GSMA Connected Women & Altai Consulting – Gender Gap Study NIGERIA – English version

PSU

Question ID	Question	Answer
1	In which region are you currently ?	Enugu
		FCT (Abuja)
		Kaduna
		Kwara
		Lagos
		Ogun
		Osun
		Оуо
		Rivers
2	In which PSU of the {0} region are	Igbo-Eze South
	you currently?	Awgu
		Enugu East
		Enugu North
		Abuja Municipal Area Council
		(AMAC) Bwari
		Kwali
		Gwagwalada
		Zarki
		Lere
		Sanga
		Kaduna North
		Kaduna South
		Kubau
		lfelodun
		Asa
		Edu
		Oyun
		Mushin
		Арара
		Ojo
		Amuwo-Odofin
		Ajeromi-Ifelodun
		Shomolu
		Shagamu
		Ado-Odo/Ota
		Abeokuta South
		lfo Obafemi-Owode
		Boripe
		Ede North
		Ede South
		Ife South
		Ibadan North East
		Saki East
		Iseyin
		Itesiwaju
		Oluyole
		Port-Harcourt
		Okrika
		Ogu/Bolo
		Ahoada East
		Obio/Akpor

Kish Template

Question ID	Question	Answer
3	Kish Grid	1,1,1,1,1,1,1,1,1,1,1
		2,1,2,1,2,1,2,1,2,2
		1,2,3,1,2,3,1,2,3,1
		1,2,3,4,1,2,3,4,1,2
		4,5,1,2,3,4,5,1,2,3
		4,5,6,1,2,3,4,5,3,1
		3,4,5,6,7,1,2,3,4,5
		3,4,5,6,7,8,1,2,3,4
		2,3,4,5,6,7,8,9,1,2
		1,2,3,4,5,6,7,8,9,1

Main Survey

Question ID	Question	Answer
4	How many people aged above 15 are	
	living here at the moment?	
5	Firstly, I need to decide whom I	
	should interview from this household.	
	Can you give me the first names and	
	ages of all the people aged between	
	15 and above who are living here at	
	the moment? Please start with the	
	youngest and end with the eldest.	

Adults Details Iteration 1

	Question ID	Question	Answer
Ī	6	1 Persons name:	
ſ	7	{0}'s Age:	
	8	{0}'s Gender	Female Male

Adults Details Iteration 2

Question ID	Question	Answer
6	2 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 3

Question ID	Question	Answer
6	3 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 4

Question ID	Question	Answer
6	4 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 5

Question ID	Question	Answer
6	5 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 6

Question ID	Question	Answer
6	6 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 7

Question ID	Question	Answer
6	7 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 8

Question ID	Question	Answer
6	8 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 9

Question ID	Question	Answer
6	9 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Adults Details Iteration 10

Question ID	Question	Answer
6	10 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female
		Male

Kish Calculation

Question ID	Question	Answer
9	Dummy: Selected adult Index based	
	on Kish Grid	

Continue

Question ID	Question	Answer
10	The selected person is: {0}	

Admin

Question ID	Question	Answer
11	Selected person's gender	Female Male
12	Selected person's age	
13	Date	
14	Starting time	
15	End time	
16	Selected person's name	

Part 1: Admin

Question ID	Question	Answer
17	Is {0} at home?	Yes
		No
18	"Greetings, My name is	
	, 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 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?	
19	Are you willing to participate now?	Yes
		No

Part 2: Basic Socio Dem

Question ID	Question	Answer
20	How old are you?	
21	(Interviewer to record) Gender	Female
		Male
22	How many people live in your	
	household? (including yourself) A	
	household is composed of people	
	who share the same roof and the	

	same food	
	Total	
	Number of males above 18 y.o.	
	Number of females above 18 y.o.	
	Number of males below 18 y.o.	
	Number of females below 18 y.o.	
23	What is your marital status?	Single
		Married
		Non-marital union
		Widowed
		Divorced

