ 3. Every week |
| $\square$ 3. Every two weeks |
| $\square \square$ 5. Every three weeks |
| $\square 6$. Every month |
| $\square 7$. Every two to three months |
| $\square$ 3. Less than every three months |
| $\square 9$. Never |

$\rightarrow$ If "9. Never" go to Q18
17. How much do you usually spend each time you borrow for a fee (local currency)?

Do not prompt - One answer (Open question)

## Part 4: Handset ownership

$\Rightarrow$ If "2.No" to Q9, go to Q31
18. How many working handsets do you own (handset that you carry with you most of the day)? Do not prompt - One answer (Open question)

## If more than 1 to previous question: "Now we are going to discuss the handset you use most often"

19. Does your handset have the following?

Prompt - One answer per row

|  | 1. Yes | 2. No | 98. Do not know |
| :--- | :---: | :---: | :---: |
| $\square$ a. QWERTY/AZERTY keyboard | $\square 1$ | $\square 2$ | $\square 98$ |
| $\square$ b. Touchscreen | $\square 1$ | $\square 2$ | $\square 98$ |
| $\square$ c. Ability to access to the internet | $\square 1$ | $\square 2$ | $\square 98$ |
| $\square$ d. Ability to download apps | $\square 1$ | $\square 2$ | $\square 98$ |

20. Is this handset a second-hand phone?

Do not prompt - One answer

| $\square$ 1. Yes |
| :--- |
| $\square$ 2. No |
| $\square$ 98. Do not know |

## 21. How did you get this handset?

Prompt - One answer

| $\square$ 1. I went to a shop and bought it |
| :--- |
| $\square$ 2. A friend or relative went to a shop and bought it on my behalf |
| $\square$ 3. It was a gift from my friend or relative |
| $\square$ 4. A friend or relative gave it to me as it was a handset that they no longer needed |
| $\square$ 5. It was given to me by my employer |
| $\square$ 6. It was given to me by a local leader or community organization / group |
| $\square$ 7. I received it as part of a subscription or service contract |
| $\square$ 97. Other (please specify): |

22. Only if answered " 2 . A friend or relative went to a shop and bought it on my behalf" or " 3 . It was a gift from my friend or relative" or "4. A friend or relative gave it to me as it was a handset that they no longer needed" to previous question
Who gave you this handset or went to the shop on your behalf?
Do not prompt - One answer

| $\square$ 1. My spouse (husband or wife) |
| :--- |
| $\square$ 2. My son |
| $\square$ 3. My daughter |
| $\square$ 3. My father/father-in-law |
| $\square$ 3. My mother/mother-in-law |
| $\square \square$. Another male family member (brother, cousin, uncle, ...) |
| $\square$ 7. Another female family member (sister, cousin, aunt, ...) |
| $\square$ 3. A male friend (including neighbors) |
| $\square$ 9. A female friend (including neighbors) |
| $\square$ 97. Other (please specify): |

23. Did you have to pay for this handset?

Prompt - One answer
$\square$ 1. Yes, I paid a fee or it was part of my overall subscription fee as a postpaid connection
$\square$ 2. No, I bartered it against products and/or services
$\square 3$. No

## 24. If "1. Yes, I paid a fee or it was part of my overall subscription fee as a postpaid" to previous question

Who paid for this handset?
Do not prompt - One answer

| $\square$ 1. My own money |
| :--- |
| $\square$ 2. The general household budget |
| $\square$ 3. My spouse (husband or wife) |
| $\square$ 4. My son |
| $\square$ 5. My daughter |
| $\square 6$. My father/father-in-law |
| $\square 7$. My mother/mother-in-law |
| $\square$ 3. Another male family member (brother, cousin, uncle, ...) |
| $\square$ 9. Another female family member (, sister, cousin, aunt, ...) |
| $\square$ 10. A male friend (including neighbors) |
| $\square$ 11. A female friend (including neighbors) |
| $\square 97$. Other (please specify): |

25. Only if answered "1. My own money" or " 2 . The general household budget" to previous question
Did you have to ask the permission to spend this money?
$\square$ 1. Yes
$\square$ 2. No
Do not prompt - One answer
26. What role, if any, did you play in selecting your handset?

