	Part	1: Admin		
A OID				
A. QID B. Interviewer code				
	E 1 Famala		D 2 Mala	
C. Interviewer Gender	☐ 1. Female		☐ 2. Male	
D. Date		/	/	-
E. Starting hour			_/	
F. Province name				
G. Province code				
H. PSU name				
I. PSU code				
help providers better understar Your household has been select questions? The interview will to confidential and not revealed be prior permission. During our discussion, I will as trouble with one of the question about this survey before you do	ted to participate in ake around 30 minu beyond the research sk you questions abous, don't hesitate to	this study. Wou ites All informa- team with your i out your everyda point it out to m	ld you be willin ation given by y name/contact d y life and mobi	ng to answer some you will be kept strictly letails without your le phones. If you have
1. Are you willing to pa	rticipate now?	1 2 27		
☐ 1. Yes		□ 2. No		
Par	t 2: Filter Question	& basic socio-de	mographics	
2. How old are you? Do not prompt – One answer 3. (Interviewer to record	l) Gender	·	→ If less than 1	5 y.o., drop the interview
☐ 1. Female		☐ 2. Male		
4. How many people live who share the same ro Do not prompt – One answer per	of and the same food	d	rself) A househo	old is composed of people
	,		r of people	
a. In total				
b. Number of males above 18 y				
c. Number of females above 18	•			
d. Number of males below 18 y				

5.	What is your marital status?	
Do n	ot prompt – One answer	

□ 1. Single	
□ 2. Married	
☐ 3. Non-marital union	
☐ 4. Widowed	
□ 5. Divorced	

Part 3: Access

6. Have you ever used a mobile phone? Do not prompt – One answer	☐ 1. Yes ☐ 2. No → Go to Q48
7. Have you used a mobile phone in the past 3 months? Do not prompt – One answer	☐ 1. Yes ☐ 2. No
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	☐ 1. Yes ☐ 2. No
9. Do you personally own at least one working handset (a handset that you carry with you most of the day)?	☐ 1. Yes ☐ 2. No

→ If "1. Yes" to Q8 AND to Q9, go to Q 18

Do not prompt - One answer

10. The last time you used a mobile phone, who did you borrow the handset and/or SIM from? $Prompt-One\ answer$

☐ 1. I used the handset and/or SIM that is available and jointly used in my household
□ 2. I borrowed a handset and/or SIM from a friend or someone in my family
☐ 3. I used a handset and/or SIM that is available in my community
☐ 4. I used a handset and/or SIM from work
☐ 5. I used a handset and/or SIM from a dealer
☐ 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 vou	borrow	this	handset	and/or	SIM?
--	-----------	---------	--------	------	---------	--------	------

Do not prompt – One answer	
☐ 1. From my spouse (husband or wife)	
□ 2. From my son	
☐ 3. From my daughter	
☐ 4. From my father/father-in-law	
☐ 5. From my mother/mother-in-law	
☐ 6. From another male relative (brother, cousin, uncle, etc.)	
☐ 7. From another female relative (sister, cousin, aunt, etc.)	
□ 8. From a male friend (including neighbors)	
☐ 9. From a female friend (including neighbors)	
☐ 97. Other (please specify):	
12. How soon were you able to get hold of this handset and/or SIM? Prompt – One answer	
☐ 1. I accessed it immediately	
☐ 2. I had to wait but could use it within the day	
☐ 3. I had to wait longer than a day	
☐ 97. Other (please specify):	
13. Did you have to ask someone to use this handset and/or SIM, and if yes then where Prompt – Multiple answers	ny?
☐ 1. Yes, I had to ask the owner because this was not my handset and/or SIM	
☐ 2. Yes, I had to ask someone because I needed permission to use the handset and/or SIM	
☐ 3. Yes, I had to ask someone because I needed their help to use the handset and/or SIM	
☐ 4. No, I did not have to ask anyone	
☐ 97. Other (please specify):	
14. Did you have to pay to use this handset and/or SIM? Prompt – One answer	
☐ 1. Yes, I paid a fee	
☐ 2. No, I bartered it against products and/or services	
□ 3. No	