Part 3: Access

24 25 26 27	25 Have you u 26 Do you p	Question ever used a mobile phone? used a mobile phone in the past 3 months? personally own at least one	Answer Yes No Yes No
25 26	25 Have you u 26 Do you p	used a mobile phone in the past 3 months?	No Yes
26	26 Do you p	past 3 months?	Yes
26	26 Do you p	past 3 months?	
			110
			Yes
27		I (a SIM that you carry with	No
27		you most of the day)?	
	27 Do vou p	personally own at least one	Yes
		andset (a handset that you	No
		with you most of the day)?	
28		ast time you used a mobile	I used the handset and/or SIM that
		ne, who did you borrow the	is available and jointly used in my
		handset and/or SIM from?	household
			I borrowed a handset and/or SIM
			from a friend or someone in my
			family
			I used a handset and/or SIM that is
			available in my community
			I used a handset and/or SIM from
			work
			dealer
			Other
29	29 From	whom did you borrow this	
		handset and/or SIM?	
			Other
30	30 How soor	were you able to get hold	
		of this handset and/or SIM?	I had to wait but could use it within
			the day
			I had to wait longer than a day
			Other
31	31 Did you ha	ave to ask someone to use	Yes, I had to ask the owner
	5	dset and/or SIM, and if yes	because this was not my handset
29 30 31	30 How soor o 31 Did you ha	ave to ask someone to use	from a friend or someone in a fam I used a handset and/or SIM that available in my commun I used a handset and/or SIM from word I used a handset and/or SIM from dea Oth From my spouse (husband or with From my spouse (husband or with From my spouse (husband or with From my daugh From my father/father-in-late From my father/father-in-late From my mother/mother-in-late From another male relate (brother, cousin, uncle, ett From another female relate (sister, cousin, aunt, ett From a male friend (includite neighbother and friend (includite) Network and the and the and friend (includite) Network and the and the and friend (includite) Network and the and

then why?and/or SIM Yes, I had to ask someone because I needed permission to use the handset and/or SIM Yes, I had to ask someone because I needed their help to use the handset and/or SIM No, I did not have to ask anyone Other32Did you have to pay to use this handset and/or SIM?Yes, I paid a fee or it was part of my overall subscription fee as a postpaid connection No, I bartered it against products and/or services33Where did the money come from?My own money The general household budget My souse (husband or wife) My nother/rather-in-law My mother/mother-in-law Another male relative (brother, cousin, uncle, etc.)34How often do you borrow a handset and/or a SIM for a fee?Every day Several times a week Every twe weeks Every twe weeks Every three weeks Every three months Less than every three months time you borrow for a fee?			
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Never 35 How much do you usually spend each			Every two to three months
35 How much do you usually spend each			Less than every three months
	35	How much do you usually spend each	
		time you borrow for a fee?	

Part 4: Handset ownership

Question ID	Question	Answer
36	How many working handsets do you	
	own (handset that you carry with you	
	most of the day)?	
37	Does your handset have the	
	following?	
	QWERTY/AZERTY keyboard	Yes
		No
		Do not know
	Touchscreen	Yes
		No
		Do not know
	Ability to access to the internet	Yes
		No
		Do not know
	Ability to download apps	Yes
		No

		Do not know
38	Is this handset a second-hand	Yes
	phone?	No
		Do not know
39	How did you get this handset?	I went to a shop and bought it
		A friend or relative went to a shop
		and bought it on my behalf It was a gift from my friend or
		relative
		A friend or relative gave it to me as
		it was a handset that they no
		longer needed
		It was given to me by my employer
		It was given to me by a local leader or community organization / group
		I received it as part of a
		subscription or service contract
		Other
40	Who gave you this handset or went to	My spouse (husband or wife)
	the shop on your behalf?	My son
		My daughter My father/father-in-law
		My mother/mother-in-law
		Another male family member
		(brother, cousin, uncle,)
		Another female family member
		(sister, cousin, aunt,)
		A male friend (including neighbors) A female friend (including
		neighbors)
		Other
41	Did you have to pay for this handset?	Yes, I paid a fee or it was part of
		my overall subscription fee as a
		postpaid No, I bartered it against products
		and/or services
		No
42	Who paid for this handset?	My own money
		The general household budget
		My spouse (husband or wife)
		My son My daughter
		My father/father-in-law
		My mother/mother-in-law
		Another male family member
		(brother, cousin, uncle,)
		Another female family member (sister, cousin, aunt,)
		A male friend (including neighbors)
		A female friend (including
		neighbors)
	-	Other
43	Did you have to ask permission to	Yes
44	spend this money? What role, if any, did you play in	No The decision was made by another
44	selecting your handset?	person(s) (without any input from
		me)
		I contributed my input, but another
		person(s) made the final decision
		I made the decision