Prompt - One answer
$\square$ 1. The decision was made by another person(s) (without any input from me)
$\square$ 2. I contributed my input, but another person(s) made the final decision
$\square$ 3. I made the decision
27. Which person was most influential in making or helping you make the decision on your handset?
Prompt - One answer

| $\square$ 1. The dealer / shopkeeper |
| :--- |
| $\square$ 2. Local leader or community organization/group |
| $\square$ 3. My spouse (husband or wife) |
| $\square$ 3. My son |
| $\square$ 5. My daughter |
| $\square 6$. My father/father-in-law |
| $\square 7$. My mother/mother-in-law |
| $\square$. Another male family member (brother, cousin, uncle, ...) |
| $\square$ 9. Another female family member (sister, cousin, aunt, ...) |
| $\square$ 10. A male friend (including neighbors) |
| $\square$ 11. A female friend (including neighbors) |
| $\square 12$. Nobody influenced my choice of handset |
| $\square 97$. Other (please specify): |

28. If answered " 2 . I contributed my input, but another person(s) made the final decision" or "3. I made the decision" to Q26
Which, if any, of the following types of advertisement most influenced your choice of handset?
Prompt - One answer
$\square$ 1. Sales speech by the dealer
$\square$ 2. Advertisement on TV
$\square$ 3. Advertisement on the radio
$\square$ 4. Advertisement on a billboard
$\square$ 5. Advertisement on the Internet
$\square$ 6. Advertisement on a brochure or leaflet
$\square$ 7. Advertisements did not influence my choice of handset
$\square 97$. Other (please specify):
29. What were the most important criteria used to select your handset?

Do not prompt - Multiple answers

| $\square$ 1. I don't know, I did not chose this handset |
| :--- |
| $\square$ 2. Price |
| $\square$ 3. Design |
| $\square$ 4. Brand |
| $\square$ 5. Battery durability |
| $\square 6$. Robustness |
| $\square 7$. Size of handset |
| $\square$ 8. Size of screen |
| $\square 9$. It has access to Internet |
| $\square$ 10. It has other special features (camera, flashlight) |
| $\square 97$. Other (please specify): |
| $\square 98$. Do not know |


| 30. Who first taught you to use this handset? <br> Prompt - One answer |  |
| :---: | :---: |
|  | $\square$ 1. I worked it out for myself |
|  | $\square$ 2. My spouse (husband or wife) |
|  | $\square 3$. My son |
|  | $\square$ 4. My daughter |
|  | $\square 5$. My father/father-in-law |
|  | $\square$ 6. My mother/mother-in-law |
|  | $\square 7$. Another male family member (brother, cousin, uncle, ...) |
|  | $\square$ 8. Another female family member (sister, cousin, aunt, ...) |
|  | $\square 9$. A male friend (including neighbors) |
|  | $\square$ 10. A female friend (including neighbors) |
|  | $\square 11$. The dealer/the shopkeeper |
|  | $\square$ 12. The call-centre of my mobile operator |
|  | $\square$ 13. Local leader or community organization/group |
|  | $\square$ 97. Other (please specify): |

## Part 5: SIM ownership and credit refill

$\rightarrow$ If "2.No" to Q8 go to Q53
31. Please think about the first SIM card that you ever owned (carried with you most of the day). When did you purchase/were given this SIM card?
Do not prompt - One answer

| $\square 1$. Less than 3 months ago |
| :--- |
| $\square 2.3$ to 6 months ago |
| $\square 3.7$ months to a year ago |
| $\square 4$. A year to 2 years ago |
| $\square 5$. More than 2 years ago |
| $\square 98$. Do not know |

32. For each of the following operators, how many SIM do you currently own (carry with you most of the day) that you have used at least once in the past 3 months?
Do not prompt - One answer per row

|  | 0 | 1 | 2 | 3 | 4 | 5 | 6 and <br> more |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Operator 1 | $\square 1$ | $\square^{2}$ | $\square^{3}$ | $\square^{4}$ | $\square^{5}$ | $\square^{6}$ | $\square^{7}$ |
| Operator 2 | $\square^{1}$ | $\square^{2}$ | $\square^{3}$ | $\square^{4}$ | $\square^{5}$ | $\square^{6}$ | $\square^{7}$ |
| Operator 3 | $\square^{1}$ | $\square^{2}$ | $\square^{3}$ | $\square^{4}$ | $\square^{5}$ | $\square^{6}$ | $\square^{7}$ |
| Operator 4 | $\square 1$ | $\square^{2}$ | $\square^{3}$ | $\square^{4}$ | $\square^{5}$ | $\square^{6}$ | $\square^{7}$ |
| Operator 5 | $\square^{1}$ | $\square^{2}$ | $\square^{3}$ | $\square^{4}$ | $\square^{5}$ | $\square^{6}$ | $\square^{7}$ |