15. If "1. Yes, I paid a fee" to previous question Where did the money come from?

Do not prompt – One answer
□ 1. My own money
☐ 2. The general household budget
☐ 3. My spouse (husband or wife)
☐ 4. My father/father-in-law
☐ 5. My mother/mother-in-law
☐ 6. Another male relative (brother, cousin, uncle, etc.)
☐ 7. Another female relative (sister, cousin, aunt, etc.)
☐ 8. A male friend (including neighbors)
☐ 9. A female friend (including neighbors)
☐ 97. Other (please specify):
16. How often do you borrow a handset and/or a SIM for a fee? Prompt – One answer 1. Every day 2. Several times a week 3. Every week 4. Every two weeks 5. Every three weeks 6. Every month 7. Every two to three months 8. Less than every three months 9. Never
Prompt – One answer □ 1. Every day □ 2. Several times a week □ 3. Every week □ 4. Every two weeks □ 5. Every three weeks □ 6. Every month □ 7. Every two to three months □ 8. Less than every three months

Part 4: Handset ownership

17. How much do you usually spend each time you borrow for a fee (local currency)?

4	T ₁	f "2.No"	" to 09	go to	031
	IJ	2.110	$\iota \upsilon \ \mathcal{Q} \jmath,$	gow	QJI

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)

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
☐ a. QWERTY/AZERTY keyboard	□ 1	$\square 2$	□ 98
☐ b. Touchscreen	□ 1	□ 2	□ 98
☐ c. Ability to access to the internet	□ 1	□ 2	□ 98
☐ d. Ability to download apps	1	□ 2	□ 98

20. Is this handset a second-hand phone?

Do not prompt – One answer

☐ 1. Yes
□ 2. No
☐ 98. Do not know

21. How did you get this handset?

Prompt – One answer

☐ 1. I went to a shop and bought it
□ 2. A friend or relative went to a shop and bought it on my behalf
□ 3. It was a gift from my friend or relative
☐ 4. A friend or relative gave it to me as it was a handset that they no longer needed
☐ 5. It was given to me by my employer
☐ 6. It was given to me by a local leader or community organization / group
☐ 7. I received it as part of a subscription or service contract
☐ 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

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

23. Did you have to pay for this handset?				
Prompt – One answer				
☐ 1. Yes, I paid a fee or it was part of my overall subscription fee as a p	ostpaid			
connection				
☐ 2. No, I bartered it against products and/or services				
□ 3. No				
24. If "1. Yes, I paid a fee or it was part of my overall subscription question	n fee as a pos	stpaid" to previous		
Who paid for this handset?				
Do not prompt – One answer				
1. My own money				
2. The general household budget				
3. My spouse (husband or wife)				
4. My son				
☐ 5. My daughter				
☐ 6. My father/father-in-law				
☐ 7. My mother/mother-in-law				
□ 8. Another male family member (brother, cousin, uncle,)				
☐ 9. Another female family member (, sister, cousin, aunt,)				
☐ 10. A male friend (including neighbors)				
☐ 11. A female friend (including neighbors)				
☐ 97. Other (please specify):				
	□ 1. Yes			
25. Only if answered "1. My own money" or "2. The general				
household budget" to previous question	□ 2 No			
Did you have to ask the permission to spend this money? Do not prompt − One answer □ 2. No				
Do not prompt One unswer				
26. What role, if any, did you play in selecting your handset? <i>Prompt – One answer</i>				