45	Which person was most influential in	The dealer / shopkeeper
	making or helping you make the	Local leader or community
	decision on your handset?	organization/group
		My spouse (husband or wife)
		My son
		My daughter
		My father/father-in-law
		My mother/mother-in-law
		Another male family member
		(brother, cousin, uncle,)
		Another female family member
		(sister, cousin, aunt,)
		A male friend (including neighbors)
		A female friend (including
		neighbors)
		Nobody influenced my choice of
		handset
10		Other
46	Which, if any, of the following types of	Sales speech by the dealer Advertisement on TV
	advertisement most influenced your choice of handset?	Advertisement on the radio
	choice of handset?	Advertisement on a billboard
		Advertisement on the Internet
		Advertisement on a brochure or
		leaflet
		Advertisements did not influence
		my choice of handset
		Other
47	What were the most important criteria	I don't know, I did not chose this
	used to select your handset?	handset
		Price
		Design
		Brand
		Battery durability
		Robustness
		Size of handset
		Size of screen
		It has access to Internet
		It has other special features
		(camera, flashlight) Other
		Do not know
48	Who first taught you to use this	I worked it out for myself
-0	handset?	My spouse (husband or wife)
		My son
		My daughter
		My father/father-in-law
		My mother/mother-in-law
		Another male family member
		(brother, cousin, uncle,)
		Another female family member
		(sister, cousin, aunt,)
		A male friend (including neighbors)
		A female friend (including
		neighbors)
		The dealer/the shopkeeper
		The call-centre of my mobile
		operator
		Local leader or community
		organization/group

Other

Question ID	Question	Answer
49	Please think about the first SIM card	Less than 3 months ago
+5	that you ever owned (carried with you	3 to 6 months ago
	most of the day). When did you	7 months to a year ago
	purchase/were given this SIM card?	A year to 2 years ago
	purchase/were given this Shiri card?	More than 2 years ago
		Do not know
50	For each of the following energies	DO HOL KHOW
50	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?	
	MTN	0
		1
		2
		3
		4
		5
		6 and more
	ETISALAT	0
		1
		2 3
		3
		4
		5
		6 and more
	AIRTEL	0
		1
		2
		3
		4
		5
		6 and more
	VISAFONE	0
		1
		2
		2 3
		4
		5
		6 and more
	STARCOMMS	0
		1
		2
		- 3
		4
		5
		6 and more
	GLOBACOM	0
		1
		2
		3
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63Which, if any, of the following types of advertisement most influenced your choice of main SIM card?Sales speech by the dealer Advertisement on the radio Advertisement on the Internet			
Another female family member (sister, cousin, aunt,)A male friend (including neighbors)A female friend (including neighbors)A female friend (including neighbors)Nobody influences my choice on my main SIM Other63Which, if any, of the following types of advertisement most influenced your choice of main SIM card?63Which, if any, of the following types of Advertisement on TV Advertisement on the radio Advertisement on the radio Advertisement on the radio			
63Which, if any, of the following types of advertisement most influenced your choice of main SIM card?Sales speech by the dealer Advertisement on the radio Advertisement on the Internet			
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63 Which, if any, of the following types of advertisement most influenced your choice of main SIM card? Sales speech by the dealer Advertisement on TV Advertisement on the radio Advertisement on the radio Advertisement on the Internet			· -
63 Which, if any, of the following types of advertisement most influenced your choice of main SIM card? Sales speech by the dealer Advertisement on TV Advertisement on the radio Advertisement on the radio Advertisement on the liternet			
Other 63 Which, if any, of the following types of advertisement most influenced your choice of main SIM card? Sales speech by the dealer Advertisement on TV Advertisement on the radio Advertisement on a billboard Advertisement on the Internet			
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advertisement most influenced your choice of main SIM card? Advertisement on TV Advertisement on the radio Advertisement on a billboard Advertisement on the Internet			
choice of main SIM card? Advertisement on the radio Advertisement on a billboard Advertisement on the Internet	63		
Advertisement on a billboard Advertisement on the Internet			
Advertisement on the Internet		choice of main SIM card?	
Advertisement on a brochure or			
			Advertisement on a brochure or