## For each operator where "7. 6 and more" has been selected"

33. How many SIMs from [operator] do you own?

Do not prompt - One answer (Open question)

If more than 1 to Q0: "Now we are going to discuss the SIM you use the most. Let's call this your 'main SIM card'"
34. From which operator is your main SIM card?

Do not prompt - One answer

| $\square 1$. Operator 1 | $\square 2$. Operator 2 | $\square 3$. Operator 3 | $\square 4$. Operator 4 | $\square 5$. Operator 5 | $\square 98$. Do not <br> know |
| :---: | :---: | :---: | :---: | :---: | :---: |

## 35. When did you purchase/were given your main SIM card?

Do no prompt - One answer

| $\square 1$. Less than 3 months ago |
| :--- |
| $\square 2.3$ to 6 months ago |
| $\square 3.7$ months to a year ago |
| $\square 4$. A year to 2 years ago |
| $\square$ 5. More than 2 years ago |
| $\square 98$. Do not know |

## 36. Is your main SIM card registered under your name?

Do not prompt - One answer

| $\square 1$. Yes |
| :--- |
| $\square 2$. No |
| a8. Do not <br> know |

37. What role, if any, did you play in selecting your main SIM card?

Prompt-One answer
$\square$ 1. The decision was made by another person(s) (without any input from me)
$\square$ 2. I contributed my input, but another person(s) made the final decision
$\square$ 3. I made the decision
38. Which person was most influential in making or helping you make the decision on your main SIM card?
Prompt - One answer

| $\square$ 1. The dealer / shopkeeper |
| :--- |
| $\square$ 2. Local leader or community organization/group |
| $\square 3$. My spouse (husband or wife) |
| $\square$ 4. My son |
| $\square$ 5. My daughter |
| $\square 6$. My father/father-in-law |
| $\square 7$. My mother/mother-in-law |
| $\square$ 8. Another male family member (brother, cousin, uncle, ...) |
| $\square$ 9. Another female family member (sister, cousin, aunt, ...) |
| $\square$ 10. A male friend (including neighbors) |
| $\square$ 11. A female friend (including neighbors) |
| $\square 12$. Nobody influenced my choice of my main SIM |
| $\square 97$. Other (please specify): |

39. If answered "2. I contributed my input, but another person(s) made the final decision" or "3. I made the decision " to Q37
Which, if any, of the following types of advertisement most influenced your choice of main SIM card?

## Prompt - One answer

| $\square$ 1. Sales speech by the dealer |
| :--- |
| $\square$ 2. Advertisement on TV |
| $\square$ 3. Advertisement on the radio |
| $\square$ 4. Advertisement on a billboard |
| $\square$ 5. Advertisement on the Internet |
| $\square$ 6. Advertisement on a brochure or leaflet |
| $\square$ 7. Advertisements did not influence my choice of SIM card |
| $\square$ 97. Other (please specify): |

40. In the past four weeks, how has your credit been refilled on all the SIMs that you own? Prompt - Multiple answers

| $\square$ 1. I didn't refill credit in the past four weeks |
| :--- |
| $\square$ 2. Scratch card |
| $\square$ 3. E-top-up |
| $\square$ 4. Purchase of credit through mobile money |
| $\square$ 5. Monthly bills for postpaid SIM |
| $\square$ 6. Credit sent electronically to my SIM by a friend or relative |
| $\square 97$. Other (please specify): |
| $\square 98$. Do not know |

# 41. If answered "2. Scratch card" or "3. E-top-up" or "4. Purchase of credit through mobile money" to previous question 