Prompt – One answer
☐ 1. The decision was made by another person(s) (without any input from me)
☐ 2. I contributed my input, but another person(s) made the final decision
☐ 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	
☐ 1. The dealer / shopkeeper	
☐ 2. Local leader or community organization/group	
☐ 3. My spouse (husband or wife)	
□ 4. My son	
☐ 5. My daughter	
☐ 6. My father/father-in-law	
☐ 7. My mother/mother-in-law	
□ 8. Another male family member (brother, cousin, uncle,)	
☐ 9. Another female family member (sister, cousin, aunt,)	
☐ 10. A male friend (including neighbors)	
☐ 11. A female friend (including neighbors)	
☐ 12. Nobody influenced my choice of handset	
☐ 97. Other (please specify):	
28. If answered "2. I contributed my input, but another person(s) made the fine made the decision" to Q26 Which, if any, of the following types of advertisement most influenced your contributed on the fine answer	
☐ 1. Sales speech by the dealer	
☐ 2. Advertisement on TV	
☐ 3. Advertisement on the radio	
☐ 4. Advertisement on a billboard	
☐ 5. Advertisement on the Internet	
☐ 6. Advertisement on a brochure or leaflet	
☐ 7. Advertisements did not influence my choice of handset	
□ 97. Other (please specify):	
29. What were the most important criteria used to select your handset? Do not prompt – Multiple answers □ 1. I don't know, I did not chose this handset	
☐ 2. Price	
□ 3. Design	
□ 4. Brand	
☐ 5. Battery durability	
☐ 6. Robustness	
☐ 7. Size of handset	
□ 8. Size of screen	
9. It has access to Internet	
10. It has other special features (camera, flashlight)	
97. Other (please specify):	
□ 98. Do not know	

30. Who first taught you to use this handset?

Prompt – One answer

☐ 1. I worked it out for myself
☐ 2. My spouse (husband or wife)
□ 3. My son
☐ 4. My daughter
☐ 5. My father/father-in-law
☐ 6. My mother/mother-in-law
☐ 7. Another male family member (brother, cousin, uncle,)
□ 8. Another female family member (sister, cousin, aunt,)
☐ 9. A male friend (including neighbors)
☐ 10. A female friend (including neighbors)
☐ 11. The dealer/the shopkeeper
☐ 12. The call-centre of my mobile operator
☐ 13. Local leader or community organization/group
☐ 97. Other (please specify):

Part 5: SIM ownership and credit refill

→ 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

☐ 1. Less than 3 months ago
☐ 2. 3 to 6 months ago
☐ 3. 7 months to a year ago
☐ 4. A year to 2 years ago
☐ 5. More than 2 years ago
□ 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
	U	1	2	3	7	7	more
Operator 1	□ 1	$\square 2$	□3	□4	□5	□ 6	1 7
Operator 2	□ 1	\square^2	□3	□4	□5	□ 6	1 7
Operator 3	□ 1	$\square 2$	□3	□4	□5	□6	1 7
Operator 4	1	$\square 2$	□3	□4	□5	□6	1 7
Operator 5	□ 1	\square^2	□3	□4	□5	□ 6	□ 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)