		leaflet
		Advertisements did not influence
		my choice of SIM card Other
64	In the past four weeks, how has your	Other
_	credit been refilled on all the SIMs	
	that you own?	
	I didn't refill credit in the past four	Yes
	weeks	No
	Scratch card	Yes
	E-top-up	<u>No</u> Yes
		No
	Purchase of credit through mobile	Yes
	money	No
	Monthly bills for postpaid SIM	Yes
		No
	Credit sent electronically to my SIM	Yes
	by a friend or relative	No
	Other	Yes No
	Do not know	Yes
		No
65	Other : Specify	
66	In the past four weeks, who refilled	
	your credit balance on all the SIMs	
	that you own?	
	I have refilled my credit at a dealer(s)	Yes No
	on my own (without any help from anyone)	NO
	A friend or relative came with me to a	Yes
	dealer(s) and helped me to refill my	No
	credit	
	I have refilled my credit at a dealer(s)	Yes
	with some assistance from the	No
	dealer(s)	
	A friend or relative went to a dealer(s) to refill credit on my behalf	Yes
	I have refilled my credit through	<u>No</u> Yes
	mobile money on my own (without	No
	any help from anyone)	
	I have refilled my credit through	Yes
	mobile money with some assistance	No
	from a friend or relative	
	I have refilled my credit through	Yes
	mobile money with some assistance	No
	from the dealer(s) Other	Yes
	Curer	No
67	Other : Specify	
68	Why do you need help from a friend	
	or a relative or the dealer to refill your	
	credit balance?	
	Dealers selling credit are far away	Yes
	from where I live	No
	I feel unsafe or uncomfortable travelling out to the dealers' shop	Yes No
	travelling out to the dealers' shop I feel uncomfortable interacting with	Yes
	dealers	No

	It is not appropriate for me to go to the shop on my own	Yes No
	It is not convenient for me to go to the	Yes
	shop (inconvenient opening hours, no	No
	time, etc.)	110
	The person who pays for my credit	Yes
	goes to the shop himself/herself	No
	I am uncomfortable giving my phone	Yes
	number to the dealer(s) myself	No
	My family does not want me to buy	Yes
	credit myself	No
	I was never explained how to buy	Yes
	credit and I don't know how to do it	No
	I am worried that if I refill credit myself	Yes
	I will make a mistake or accidentally	No
	lose money	
	Other	Yes
		No
69	Other : Specify	
70	Why haven't you used e-top-up in the	
	last four weeks?	
	E-top-up is not available at the	Yes
	dealer(s) accessible to me	No
	I am uncomfortable giving my phone	Yes
	number to the dealer(s)	No
	I don't know what e-top-up is	Yes
		No
	I don't know how to use e-top-up	Yes
		No
	l don't trust e-top-up	Yes
		No
	Other	Yes
		No
71	Other : Specify	
72	Where does the money to refill your	My own money
	credit balance or pay your monthly bill	The general household budget
	usually come from?	My spouse (husband or wife)
		My son
		My daughter
		My father/father-in-law
		My mother/mother-in-law
		Another male family member
		(brother, cousin, uncle,)
		Another female family member
		(sister, cousin, aunt,)
		A male friend (including neighbors)
		A female friend (including
		neighbors)
		Other
73	Do you usually have to ask	Yes, always
	permission to spend the money?	Yes, most of the time
		Sometimes
		No
74	How often do you refill your credit	Every day
	(across all the SIM cards you	Several times a week
	currently use)?	Every week
		Every two weeks
		Every three weeks
		Every month

		Every two to three months Less than every three months
75	How much do you usually spend each	
	time when refilling credit?	