In the past four weeks, who refilled your credit balance on all the SIMs that you own?
Prompt - Multiple answers
$\square$ 1. I have refilled my credit at a dealer(s) on my own (without any help from anyone)
$\square 2$. A friend or relative came with me to a dealer(s) and helped me to refill my credit
$\square 3$. I have refilled my credit at a dealer(s) with some assistance from the dealer(s)
$\square 4$. A friend or relative went to a dealer(s) to refill credit on my behalf
$\square$ 5. I have refilled my credit through mobile money on my own (without any help from anyone)
$\square 6$. I have refilled my credit through mobile money with some assistance from a friend or relative
$\square$ 7. I have refilled my credit through mobile money with some assistance from the dealer(s)
$\square 97$. Other (please specify):
42. If answered " 2 . A friend or relative came with me to a dealer(s) and helped me to refill my credit" or "3. I have refilled my credit at a dealer(s) with some assistance from the dealer(s)" or "4. A friend or relative went to a dealer(s) to refill credit on my behalf" or " 6 . I have refilled my credit through mobile money with some assistance from a friend or relative" or "7. I have refilled my credit through mobile money with some assistance from the dealer(s)" to previous question Why do you need help from a friend or a relative or the dealer to refill your credit balance?

| $\square$ 1. Dealers selling credit are far away from where I live |
| :--- |
| $\square$ 2. I feel unsafe or uncomfortable travelling out to the dealers' shop |
| $\square$ 3. I feel uncomfortable interacting with dealers |
| $\square$ 4. It is not appropriate for me to go to the shop on my own |
| $\square$ 5. It is not convenient for me to go to the shop (inconvenient opening hours, no time, etc.) |
| $\square$ 6. The person who pays for my credit goes to the shop himself/herself |
| $\square$ 7. I am uncomfortable giving my phone number to the dealer(s) myself |
| $\square$ 8. My family does not want me to buy credit myself |
| $\square$ 9. I was never explained how to buy credit and I don't know how to do it |
| $\square$ 10. I am worried that if I refill credit myself that I will make a mistake or accidentally lose money |
| $\square$ 97. Other (please specify): |

43. If only answered "2. Scratch card to Q40
Why haven't you used E-top-up in the last four weeks?
Prompt - Multiple answers

| $\square$ 1. E-top-up is not available at the dealer(s) accessible to me |
| :--- |
| $\square$ 2. I am uncomfortable giving my phone number to the dealer(s) |
| $\square$ 3. I don't know what e-top-up is |
| $\square$ 4. I don't know how to use e-top-up |
| $\square$ 5. I don't trust e-top-up |
| $\square$ 97. Other (please specify): |

44. Where does the money to refill your credit balance or pay your monthly bill usually come from? Do not prompt - One answer

| $\square$ 1. My own money |
| :--- |
| $\square$ 2. The general household budget |
| $\square$ 3. My spouse (husband or wife) |
| $\square$ 3. My son |
| $\square$ 5. My daughter |
| $\square 6$. My father/father-in-law |
| $\square 7$. My mother/mother-in-law |
| $\square$. Another male family member (brother, cousin, uncle, ...) |
| $\square$ 9. Another female family member (sister, cousin, aunt, ...) |
| $\square$ 10. A male friend (including neighbors) |
| $\square$ 11. A female friend (including neighbors) |
| $\square 97$. Other (please specify): |

45. Only if answered "1. My own money" or "2. The general household budget" to previous question
Do you usually have to ask the permission to spend the money?
Do not prompt - One answer

| $\square$ 1. Yes, always |
| :--- |
| $\square$ 2. Yes, most of the time |
| $\square$ 3. Sometimes |
| $\square 4$. No |

46. How often do you refill your credit (across all the SIM cards you currently use)?

Prompt - One answer

| $\square$ 1. Every day |
| :--- |
| $\square$ 2. Several times a week |
| $\square$ 3. Every week |
| $\square$ 4. Every two weeks |
| $\square$ 5. Every three weeks |
| $\square \square 6$. Every month |
| $\square 7$. Every two to three months |
| $\square$ 8. Less than every three months |

47. How much do you usually spend each time when refilling credit (in local currency)?

Do not prompt - One answer (Open question)