	Q0: "Now we are	going to discuss	the SIM you	use	the most. Let's co	all this your 'main S
<mark>ard'"</mark>						
	which operator is	your main SIM (card?			
	ot – One answer	□2 Omenator 2	□4 Onomat	on 1	□5 Operator 5	□00 Do not
□1. Operator 1	□2. Operator 2	□3. Operator 3	□4. Operate	OF 4	□5. Operator 5	□98. Do not know
	did you purchase	•	main SIM c	ard?		
*	compt – One answe	er -				
☐ 1. Less than 3						
☐ 2. 3 to 6 mon						
☐ 3. 7 months t						
☐ 4. A year to 2	<u> </u>					
5. More than						
□ 98. Do not kı	IOW					
				П	1. Yes	
•	r main SIM card	registered under	r your		2. No	
name	•				98. Do not	
Do not pron	ıpt – One answer			kno		
Prompt – One an	r ole, if any, did y o e <i>swer</i> on was made by ar					
	ed my input, but a					
☐ 3. I made the		I (1)				
38. Which SIM ca Prompt – One an	rd?	influential in ma	king or help	ing y	you make the dec	ision on your mair
☐ 1. The dealer	/ shopkeeper					
☐ 2. Local lead	er or community o	rganization/group)			
☐ 3. My spouse	(husband or wife)					
☐ 4. My son						
☐ 5. My daught	ter					
☐ 6. My father/	father-in-law					
☐ 7. My mother	r/mother-in-law					
	ale family membe					
☐ 9. Another fe	male family meml	per (sister, cousin,	, aunt,)			
□ 10. A male fr	riend (including ne	ighbors)				
□ 11. A female	friend (including	neighbors)				
□ 12. Nobody i	nfluenced my cho	ce of my main SI	M			
☐ 97. Other (pl	ease 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	
☐ 1. Sales speech by the dealer	
□ 2. Advertisement on TV	
☐ 3. Advertisement on the radio	
☐ 4. Advertisement on a billboard	
☐ 5. Advertisement on the Internet	
☐ 6. Advertisement on a brochure or leaflet	
☐ 7. Advertisements did not influence my choice of SIM card	
☐ 97. Other (please specify):	
40. In the past four weeks, how has your credit been refilled on all the SIMs to Prompt – Multiple answers	that you own?
☐ 1. I didn't refill credit in the past four weeks	
☐ 2. Scratch card	
□ 3. E-top-up	
☐ 4. Purchase of credit through mobile money	
☐ 5. Monthly bills for postpaid SIM	
☐ 6. Credit sent electronically to my SIM by a friend or relative	
☐ 97. Other (please specify):	
□ 98.Do not know	
41. If answered "2. Scratch card" or "3. E-top-up" or "4. Purchase of credit the to previous question In the past four weeks, who refilled your credit balance on all the SIMs tha Prompt – Multiple answers	
☐ 1. I have refilled my credit at a dealer(s) on my own (without any help from anyone)	a)
☐ 2. A friend or relative came with me to a dealer(s) and helped me to refill my credit	
☐ 3. I have refilled my credit at a dealer(s) with some assistance from the dealer(s)	
☐ 4. A friend or relative went to a dealer(s) to refill credit on my behalf	
☐ 5. I have refilled my credit through mobile money on my own (without any help from	m anyone)
☐ 6. I have refilled my credit through mobile money with some assistance from a frien	nd or relative
☐ 7. I have refilled my credit through mobile money with some assistance from the dealers.	ealer(s)
D 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?

Prompt – Multiple answers

☐ 1. Dealers selling credit are far away from where I live				
☐ 2. I feel unsafe or uncomfortable travelling out to the dealers' shop				
□ 3. I feel uncomfortable interacting with dealers				
☐ 4. It is not appropriate for me to go to the shop on my own				
☐ 5. It is not convenient for me to go to the shop (inconvenient opening hours	s, no time, etc.)			
☐ 6. The person who pays for my credit goes to the shop himself/herself				
☐ 7. I am uncomfortable giving my phone number to the dealer(s) myself				
☐ 8. My family does not want me to buy credit myself				
☐ 9. I was never explained how to buy credit and I don't know how to do it				
☐ 10. I am worried that if I refill credit myself that I will make a mistake or a	ccidentally lose money			
97. Other (please specify):				
Why haven't you used E-top-up in the last four weeks? Prompt – Multiple answers □ 1. E-top-up is not available at the dealer(s) accessible to me □ 2. I am uncomfortable giving my phone number to the dealer(s) □ 3. I don't know what e-top-up is				
☐ 4. I don't know how to use e-top-up				
☐ 5. I don't trust e-top-up				
☐ 97. Other (please specify):				
44. Where does the money to refill your credit balance or pay your m Do not prompt – One answer	nonthly bill usually come from?			
☐ 1. My own money				
☐ 2. The general household budget				
☐ 3. My spouse (husband or wife)				
□ 4. My son				
☐ 5. My daughter				
☐ 6. My father/father-in-law				
☐ 7. My mother/mother-in-law				
■ 8. Another male family member (brother, cousin, uncle,)				
9. Another female family member (sister, cousin, aunt,)				
☐ 10. A male friend (including neighbors)				
☐ 11. A female friend (including neighbors)				
☐ 97. Other (please specify):				
	☐ 1. Yes, always			
45. Only if answered "1. My own money" or "2. The general	☐ 2. Yes, most of the time			
household budget" to previous question				
	·			
Do you usually have to ask the permission to spend the money? Do not prompt – One answer	☐ 3. Sometimes			

