

Measurement Survey Endline

Field	Question	Answer
intro_note	Endline Survey of the Measurement study	
staff_name <i>(required)</i>	FINCA Staff name <i>SELECT FROM LIST BELOW:</i>	3 Jacqueline 5 Josephine 8 Mary 11 Nandawula 15 Ssemombwe 100 My name is not on the list
staff_name_other <i>(required)</i>	FINCA Staff name <i>Question relevant when: selected(\${staff_name} , '100')</i>	
branch <i>(required)</i>	B1. Branch <i>Select from list or start typing the branch name to filter the choices</i>	branch branch
region <i>(required)</i>	B2. Select Region <i>[branch] branch</i>	1 Central 2 Eastern 3 Northern 4 Western
f_name <i>(required)</i>	B3. Client name <i>Select from list or start typing the client name to filter the choices</i>	f_name f_name
note	<p>Interviewer: DO NOT READ or REMIND the client of these details. This information is only for your reference.</p> <p>Here are the client details for <u>[f_name]</u></p> <p>Branch: [branch] Account number: [account_number] Client Goal: [Goals_combined] Target Amount: UGX[Goal_Amount]</p>	

	<p>Account Balance as of [[LEDGER_BAL_Date]] UGX [LEDGER_BAL]</p> <p>Deposit count [DEPOSIT_COUNT] Withdrawal count [WITHDRAWAL_COUNT]</p> <p>Recruitment date: [recruitment_date] Onboarding staff: [onboarding_staff]</p> <p>Treatment: [treatment]</p> <p>Client Contacts Phone1: [Phone1] Phone2: [Phone2] Phone3: [Phone3]: Phone4 [Acquaintance]: [Phone4]</p>	
intro	<p>INTRODUCTION</p> <p><u>INTERVIEWER NOTE:</u> The introduction is be handled in a qualitative manner. Use the talking points below to make sure that you convey the message clearly.</p> <p><u>Greetings section:</u> <i>Well done! Good morning. How are the children, how is the family.</i> (the greetings should based on the situation of the client and environment – e.g. farmers, teachers, businesspeople, housewives etc will have different approach).</p> <p><u>Introduce yourself</u> – <i>My name is, I come from FINCA. Am glad you've given me permission to visit you and talk to you today.</i></p> <p>Talk about the purpose of the visit/ purpose of the survey. You may use the Informed Consent on the next page for this</p>	

	<p>Request for the client's time for the interview.</p> <p>Set expectations on the length of the survey which is about an 2 hours.</p> <p>Mention flexibility during the interview – we can pause the discussion in case the client needs to attend to anything because it is a long discussion.</p> <p>Mention the incentive that will be given after the interview. Adapt the language of the incentive depending on the client, the business, the family situation etc.</p> <p>Emphasize confidentiality. Many questions in the survey tool are of a personal nature, therefore request the client to be in a place that does not have a lot of distractions or other people listening to the discussion.</p> <p>Ask for consent to conduct the interview.</p>	
IFC	<p>Mildmay Uganda research ethics committee (MUREC)</p> <p>INFORMED CONSENT FORM V4 (August 14th, 2023)</p> <p>Title of the proposed study: Increasing savings among low-income households in Uganda</p> <p>Investigators:</p> <p>Dr. Joeri Smits Evidence for Policy Design (EPoD) John F. Kennedy School of Government At Harvard University 79 John F. Kennedy Street #30 Cambridge, MA 02138</p>	

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Background and rationale for the study:

Savings have been shown to reduce vulnerability and allow investments in human and physical capital that are needed to escape poverty. Yet many people in Uganda face difficulties accumulating savings. This study tests interventions to help people increase their savings.

A description of sponsors of the research project and the organizational affiliation of the researchers:

The study is funded by the World Savings Bank Institute (WSBI), an organization based in Brussels, Belgium and the BRAC Institute of

Governance and Development, BRAC University based in Dhaka, Bangladesh The researchers are based at Harvard University, Makerere University Business School (MUBS), and FINCA International.

Purpose:

The purpose of the study is to determine the effectiveness of services to increase savings among low-income individuals in Uganda. Individuals who are eligible to open a savings account will be offered one. By lottery, some randomly selected clients may be offered additional services after having opened accounts.

The estimated duration the research participant will take to in the research project:

The study team may conduct one or a few follow-up surveys up to 6 months (and possibly beyond up to 2 years) from today, but do not expect the study to take longer than a year.