## Part 6: Non-owners \& Non-borrowers barriers

$\rightarrow$ If "1.Yes" to Q7, go to Q53
48. Now we are going to talk about some possible reasons that might be preventing you from using a mobile phone.
Please tell me the extent to which you agree or disagree with the following statements?
Prompt columns and rows - One answer per row

|  | Strongly <br> agree | Agree | Disagree | Strongly <br> disagree | Do not <br> know |
| :--- | :---: | :---: | :---: | :---: | :---: |
| a. I am not able to afford one | $\square 1$ | $\square^{2}$ | $\square^{3}$ | $\square 4$ | $\square 98$ |
| b. I never had the opportunity to try a mobile <br> phone | $\square 1$ | $\square 2$ | $\square^{3}$ | $\square 4$ | $\square 98$ |
| c. My friends and relatives tell me I do not <br> need one | $\square 1$ | $\square^{2}$ | $\square^{3}$ | $\square 4$ | $\square 98$ |
| d. It is inappropriate for me to use a mobile <br> phone | $\square 1$ | $\square 2$ | $\square^{3}$ | $\square 4$ | $\square 98$ |

We will discuss additional barriers later on
49. If tomorrow someone gave you a mobile phone (handset and SIM) for free, would you use it and top it up on a regular basis?
Do not prompt - One answer

| $\square$ 1. Yes, definitely |
| :--- |
| $\square$ 2. Yes, most probably |
| $\square$ 3. No, probably not |
| $\square$ 4. No, definitely not |
| $\square$ 98. Do not know |

50. How often do you think that you would refill your credit?

Prompt - One answer

| $\square$ 1. Every day |
| :--- |
| $\square$ 2. Several times a week |
| $\square$ 3. Every week |
| $\square$ 4. Every two weeks |
| $\square$ 5. Every three weeks |
| $\square 6$. Every month |
| $\square 7$. Every two to three months |
| $\square$ 3. Less than every three months |
| $\square 98$. Don't know |

51. And how much would you pay to refill your credit balance each time (in local currency)? Do not prompt - One answer (Open question)
52. If answered "1. Yes, definitely" or "2. Yes, most probably" to Q49

Now we are going to talk about the benefits that you might derive from using this mobile phone.
Please tell me to what extent you agree or disagree with the following statements?
Prompt columns and rows - One answer per row

|  | Strongly agree | Agree | Disagree | Strongly disagree | Do not know |
| :---: | :---: | :---: | :---: | :---: | :---: |
| a. I would find it easier to stay in touch with my family and/or friends | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| b. It would help my business or my employment opportunities | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| c. I would feel safer | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| d. It would save me time | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| e. It would save me money | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| f. I would be able to do small/ routine jobs more conveniently and/or cheaply | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| g. I would be able to manage my money better through mobile financial services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| h. I would have a better access to health information and services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| i. I would have a better access to education services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| j. I would have better access to information on agriculture | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| k. I would have a better access to governmental services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| 1. I would stay aware of the latest news | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| m . I would be able to access entertainment / access entertainment more easily (games, music, radio, etc.) | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| n. I would improve my social status | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| o. I would be able to access the internet / access the internet more easily | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| p. I would feel more autonomous/ independent | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| q. I would feel more controlled by others | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| r. I would feel more stressed | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| s. I would be bothered by advertising SMS and calls | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| t. I would be bothered by strangers | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |

## Part 7: Awareness \& Barriers for all interviewees

## ALL INTERVIEWEES

## 53. Have you ever heard of the following mobile services?

Prompt - One answer per row

|  | 1. Yes | 2 . No |
| :--- | :---: | :---: |
| a. SMS | $\square 1$. | $\square 2$. |
| b. Internet on a mobile phone | $\square 1$. | $\square 2$. |
| c. E-mail on a mobile phone | $\square 1$. | $\square 2$. |
| d. Facebook (China: Renren) on a mobile phone | $\square 1$. | $\square 2$. |
| e. Twitter (China: Weibo) on a mobile phone | $\square 1$. | $\square 2$. |
| f. Mobile money on a mobile phone | $\square 1$. | $\square 2$. |
| g. Mobile Apps on a mobile phone | $\square 1$. | $\square 2$. |
| h. Radio on a mobile phone | $\square 1$. | $\square 2$. |
| i. Music on a mobile phone | $\square 1$. | $\square 2$. |
| j. Games on a mobile phone | $\square 1$. | $\square 2$. |