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

☐ 1. Every day
☐ 2. Several times a week
☐ 3. Every week
☐ 4. Every two weeks
☐ 5. Every three weeks
☐ 6. Every month
☐ 7. Every two to three months
☐ 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

→ If "1. Yes" to Q7, go to Q53

Prompt – One answer

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 agree	Agree	Disagree	Strongly disagree	Do not know
a. I am not able to afford one	<u> </u>	□ 2	□ 3	<u></u> 4	□ 98
b. I never had the opportunity to try a mobile phone	<u> </u>	<u> </u>	□ 3	□ 4	□ 98
c. My friends and relatives tell me I do not need one	1	□ 2	□ 3	□ 4	□ 98
d. It is inappropriate for me to use a mobile phone	<u> </u>	□ 2	□ 3	□ 4	□ 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	☐ 1. Yes, definitely☐ 2. Yes, most probably
basis? Do not prompt – One answer	☐ 3. No, probably not ☐ 4. No, definitely not
	☐ 98. Do not know
50. How often do you think that you would refill your credit?	

□ 1. Every day
☐ 2. Several times a week
□ 3. Every week
☐ 4. Every two weeks
☐ 5. Every three weeks
☐ 6. Every month
☐ 7. Every two to three months
□ 8. Less than every three months
□ 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)

Prompt – One answer

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 answe			1	ı	
	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	<u> </u>	□ 2	□ 3	☐ 4.	□ 98.
b. It would help my business or my employment opportunities	<u> </u>	□ 2	□3	□ 4.	□ 98.
c. I would feel safer	□ 1	2	□ 3	□ 4.	□ 98.
d. It would save me time	□ 1	\square 2	□ 3	□ 4.	□ 98.
e. It would save me money	□ 1	□ 2	□ 3	□ 4.	□ 98.
f. I would be able to do small/ routine jobs more conveniently and/or cheaply	1	□ 2	□ 3	□ 4.	□ 98.
g. I would be able to manage my money better through mobile financial services	1	□ 2	□3	□ 4.	□ 98.
h. I would have a better access to health information and services	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
i. I would have a better access to education services	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
j. I would have better access to information on agriculture	<u> </u>		□ 3	□ 4.	□ 98.
k. I would have a better access to governmental services	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
1. I would stay aware of the latest news	□ 1	□ 2	□ 3	□ 4.	□ 98.
m. I would be able to access entertainment / access entertainment more easily (games, music, radio, etc.)	<u> </u>	□ 2	□3	□ 4.	□ 98.
n. I would improve my social status	□ 1	2	□ 3	□ 4.	□ 98.
o. I would be able to access the internet / access the internet more easily	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
p. I would feel more autonomous/ independent	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
q. I would feel more controlled by others	<u> </u>	□ 2	□3	□ 4.	□ 98.
r. I would feel more stressed	1	□ 2	□3	□ 4.	□ 98.
s. I would be bothered by advertising SMS and calls	<u> </u>		□3	□ 4.	□ 98.
t. I would be bothered by strangers	<u> </u>	□ 2	□ 3	□ 4.	□ 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	1 .	□ 2.
b. Internet on a mobile phone	1 .	□ 2.
c. E-mail on a mobile phone	1 .	□ 2.
d. Facebook (China: Renren) on a mobile phone	□ 1.	□ 2.
e. Twitter (China: Weibo) on a mobile phone	□ 1.	□ 2.
f. Mobile money on a mobile phone	1 .	□ 2.
g. Mobile Apps on a mobile phone	1 .	□ 2.
h. Radio on a mobile phone	1 .	□ 2.
i. Music on a mobile phone	1 .	□ 2.
j. Games on a mobile phone	1 .	□ 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?