Procedures:

We will ask you some demographic questions, and help you set a savings goal that you will work towards. This should take between fifteen minutes to half an hour of your time

Who will participate in the study:

Women aged 18 and above are eligible to participate in the study. The study aims to interview at least 1,200 women who end up opening savings accounts.

Risks/Discomforts:

The marketing and interview will take about half an hour to an hour of your time, depending on how you answer. Participation will not affect your access to financial services at FINCA, nor will it affect your access

to services at any other organization, since your information will be kept confidential.

Benefits:

Benefits for you, if you qualify for a savings account, are access to the savings account with the advantages: no minimum opening balance or account opening fee, no monthly maintenance fees, 4% interest per month, and one free withdrawal per month. The results of the study will be shared with policymakers in Uganda and beyond, informing the design of financial products and services tailoring to the needs of financial consumers.

Confidentiality:

Your participation in this study will be confidential and the answers you provide will be stored securely by the researchers. Your name and any other identifying information will only be accessible to the affiliated researchers and will never appear in any sort of report that might be published or shared with any organizations who may be interested in the results, including FINCA Uganda.

The local Research Ethics Committee (REC) and the Uganda National Council for Science and Technology (UNCST) may have access to private information that identifies the research participants by name. Information will be kept confidential and not be shared with third parties.

Alternatives:

Participation in this study is not mandatory, and you are free to access other financial services if you so please.

Cost:

The savings planner service and the interview is free of cost.

Questions & Concerns: If you have any questions about your rights and welfare, please contact:

Mildmay Uganda, Kiddukiro House, Research Office

Mildmay Uganda Research Ethics Committee:

Susan Nakubulwa

Email: murec@mildmay.or.ug Telephone: 0392174236

Uganda National Council for Science and Technology

P.O. Box 6884, Kampala Tel: +256 414 705 513

Website: www.uncst.go.ug

If you have questions regarding this study, please contact:

FINCA Uganda

Plot 21 A, Port Bell Rd

Kampala, Uganda

Call center phone number:

0800 262 262 (toll free)

Whatsapp: 0772 029 904

Statement of voluntariness:

Your participation in this study is voluntary and you may join or not join on your own free will. You have the right to withdraw from the study at any time without penalty.

Dissemination of results:

	<p>Once results are available, respondents will receive an SMS with a link to the FINCA webpage containing the study findings.</p> <p>Ethical approval: The study has been approved by the Mildmay Uganda Research Ethics Committee (MUREC), an accredited Ugandan based Research Ethics Committee.</p> <p>Informed consent: Is the explanation clear? If yes, may I continue the survey? 1. Yes 2. No</p> <p>VERBAL CONSENT OR PROXY I hereby declare that the respondent voluntarily and consciously consented and have the legal capacity to allow me to continue with the interview</p> <p>_____</p> <p>Date _____ (Interviewer's name)</p>	
consent <i>(required)</i>	B4. Did the client consent to participate in the endline survey?	1 Yes 2 No
no_consent	B5. Please thank the client and close the interview. <i>Question relevant when: \${consent} =2</i>	
demographics_note	INTERVIEWER SAY: I am now going to ask you a few questions about yourself.	

	<p>This is to help us categorise your responses in the survey.</p> <p><u>Please note that all the information you give is strictly confidential and will not be shared with any other person.</u></p> <p>Results of the survey will use the data in aggregate and will not identify individual participants</p>	
q60 (required)	<p>60. How many income streams do you currently have?</p> <p>This can include businesses from which you receive income, salaries, intra-household transfers or remittances you receive, rental income, government assistance, gifts/charity, alimonies, etc.</p> <p>For example, if you receive income from 3 different businesses, count them as 3 income sources.</p>	
q60_check (required)	<p>Q60 probe: You mentioned that you only have one income stream. Did you also include any other income, salaries, intra-household transfers or remittances you receive, rental income, government assistance, gifts/charity, alimonies</p> <p><i>Question relevant when: \${q60} =1</i></p>	<p>1 I confirm I only have one income</p> <p>2 I have more than one income stream</p>
q60_check2 (required)	<p>Please go back to the income streams question and enter the correct number of incomes streams that the client has</p> <p><i>Question relevant when: \${q60_check} =2</i></p>	
empl (required)	<p>B18. What was the largest source of your income in the last 12 months?</p> <p><i>select from the list</i></p>	<p>1 Public sector employment</p> <p>2 Private sector employment (working for someone else's business)</p> <p>3 Self-employed/business owner (not including farmers and agriculture related activities)</p>