54. I would like to ask your opinion of men and women using mobile phones in your community. Please tell me the extent to which you agree or disagree with the following statements?
Prompt columns and rows - One answer per row

|  | Strongly <br> agree | Agree | Disagree | Strongly <br> disagree | Do not <br> know | Prefers not <br> to answer |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| a. Men should be supervised <br> when using a mobile phone | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ | $\square 99$ |
| b. Women should be <br> supervised when using a <br> mobile phone | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ | $\square 99$ |
| c. It is acceptable for a <br> husband to check the <br> numbers on his wife's <br> mobile phone | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ | $\square 99$ |
| d. It is acceptable for a wife <br> to check the numbers on her <br> husband's mobile phone | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ | $\square 99$ |

55. Now we are going to talk about some possible reasons that might be preventing you from using a mobile phone or using a mobile phone more often or for more varied usages than you are today.
Please tell me the extent to which you agree or disagree with the following statements?
Prompt columns and rows - One answer per row

|  | Strongly agree | Agree | Disagree | Strongly disagree | Do not know |
| :---: | :---: | :---: | :---: | :---: | :---: |
| a. There is no coverage or poor coverage where I live | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| b. I do not have the right registration documents/ID | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| c. Handset prices are expensive | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| d. SIM cards are expensive | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| e. Credit / Monthly bills is expensive | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| f. Charging the battery of my handset is / would be expensive | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| g. I have trouble reading and/or understanding handsets and/or content language | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| h. I have / would have difficulty being able to charge the battery of my handset | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| i. I am / would be bothered by advertising SMS and calls | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| j. Dealers are far away from where I live | $\square 1$ | $\square{ }^{2}$ | $\square 3$ | $\square 4$ | $\square 98$ |
| k. I would sometimes feel uncomfortable interacting with dealers | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| 1. Dealers would not be very good at helping answer my mobile phone-related questions | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| m . Dealers or operators sometimes would cheat me | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| n. I already have a landline | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| o. I don't need a mobile phone to contact the people I frequently speak to (for example: they live next to me, they do not have a mobile phone) | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| p. I already have easy access to the internet elsewhere (eg fixed line at home, internet café) | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| q. Although it is possible to receive information/services on a mobile phone, I don't think there is much information/services that is/are relevant to me personally | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| r. I don't know how to use a mobile phone/ how to use the more complex features of my mobile phone | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| s. I am worried that I would make a mistake with my mobile phone and lose money | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| t . I have security concerns (for example handset theft) | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| u. I am / would be contacted by strangers | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |
| v. My family would not be / is not always comfortable with me using mobile phones or mobile services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$ | $\square 98$ |

## Part 8: Usage (Owners \& Borrowers)

$\rightarrow$ If "2.No" to Q6 or if "2.No" to Q7 go to Q61

## 56. When did you last use a mobile to...

Prompt rows - One answer per column

|  | 1. <br> Yesterday | 2. In the past 7 days | 3. In the past 30 days | 4. More than 30 days ago | 5. Never |
| :---: | :---: | :---: | :---: | :---: | :---: |
| a. Make a call | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| b. Receive a call | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| c. Deliberately make a missed call (flashing/bipping) | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| d. Send an SMS | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| e. Receive an SMS | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| f. Use the internet on a mobile | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| g. Send an e-mail on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| h. Use Facebook (China: Renren) on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| i. Use Twitter (China: Weibo) on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| j. Use mobile money to receive money | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| k. Use mobile money to send money | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| 1. Use mobile money to refill credit | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| m . Download an app on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$ 。 | $\square 4$. | $\square 5$. |
| n. Listen to the radio on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| o. Listen to music on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| p. Play games on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |
| q. Download a ringbacktone on a mobile phone | $\square 1$. | $\square 2$. | $\square 3$. | $\square 4$. | $\square 5$. |