•	Strongly agree	Agree	Disagree	Strongly disagree	Do not know	Prefers not to answer
a. Men should be supervised when using a mobile phone	□ 1	□ 2	□ 3	□ 4	□ 98	□ 99
b. Women should be supervised when using a mobile phone	□ 1	2	□3	4	□ 98	□ 99
c. It is acceptable for a husband to check the numbers on his wife's mobile phone	<u> </u>	□ 2	□3	4	□ 98	□ 99
d. It is acceptable for a wife to check the numbers on her husband's mobile phone	□ 1	□ 2	□ 3	□ 4	□ 98	□ 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	<u></u> 1	□ 2	□ 3	□ 4	□ 98
b. I do not have the right registration documents/ID	<u> </u>	\square 2	□ 3	□4	□ 98
c. Handset prices are expensive	1	2	□ 3	□ 4	□ 98
d. SIM cards are expensive	1	□ 2	□ 3	4	□ 98
e. Credit / Monthly bills is expensive	<u> </u>	□ 2	□ 3	□ 4	□ 98
f. Charging the battery of my handset is / would be expensive	<u> </u>	□ 2	□ 3	□ 4	□ 98
g. I have trouble reading and/or understanding handsets and/or content language	<u> </u>	□ 2	□ 3	□ 4	□ 98
h. I have / would have difficulty being able to charge the battery of my handset	<u></u> 1	□ 2	□3	□ 4	□ 98
i. I am / would be bothered by advertising SMS and calls	<u></u> 1	□ 2	□3	□ 4	□ 98
j. Dealers are far away from where I live	1	2	□ 3	□ 4	□ 98
k. I would sometimes feel uncomfortable interacting with dealers	<u></u> 1	<u>2</u>	□3	4	□ 98
1. Dealers would not be very good at helping answer my mobile phone-related questions	<u> </u>	□ 2	□3	□ 4	□ 98
m. Dealers or operators sometimes would cheat me	1	2	□ 3	□4	□ 98
n. I already have a landline	<u> </u>	□ 2	□ 3	□4	□ 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)	<u> </u>	□ 2	□3	□ 4	□ 98
p. I already have easy access to the internet elsewhere (eg fixed line at home, internet café)	□ 1	□ 2	□3	□ 4	□ 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	<u> </u>	□ 2	□ 3	□ 4	□ 98
r. I don't know how to use a mobile phone/ how to use the more complex features of my mobile phone	<u> </u>	<u> </u>	□ 3	□ 4	□ 98
s. I am worried that I would make a mistake with my mobile phone and lose money	<u> </u>	□ 2	□3	□ 4	□ 98
t. I have security concerns (for example handset theft)	<u> </u>	□ 2	□ 3	□ 4	□ 98
u. I am / would be contacted by strangers	<u> </u>	□ 2	□3	□4	□ 98
v. My family would not be / is not always comfortable with me using mobile phones or mobile services	<u> </u>	□ 2	□3	□ 4	□ 98

Part 8: Usage (Owners & Borrowers)