Part 6: Non-users & borrowers barriers

Question ID	Question	Answer
76	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?	
	I am not able to afford one	Strongly agree
		Agree Disagree
		Strongly disagree
		Do not know
	I never had the opportunity to try a	Strongly agree
	mobile phone	Agree Disagree
		Strongly disagree
	My friends and relatives tell moded	Do not know
	My friends and relatives tell me I do not need one	Strongly agree Agree
		Disagree
		Strongly disagree
	It is inappropriate for me to use a	Do not know Strongly agree
	mobile phone	Agree
		Disagree
		Strongly disagree Do not know
77	We will discuss additional barriers	
78	later on If tomorrow someone gave you a	Yes, definitely
10	mobile phone (handset and SIM) for	Yes, most probably
	free, would you use it and top it up on	No, probably not
	a regular basis?	No, definitely not Do not know
79	How often do you think that you would	Every day
	refill your credit?	Several times a week
		Every week Every two weeks
		Every three weeks
		Every month
		Every two to three months
		Less than every three months Don't know
80	And how much would you pay to refill	
04	your credit balance each time?	
81	Now we are going to talk about the impacts that you might derive from	
	using this mobile phone. Please tell	
	me to what extent you agree or	
	disagree with the following statements?	
	I would find it easier to stay in touch	Strongly agree

	-
with my family and/or friends	Agree
	Disagree
	Strongly Disagree
	Do not know
It would help my business or my	Strongly agree
employment opportunities	Agree
	Disagree
	Strongly Disagree
	Do not know
I would feel safer	Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
It would save me time	Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
 It would gave me menou	
It would save me money	Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
I would be able to do errands more	Strongly agree
conveniently and/or cheaply	Agree
	Disagree
	Strongly Disagree
	Do not know
I would be able to manage my money	Strongly agree
better through mobile financial	Agree
services	Disagree
	Strongly Disagree
	Do not know
I would have a better access to health	Strongly agree
information and services	Agree
	Disagree
	Strongly Disagree
	Do not know
 I would have a better access to	Strongly agree
education services	Agree
	Disagree
	Strongly Disagree
	Do not know
 I would have better access to	Strongly agree
information on agriculture	Agree
	•
	Disagree Strongly Disagree
	Strongly Disagree
 l would have a better accord to	Do not know
I would have a better access to	Strongly agree
governmental services	Agree
	Disagree
	Strongly Disagree
	Do not know
I would stay aware of the latest news	Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
I would be able to access	Strongly agree

entertainment / acces	s entertainment Agree
more easily (game	es, music, radio, Disagree
	etc.) Strongly Disagree
	Do not know
I would improve r	my social status Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
I would be able to acc	ess the internet Strongly agree
/ access the inter	rnet more easily Agree
	Disagree
	Strongly Disagree
	Do not know
I would feel mo	re autonomous/ Strongly agree
	independent Agree
	Disagree
	Strongly Disagree
	Do not know
I would feel more cont	trolled by others Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
I would fee	I more stressed Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know
I would be bothered	d by advertising Strongly agree
	SMS and calls Agree
	Disagree
	Strongly Disagree
	Do not know
I would be bother	red by strangers Strongly agree
	Agree
	Disagree
	Strongly Disagree
	Do not know

Part 7: Awareness & Barriers for all iterviewees

Question ID	Question	Answer
82	Have you ever heard of the following	
	mobile services?	
	SMS	Yes
		No
	Internet on a mobile phone	Yes
		No
	E-mail on a mobile phone	Yes
		No
	Facebook (China: Renren) on a	Yes
	mobile phone	No
	Twitter (China: Weibo) on a mobile	Yes
	phone	No
	Mobile money on a mobile phone	Yes
		No
	Mobile Apps on a mobile phone	Yes
		No