57. Do you have your own mobile money account?

Do not prompt - One answer

| $\square 1 . \mathrm{Yes}$ |
| :--- |
| $\square 2 . \mathrm{No}$ |

58. Do you know how to do the following operations without any help?

Prompt rows - One answer per row

|  | 1. Yes | 2. No | 98. Do not know |
| :--- | :---: | :---: | :---: |
| a. Make a call | $\square 1$. | $\square 2$. | $\square 98$. |
| b. Receive a call | $\square 1$. | $\square 2$. | $\square 98$. |
| c. Deliberately make a missed call <br> (flashing/bipping) | $\square 1$. | $\square 2$. | $\square 98$. |
| d. Send SMS | $\square 1$. | $\square 2$. | $\square 98$. |
| e. Receive SMS | $\square 1$. | $\square 2$. | $\square 98$. |
| f. Use the internet on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| g. Send an e-mail from a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| h. Use Facebook (China: Renren) on a mobile <br> phone | $\square 1$. | $\square 2$. | $\square 98$. |
| i. Use Twitter (China: Weibo) on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| j. Use mobile money to receive money | $\square 1$. | $\square 2$. | $\square 98$. |
| k. Use mobile money to send money | $\square 1$. | $\square 2$. | $\square 98$. |
| l. Use mobile money to refill credit | $\square 1$. | $\square 2$. | $\square 98$. |
| m. Download an app on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| n. Listen to the radio on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| o. Listen to music on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| p. Play games on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |
| q. Download a ringbacktone on a mobile phone | $\square 1$. | $\square 2$. | $\square 98$. |

59. Please think about how using a mobile phone has impacted your life.

Please tell me the extent to which you agree or disagree with the following statements
Prompt columns and rows - One answer per row

|  | Strongly agree | Agree | Disagree | Strongly disagree | Do not know |
| :---: | :---: | :---: | :---: | :---: | :---: |
| a. I find it easier for me to stay in touch with my family and/or friends | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| b. I have more business and/or employment opportunities | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| c. I feel safer | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| d. It saves me time | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| e. It saves me money | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| f. I am able to do small / routine jobs more conveniently and/or cheaply | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| g. I am able to manage my money better through mobile financial services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| h. I have better access to health information and services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| i. I have better access to education services/learning opportunities | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| j. I have better access to information on agriculture | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| k. I have better access to governmental services | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| 1. I can stay aware of the latest news | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| m. I access more entertainment (games, music, radio, etc.) | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| n. I have improved my social status | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| o. I now have easy access to internet | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| p. I feel more autonomous/ independent | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| q. I feel more controlled by others | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| r. I feel more stressed | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| s. I am bothered by advertising SMS and calls | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |
| t. I am bothered by strangers | $\square 1$ | $\square 2$ | $\square 3$ | $\square 4$. | $\square 98$. |

60. If you had a question regarding how to use your mobile phone, who would you usually first ask for help?
Prompt - One answer
61. No one, I would search for the solution by myself
62. A dealer
$\square$ 3. The call center of my mobile operator
$\square$ 4. Local leader or community organization/group
$\square 5$. My spouse (husband or wife)
$\square$ 6. My son
$\square$ 7. My daughter
$\square$ 8. My father/father-in-law
$\square$ 9. My mother/mother-in-law
$\square$ 10. A male friend (including neighbors)
$\square$ 11. A female friend (including neighbors)
$\square$ 12. Another male family member (brother, cousin, uncle, ...)
$\square$ 13. Another female family member (sister, cousin, aunt, ...)
$\square 97$. Other (please specify):

## ALL INTERVIEWEES

## 61. Could you answer this question for me?

Interviewer to record: can the interviewee read and answer the question

|  | 1 . Yes | 2 . No |
| :--- | :---: | :---: |
| a. Local language $1-$ to be adapted | $\square 1$. | $\square 2$. |
| b. Local language 2 - to be adapted | $\square 1$. | $\square 2$. |
| c. National language - to be adapted | $\square 1$. | $\square 2$. |
| d. English | $\square 1$. | $\square 2$. |

62. What is the highest level of education you have ever attended but not necessarily completed? Do not prompt - One answer

| $\square$ 1. Primary school (Add a definition per country) |
| :--- |
| $\square$ 2. Secondary school (Add a definition per country) |
| $\square$ 3. Higher education (college/university, vocational, professional) |
| $\square$ 4. Non-standard curriculum (Add a definition per country, madrassa, home schooling...) |
| $\square$ 5. No education |
| $\square 97$. Other (please specify): |
| 98. Do not know |

## 63. In the last 30 days, what was your approximate household expenditure? (daily expenses excluding exceptional expenses, in local currency)

Do not prompt - One answer (Open-ended)
64. What role, if any, do you play in making decisions regarding daily household expenses?