		<p>4 Commercial farming, fishing or livestock for sale</p> <p>5 Subsistence farming (mostly for home use)</p> <p>6 Government grants or Pension</p> <p>7 In education receiving stipend</p> <p>8 Remittances/transfers from other family members</p> <p>100 Other, Please Specify</p>
empl_other <i>(required)</i>	<p>B19. What was the largest source of your income in the last 12 months?</p> <p><i>Other, Specify here</i></p> <p><i>Question relevant when: \${empl} = 100</i></p>	
sector <i>(required)</i>	<p>B20. SECTOR: What kind of employment or business is this? Please be specific.</p> <p><i>select from the list</i></p> <p><i>Question relevant when: selected(\${empl} , '2') or selected(\${empl} , '3') or selected(\${empl} , '4') or selected(\${empl} , '5') or selected(\${empl} , '100')</i></p>	<p>Agriculture Agriculture</p> <p>Production_industry Production/ industry</p> <p>Retail_trade Retail trade</p> <p>Services Services</p> <p>Wholesale_trade Wholesale trade</p>
ag_sector_check	<p>There is a mismatch between your sector and your employment type as agriculture. Please revisit the previous two questions.</p> <p><i>Question relevant when: selected(\${empl} , '4') and not(selected(\${sector} , 'Agriculture'))</i></p>	
ag_sector_check2	<p>There is a mismatch between your sector and your employment type as agriculture. Please revisit the previous two questions.</p> <p><i>Question relevant when: selected(\${empl} , '5') and not(selected(\${sector} , 'Agriculture'))</i></p>	
work_duration <i>(required)</i>	<p>B21. How long have you been employed in this work/running your business (the one that generates most of your income)?</p>	<p>1 Less than a year</p> <p>2 Approximately 1 year</p> <p>3 Approximately 2 years</p>


	<p>Question relevant when: selected($\{empl\}$, '1') or selected($\{empl\}$, '2') or selected($\{empl\}$, '3') or selected($\{empl\}$, '4') or selected($\{empl\}$, '5') or selected($\{empl\}$, '100')</p>	<p>4 Approximately 3 years 5 Approximately 4 years 6 Five (5) or more years</p>
q59 (required)	<p>59. Do you usually work throughout the year, or do you work seasonally during only some seasons or months, or only once in a while?</p>	<p>1 Throughout the year 2 Seasonally 3 Once in a while</p>
income (required)	<p>B23. Approximately, what is YOUR <u>PERSONAL</u> (gross) income in a normal month?</p> <p>Please mention just YOUR income. UGX

INTERVIEWER - If refused to answer please ask for an estimate or make an estimate based on how you observe the respondent Response constrained to: .>=5000</p>	
HH (required)	<p>HH: How many people, including you, live in your household? A household is defined as the people who usually eat and sleep under the same roof. Response constrained to: .>0 and .<30</p>	
income_contributors (required)	<p>HH contribute: In your household, how many of the household members usually earn an income? Response constrained to: .<= $\{HH\}$ and .>=1</p>	
main (required)	<p>B25. Who is the major earner/contributor to the household income?</p> <p>Please mention the one who contributes the most</p>	<p>9 Myself 1 My spouse 2 My child/ren 3 My parent (s) 4 My sibling (s) 5 My in-law (s) 6 Someone else from my extended family 7 A friend, neighbor, or someone else Government or charitable 8 organization(s)</p>

HH_income (required)	B22. Considering all the sources, approximately, what is your household's (gross) income in a normal month? UGX Should be >=[income]. INTERVIEWER - If refused to answer please ask for an estimate or make an estimate based on how you observe the respondent Response constrained to: .>= \${income}	
children (required)	HH Children: How many of the [HH] people who live in your household are children (16 years old and below)? Response constrained to: .< \${HH}	
children_note (required)	The client mentioned a different number children during the baseline interview. Can you explain why the difference? Question relevant when: \${baseline_children} != \${children}	
school_aged (required)	School-aged: How many of the children who live here are school aged (6-16 years old)? Response constrained to: .<= \${children}	
endline > savings		
generated_table_list_label_78	current savings	
savings_note	B26. Do you currently have any money that you have saved/stored/kept in the following places? Interviewer, please make sure to specify ALL places used by respondent to store/keep/save money. If the specified place is missing from the list, select "Any other place not mentioned by me" to provide details.	
reserved_name_for_field_list_labels_90		1 Yes 2 No
save_Rosca (required)	B26.1. ROSCA/ Savings Group/ Ningiina	1 Yes 2 No
save_sacco (required)	B26.2. SACCO	1 Yes 2 No
save_bank3 (required)	B26.3. BANK (Other banks apart from FINCA)	1 Yes 2 No