	-	
Yes No	Radio on a mobile phone	
Yes No	Music on a mobile phone	
Yes No	Games on a mobile phone	
	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?	83
Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer	<i>Men should be supervised when using a mobile phone</i>	
Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer	Women should be supervised when using a mobile phone	
Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer	<i>It is acceptable for a husband to check the numbers on his wife's mobile phone</i>	
Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer	<i>It is acceptable for a wife to check the numbers on her husband's mobile phone</i>	
	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 ?	84
Strongly agree Agree Disagree Strongly Disagree Do not know	There is no coverage or poor coverage where I live	
Strongly agree Agree Disagree Strongly Disagree Do not know	I do not have the right registration documents/ID	
Strongly agree Agree Disagree Strongly Disagree Do not know	Handset prices are expensive	
Strongly agree Agree	SIM cards are expensive	

		Diagana
		Disagree Strongly Disagree
		Strongly Disagree Do not know
	Credit / Monthly bill is expensive	Strongly agree
	Credit / Working bill is expensive	
		Agree
		Disagree Strongly Disagree
		Strongly Disagree
	Charging the better (of my bandaet is	Do not know
	Charging the battery of my handset is	Strongly agree
	/ would be expensive	Agree
		Disagree Strangly Disagree
		Strongly Disagree
	I have trouble reading and/or	Do not know
	I have trouble reading and/or	Strongly agree
	understanding handsets and/or	Agree
	content language	Disagree
		Strongly Disagree
-		Do not know
	I have / would have difficulty being	Strongly agree
	able to charge the battery of my	Agree
	handset	Disagree
		Strongly Disagree
		Do not know
	I am / would be bothered by	Strongly agree
	advertising SMS and calls	Agree
		Disagree
		Strongly Disagree
		Do not know
	Dealers are far away from where I live	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I would sometimes feel uncomfortable	Strongly agree
	interacting with dealers	Agree
		Disagree
		Strongly Disagree
		Do not know
	Dealers would not be very good at	Strongly agree
	helping answer my mobile phone-	Agree
	related questions	Disagree
		Strongly Disagree
		Do not know
	Dealers or operators sometimes	Strongly agree
	would cheat me	Agree
		Disagree
		Strongly Disagree
		Do not know
	I already have a landline	Strongly agree
	-	Agree
		Disagree
		Strongly Disagree
		Do not know
	I don't need a mobile phone to	Strongly agree
	contact the people I frequently speak	Agree
	to (for example: they live next to me,	Disagree
	they do not have a mobile phone)	Strongly Disagree
	,	Do not know
	I already have easy access to the	Strongly agree
	internet elsewhere (eg fixed line at	Agree
L		, 19100

r	have internet activ	
	home, internet café)	Disagree
		Strongly Disagree
		Do not know
	Although it is possible to receive	Strongly agree
	information/services on a mobile	Agree
	phone, I don't think there is much	Disagree
	information/services that is/are	Strongly Disagree
	relevant to me personally	Do not know
	I don't know how to use a mobile	Strongly agree
	phone/ how to use the more complex	Agree
	features of my mobile phone	Disagree
		Strongly Disagree
		Do not know
	I am worried that I would make a	Strongly agree
	mistake with my mobile phone and	Agree
	lose money	Disagree
		Strongly Disagree
		Do not know
	I have security concerns (for example	Strongly agree
	handset theft)	Agree
		Disagree
		Strongly Disagree
		Do not know
	I am / would be contacted by	Strongly agree
	strangers	Agree
	5	Disagree
		Strongly Disagree
		Do not know
	My family would not be / is not always	Strongly agree
	comfortable with me using mobile	Agree
	phones or mobile services	Disagree
	,	Strongly Disagree
		Do not know
		20 Hot Mion

Part 8: Usage (Owners & Borrowers)

Question ID	Question	Answer
85	When did you last use a mobile to	
	Make a call	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Receive a call	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Deliberately make a missed call	Yesterday
	(flashing/bipping)	In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Send an SMS	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Receive an SMS	Yesterday