→ 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

Frompi rows – One answer per cola.	1.	2. In the	3. In the	4. More	5. Never
	Yesterday	past 7 days	past 30	than 30	
			days	days ago	
a. Make a call	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
b. Receive a call	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
c. Deliberately make a missed call	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
(flashing/bipping)					
d. Send an	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
SMS					
e. Receive an SMS	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
f. Use the internet on a mobile	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
g. Send an e-mail on a mobile phone	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
h. Use Facebook (China: Renren) on	□ 1.	□ 2.	□ 3.	4 .	□ 5.
a mobile phone					
i. Use Twitter (China: Weibo) on a	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
mobile phone					
j. Use mobile money to receive	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
money			Па		
k. Use mobile money to send money	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
1. Use mobile money to refill credit	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
m. Download an app on a mobile	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
phone	_	_		_	
n. Listen to the radio on a mobile	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
phone					_
o. Listen to music on a mobile phone	□ 1.	□ 2.	□ 3.	☐ 4.	□ 5.
p. Play games on a mobile phone	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.
q. Download a ringbacktone on a mobile phone	□ 1.	□ 2.	□ 3.	□ 4.	□ 5.

57. Do you have your o	own mobile money	account?
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Do not prompt – One answer

1.	Yes
2.	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	1 .	2 .	□ 98.
b. Receive a call	1 .	□ 2.	□ 98.
c. Deliberately make a missed call	1 .	2 .	□ 98.
(flashing/bipping)			
d. Send SMS	□ 1.	□ 2.	□ 98.
e. Receive SMS	□ 1.	□ 2.	□ 98.
f. Use the internet on a mobile phone	□ 1.	□ 2.	□ 98.
g. Send an e-mail from a mobile phone	□ 1.	2 .	□ 98.
h. Use Facebook (China: Renren) on a mobile	□ 1.	2 .	□ 98.
phone			
i. Use Twitter (China: Weibo) on a mobile phone	□ 1.	□ 2.	□ 98.
j. Use mobile money to receive money	□ 1.	□ 2.	□ 98.
k. Use mobile money to send money	□ 1.	□ 2.	□ 98.
1. Use mobile money to refill credit	1 .	□ 2.	□ 98.
m. Download an app on a mobile phone	1 .	□ 2.	□ 98.
n. Listen to the radio on a mobile phone	1 .	□ 2.	□ 98.
o. Listen to music on a mobile phone	□ 1.	1 2.	□ 98.
p. Play games on a mobile phone	1 .	□ 2.	□ 98.
q. Download a ringbacktone on a mobile phone	1 .	2 .	□ 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		<i>V</i>			
	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	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
b. I have more business and/or employment opportunities	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
c. I feel safer	□ 1	□ 2	□ 3	□ 4.	□ 98.
d. It saves me time	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
e. It saves me money	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
f. I am able to do small / routine jobs more conveniently and/or cheaply	<u> </u>	<u> </u>	□ 3	□ 4.	□ 98.
g. I am able to manage my money better through mobile financial services	<u> </u>	<u></u> 2	□ 3	□ 4.	□ 98.
h. I have better access to health information and services	□ 1	□ 2	□ 3	□ 4.	□ 98.
i. I have better access to education services/learning opportunities	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
j. I have better access to information on agriculture	<u> </u>	□ 2	□3	□ 4.	□ 98.
k. I have better access to governmental services	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
l. I can stay aware of the latest news	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
m. I access more entertainment (games, music, radio, etc.)	1	□ 2	□ 3	□ 4.	□ 98.
n. I have improved my social status	1	□ 2	□ 3	□ 4.	□ 98.
o. I now have easy access to internet	1	□ 2	□ 3	□ 4.	□ 98.
p. I feel more autonomous/ independent	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
q. I feel more controlled by others	□ 1	□ 2	□ 3	□ 4.	□ 98.
r. I feel more stressed	1	□ 2	□ 3	□ 4.	□ 98.
s. I am bothered by advertising SMS and calls	<u> </u>	□ 2	□ 3	□ 4.	□ 98.
t. I am bothered by strangers	1	□ 2	□ 3	□ 4.	□ 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
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☐ 1. No one, I would search for the solution by myself
☐ 2. A dealer
□ 3. The call center of my mobile operator
☐ 4. Local leader or community organization/group
☐ 5. My spouse (husband or wife)
☐ 6. My son
☐ 7. My daughter
□ 8. My father/father-in-law
☐ 9. My mother/mother-in-law
☐ 10. A male friend (including neighbors)
☐ 11. A female friend (including neighbors)
☐ 12. Another male family member (brother, cousin, uncle,)
☐ 13. Another female family member (sister, cousin, aunt,)
☐ 97. Other (please specify):