Prompt - One answer
$\square$ 1. I do not take any decisions regarding daily expenses (decisions are all made by someone else in my household)
$\square$ 2. I make decisions regarding daily expenses together with someone else in my household
$\square$ 3. I make decisions regarding daily expenses on my own (without any help from anyone else in my household)
65. Have you contributed to the overall household income in the last 30 days?

## Prompt - Multiple answers

$\square$ 1. Yes, with money from my own business
$\square$ 2. Yes, with money from my agricultural income
$\square$ 3. Yes, with money from selling handcraft or homemade products
$\square$ 4. Yes, with a salary from a regular job I have
$\square$ 5. Yes, with a salary from a casual / irregular job I have
$\square$ 6. Yes, with money received from family or friends outside the household
$\square$ 7. Yes, with money I have borrowed from family or friends outside the household
$\square$ 8. Yes, with money from my savings group
$\square$ 9. Yes, with money from my rental income
$\square 10$. Yes, with money from another source
$\square$ 11. No, although I have earned money or received money from outside the household, I haven't contributed this to the household income
$\square$ 12. No, I have not earned or received any money from outside the household, and haven't contributed to the household income

## 66. What is your main occupation?

Do not prompt - One answer

| $\square$ 1. Housewife/househusband |
| :--- |
| $\square$ 2. Retired |
| $\square$ 3. Unemployed |
| $\square$ 4. Student |
| $\square$ 5. Farmer |
| $\square$ 6. Casual labor / Irregular job / Daily worker |
| $\square 7$. Qualified worker (Plumber, electrician, etc.) |
| $\square$ 8. Business owner / Self-employed (Shop owner, etc.) |
| $\square$ 9. Middle level full-time salaried job (private companies employees, teacher, policemen, etc.) |
| $\square$ 10. Highly qualified position/Manager (Lawyer, doctor, professor, high-ranking officers, etc.) |
| $\square$ 97. Other (please specify): |

67. Do you have the following equipment in your household?

Prompt rows- One answer per row

|  | 1. Yes | 2. No | 98. Do not know |
| :--- | :---: | :---: | :---: |
| a. Running water | $\square 1$. | $\square 2$. | $\square 98$ |
| b. Access to electricity | $\square 1$. | $\square 2$. | $\square 98$ |
| c. A landline phone | $\square 1$. | $\square 2$. | $\square 98$ |
| d. A television | $\square 1$. | $\square 2$. | $\square 98$ |
| e. A radio | $\square 1$. | $\square 2$. | $\square 98$ |
| f. A car | $\square 1$. | $\square 2$. | $\square 98$ |
| g. A motorcycle | $\square 1$. | $\square 2$. | $\square 98$ |
| h. A bike | $\square 1$. | $\square 2$. | $\square 98$ |
| i. A computer | $\square 1$. | $\square 2$. | $\square 98$ |
| j. A touch screen tablet | $\square 1$. | $\square 2$. | $\square 98$ |
| k. A game console | $\square 1$. | $\square 2$. | $\square 98$ |
| 1. A fixed Internet connection | $\square 1$. | $\square 2$. | $\square 98$ |

68. Can you share with me the phone number of your main SIM card? This information will be kept confidential but will help the company I work with call you back to check my work
One answer only - "Bip" the interviewee to check the phone number
$\square$ 1. Yes. Specify phone number: $\qquad$
69. No
70. If answered "1. Yes" to Q8 and if not "98. Do not know" to Q49 and "1. Yes" to Q68

Do you consent to the phone number on your main SIM card being shared with [insert name of mobile operator of main SIM card] so that the research team can get more information on usage patterns across all respondents in this survey? Please note that none of your individual details or survey responses will be shared with your mobile operator, and sharing your number will not result in your mobile operator sending you unwanted texts or calls.
One answer only
$\square$ 1. Yes. Specify phone number:
2. No

## Thanks a lot for your time!

70. (Interviewer to record) End time of the interview: $\qquad$ : $\qquad$
71. (Interviewer to record) What type of house does the interviewee live in?

| $\square$ 1. Mud walls |
| :--- |
| $\square$ 2. Soft brick |
| $\square$ 3. Fire brick |
| $\square$ 4. Wood walls |
| $\square$ 5. Stone walls |
| $\square 6$. Concrete walls |

72. (Interviewer to record after the interview) Was the interviewee supervised by a friend or family during the

| $\square 1$. Yes |
| :--- |
| $\square 2$. No | interview