		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Use the internet on a mobile phone	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Send an e-mail on a mobile phone	Yesterday
	Send an e mail on a mobile phone	In the past 7 days
		In the past 7 days
		More than 30 days ago
		Never
	Use Facebook (China: Renren) on a	Yesterday
	mobile phone	In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Use Twitter (China: Weibo) on a	Yesterday
	mobile phone	In the past 7 days
		In the past 30 days
		More than 30 days ago
		Nore than 30 days ago Never
	Llos mobile monou to respire monou	
	Use mobile money to receive money	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Use mobile money to send money	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Use mobile money to refill credit	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Nore than 30 days ago Never
	Download on one on a mabile phone	
	Download an app on a mobile phone	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Use the radio on a mobile phone	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Listen to music on a mobile phone	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Play games on a mobile phone	Yesterday
		In the past 7 days
		In the past 30 days
		More than 30 days ago
		Never
	Download a ringbacktone on a mobile	Yesterday
		rostorday

	phone	In the past 7 days
		In the past 30 days
		More than 30 days ago
96	Da you hava your awa mahila manay	Never
86	Do you have your own mobile money account?	Yes No
87	Do you know how to do the following	110
01	operations without any help?	
	Make a call	Yes
		No
		Do not know
	Receive a call	Yes
		No Do not know
	Deliberately make a missed call	Yes
	(flashing/bipping)	No
		Do not know
	Send SMS	Yes
		No
		Do not know
	Receive SMS	Yes
		No Do not know
	Use the internet on a mobile phone	Yes
		No
		Do not know
	Send an e-mail from a mobile phone	Yes
		No
		Do not know
	Use Facebook (China: Renren) on a	Yes
	mobile phone	No Do not know
	Use Twitter (China: Weibo) on a	Yes
	mobile phone	No
		Do not know
	Use mobile money to receive money	Yes
		No
	Lloo mobile menou to could menou	Do not know
	Use mobile money to send money	Yes No
		Do not know
	Use mobile money to refill credit	Yes
		No
		Do not know
	Download an app on a mobile phone	Yes
		No Do not know
	Listen to the radio on a mobile phone	Yes
	Listen to the radio on a mobile phone	No
		Do not know
	Listen to music on a mobile phone	Yes
		No
		Do not know
	Play games on a mobile phone	Yes
		No Do not know
	Download a ringbacktone on a mobile	Yes
	phone	No
	priorio	Do not know

88	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	
	I find it easier for me to stay in touch	Strongly agree
	with my family and/or friends	Agree
		Disagree
		Strongly Disagree
		Do not know
	I have more business and/or	Strongly agree
	employment opportunities	Agree
		Disagree
		Strongly Disagree
		Do not know
	l feel safer	
	Tieer saler	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	It saves me time	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	It saves me money	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I am able to do errands more	Strongly agree
	conveniently and/or cheaply	Agree
		Disagree
		Strongly Disagree
		Do not know
	I am able to manage my money better	Strongly agree
	through mobile financial services	Agree
		Disagree
		Strongly Disagree
		Do not know
	I have better access to health	Strongly agree
	information and services	Agree
		•
		Disagree
		Strongly Disagree
		Do not know
	I have better access to education	Strongly agree
	services/learning opportunities	Agree
		Disagree
		Strongly Disagree
		Do not know
	I have better access to information on	
		Strongly agree
	agriculture	Agree
		Disagree
		Strongly Disagree
		Do not know
	I have better access to governmental	Strongly agree
	services	Agree
		Disagree
1		Strongly Disagree Do not know

	I can stay aware of the latest news	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	l access more entertainment (games,	Strongly agree
	music, radio, etc.)	Agree
		Disagree
		Strongly Disagree
		Do not know
	I have improved my social status	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I now have easy access to internet	Strongly agree
	•	Agree
		Disagree
		Strongly Disagree
		Do not know
	I feel more autonomous/ independent	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I feel more controlled by others	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I feel more stressed	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
	I am bothered by advertising SMS	Strongly agree
	and calls	Agree
		Disagree
		Strongly Disagree
		Do not know
	I am bothered by strangers	Strongly agree
		Agree
		Disagree
		Strongly Disagree
		Do not know
89	If you had a question regarding how	No one, I would search for the
03	to use your mobile phone, who would	solution by myself
	you usually first ask for help?	A dealer
	you doudiny mot doit for help?	The call center of my mobile
		operator
		Local leader or community
		organisation/group
		My spouse (husband or wife)
		My spouse (nusband of whe) My son
		My son My daughter
		My father/father-in-law
		My mother/mother-in-law
		A male friend (including neighbors)
		A female friend (including
		neighbors)