Part 9: Socio-demographics

→ 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	□ 1.	□ 2.
b. Local language 2 – to be adapted	□ 1.	□ 2.
c. National language – to be adapted	□ 1.	□ 2.
d. English	□ 1.	□ 2.

62. What is the highest level of education you have ever attended but not necessarily completed?

Do not prompt – One answer

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

63. In the last 30 days, what was your approximate he	ousehold 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	
☐ 1. I do not take any decisions regarding daily expenses (decisions are all made by someone else in my	y
household) □ 2. I make decisions regarding daily expenses together with someone else in my household	
☐ 3. I make decisions regarding daily expenses together with someone else in my nousehold ☐ 3. I make decisions regarding daily expenses on my own (without any help from anyone else in my	
household)	
industrial,	
65. Have you contributed to the overall household income in the last 30 days?	
Prompt – Multiple answers	
1. Yes, with money from my own business	
□ 2. Yes, with money from my agricultural income	
☐ 3. Yes, with money from selling handcraft or homemade products	
4. Yes, with a salary from a regular job I have	
5. Yes, with a salary from a casual / irregular job I have	
☐ 6. Yes, with money received from family or friends outside the household	
☐ 7. Yes, with money I have borrowed from family or friends outside the household	
□ 8. Yes, with money from my savings group	
9. Yes, with money from my rental income	
□ 10. Yes, with money from another source	
☐ 11. No, although I have earned money or received money from outside the household, I haven't contributed this to the household income	
☐ 12. No, I have not earned or received any money from outside the household, and haven't contribute the household income	d to
66. What is your main occupation?	
Do not prompt – One answer	
1. Housewife/househusband	
□ 2. Retired	
3. Unemployed	
4. Student	
□ 5. Farmer	
☐ 6. Casual labor / Irregular job / Daily worker	
☐ 7. Qualified worker (Plumber, electrician, etc.)	
□ 8. Business owner / Self-employed (Shop owner, etc.)	
☐ 9. Middle level full-time salaried job (private companies employees, teacher, policemen, etc.)	
☐ 10. Highly qualified position/Manager (Lawyer, doctor, professor, high-ranking officers, etc.)	
☐ 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	1 .	□ 2.	□ 98
b. Access to electricity	□ 1.	□ 2.	□ 98
c. A landline phone	□ 1.	□ 2.	□ 98
d. A television	□ 1.	□ 2.	□ 98
e. A radio	□ 1.	□ 2.	□ 98
f. A car	□ 1.	□ 2.	□ 98
g. A motorcycle	□ 1.	□ 2.	□ 98
h. A bike	□ 1.	□ 2.	□ 98
i. A computer	1 .	2 .	□ 98
j. A touch screen tablet	□ 1.	□ 2.	□ 98
k. A game console	□ 1.	□ 2.	□ 98
1. A fixed Internet connection	□ 1.	□ 2.	□ 98

68.	Can you share with me the phone number of your main SIM card? This information wi	ll 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

$\sqrt{}$	
☐ 1. Yes. Specify phone number:	
□ 2. No	
	J

69. 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

☐ 1. Yes. Specify phone number:	
□ 2. No	

Thanks a lot for your time!

70. (Interviewer to record) End time of the interview: ____: ____:

71. (Interviewer to record) What type of house does the interviewee live in?

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

1.	Yes
2.	No