A nother male family mancher
Another male family member
(brother, cousin, uncle,)
Another female family member
(sister, cousin, aunt,)
Other

Part 9 : Socio-demographics

Question ID	Question	Answer
90	Could you answer this question for	
	me?	
	YORUBA	Yes
		No
	IKWERRE	Yes
		No
	KALABARI	Yes
		No
	OGONI	Yes
		No
	English	Yes
		No
91	What is the highest level of education	Primary school (Add a definition
	you have ever attended but not	per country)
	necessarily completed?	Secondary school (Add a definition
		per country)
		Higher education
		(college/university, vocational,
		professional)
		Non-standard curriculum (Add a
		definition per country, madrassa,
		home schooling…) No education
		Other
		Do not know
92	In the last 30 days, what was your	Do not know
52	approximate household expenditure?	
	(daily expenses excluding exceptional	
	expenses)	
93	What role, if any, do you play in	I do not take any decisions
	making decisions regarding daily	regarding daily expenses
	household expenses?	(decisions are all made by
	•	someone else in my household)
		I make decisions regarding daily
		expenses together with someone
		else in my household
		I make decisions regarding daily
		expenses on my own (without any
		help from anyone else in my
		household)
94	What is your main occupation?	Housewife/househusband
		Retired
		Unemployed
		Student
		Farmer
		Casual labor / Irregular job / Daily
		worker
		Qualified worker (Plumber,
		electrician, etc.)
		Business owner / Self-employed

		(<u>a</u> .)
95	Have you contributed to the overall household income in the last 30	(Shop owner, etc.) Middle level full-time salaried job (private companies employees, teacher, policemen, etc.) Highly qualified position/Manager (Lawyer, doctor, professor, high- ranking officers etc.) Other Yes, with money from my own business
	days?	Yes, with money from my agricultural income Yes, with money from selling handcraft or homemade products Yes, with a salary from a regular job I have Yes, with a salary from a casual / irregular job I have Yes, with money received from family or friends outside the household Yes, with money I have borrowed from family or friends outside the household Yes, with money from my savings group Yes, with money from my rental income Yes, with money from another Source No, although I have earned money or received money from outside the household, I haven't contributed this to the household income No, I have not earned or received any money from outside the household, and haven't contributed to the household income
96	Do you have the following equipment in your household?	income
	Running water	Yes No Do not know
	Access to electricity	Yes No Do not know
	A landline phone	Yes No Do not know
	A television	Yes No Do not know
	A radio	Yes No Do not know
	A car	Yes No Do not know
	A motorcycle	Yes

		No
		Do not know
	A bike	Yes
		No
		Do not know
	A computer	Yes
		No
		Do not know
	A touch screen tablet	Yes
		No
		Do not know
	A game console	Yes
		No
		Do not know
	A fixed Internet connection	Yes
		No Do not know
97	Do you concert to me charing the	Do not know
97	Do you consent to me sharing the phone number of your main SIM card	Yes No
	with the company I work for, in case	110
	they want to call you back to check	
	my work?	
98	Do you consent to the phone number	Yes
	on your main SIM card being shared	No
	with {0} 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.	
99	Thanks a lot for your time !	

Part 10: Interviewer to record

Question ID	Question	Answer
100	(Interviewer to record) What type of	Mud walls
	house does the interviewee live in?	Soft brick
		Fire brick
		Wood walls
		Stone walls
		Concrete walls
101	(Interviewer to record after the	Yes
	interview) Was the interviewee	No
	supervised by a friend or family during	
	the interview	

Conclusion

Question ID	Question	Answer
102	Reason for dropping the interview	Not home
		Refused to answer Less than 15 y.o.
103	Click "Capture" in order to capture the	
	GPS coordinates and quit the survey.	