save_FINCA <i>(required)</i>	B26.10. FINCA Account	1 Yes 2 No
save_biz <i>(required)</i>	B26.6. in my business(es)	1 Yes 2 No
save_mm <i>(required)</i>	B26.5. Mobile Money (Airtel/ MTN etc)	1 Yes 2 No
save_kaboxi <i>(required)</i>	B26.4. KABOXI	1 Yes 2 No
save_house <i>(required)</i>	B26.7. in my house (other than kaboxi)	1 Yes 2 No
save_pocket <i>(required)</i>	B26.8. on me / in pocket / wallet	1 Yes 2 No
save_Friends <i>(required)</i>	B26.11. Neighbours or friends	1 Yes 2 No
save_other_methods <i>(required)</i>	B26.9. Any other places not mentioned by me	1 Yes 2 No
save_FINCA_note	<p>you have selected "No" to FINCA savings, but the client has deposited [DEPOSIT_COUNT] times into her Goal Account.</p> <p>This means the client is actually using their FINCA account.</p> <p>Please go back to the previous question and check the response for FINCA account.</p> <p>Question relevant when: $\\${DEPOSIT_COUNT} > 1$ and selected($\\${save_FINCA}$, '2')</p>	
<p>endline > save_other_methods_group</p> <p>Group relevant when: selected($\\${save_other_methods}$, '1')</p>		
save_other_methods_note	B26.10. Please describe the other places where the client currently saves money	



save_other_methods2 <i>(required)</i>	B26.10.1. Place1	
save_other_methods3	B26.10.2. Place2	
save_other_methods4	B26.10.3. Place3	
baseline_other_methods_v2 <i>(required)</i>	B26.11. When we spoke last year, you also mentioned that you keep some money with [baseline_other_methods_des] Do you still use this saving method? <i>Question relevant when: \${baseline_other_methods} =1</i>	1 Yes 2 No
endline > Current savings frequency		
savings_freq_note	B27. What is the most common frequency for you to put money or to add money to the following places	
freq_Rosca <i>(required)</i>	B27.1. ROSCA/ Savings Group/ Ningiina <i>Question relevant when: selected(\${save_Rosca} , '1') or \${baseline_Rosca} =1</i>	1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks 5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method
freq_sacco <i>(required)</i>	B27.2. SACCO <i>Question relevant when: selected(\${save_sacco} , '1') or \${baseline_sacco} =1</i>	1 daily 2 twice a week (every half a week)

		<p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p> freq_bank3 <i>(required)</i></p>	<p>B27.3. BANK</p> <p><i>Question relevant when: selected(\${save_bank3} , '1') or \${baseline_bank3} =1</i></p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>

<p>freq_kaboxi <i>(required)</i></p>	<p>B27.4. KABOXI <i>Question relevant when: selected(\${save_kaboxi} , '1') or \${baseline_kaboxi} =1</i></p>	<p>1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks 5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method</p>
<p>freq_other_methods <i>(required)</i></p>	<p>B27.5. [save_other_methods2] <i>Question relevant when: string-length(\${save_other_methods2}) > 0</i></p>	<p>1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks 5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year</p>

		<p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>■ freq_other_methods2 (required)</p>	<p>B27.5. [save_other_methods3]</p> <p><i>Question relevant when: string-length(\${save_other_methods3}) > 0</i></p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>■ freq_other_methods3 (required)</p>	<p>B27.5. [save_other_methods4]</p> <p><i>Question relevant when: string-length(\${save_other_methods4}) > 0</i></p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p>

		<p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>freq_mm <i>(required)</i></p>	<p>B27.6. Mobile Money (Airtel/ MTN etc)</p> <p>Question relevant when: selected($\\${save_mm}$, '1') or $\\${baseline_mm} = 1$</p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>freq_biz <i>(required)</i></p>	<p>B27.7. in my business(es)</p> <p>Question relevant when: selected($\\${save_biz}$, '1') or $\\${baseline_biz} = 1$</p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p>

		11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method
 freq_house <i>(required)</i>	B27.8. in my house (other than kaboxi) <i>Question relevant when: selected(\${save_house} , '1') or \${baseline_house} =1</i>	1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks 5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method
 freq_pocket <i>(required)</i>	B27.9. on me / in pocket / wallet <i>Question relevant when: selected(\${save_pocket} , '1') or \${baseline_pocket} =1</i>	1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks

		5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method
<input type="checkbox"/> freq_FINCA <i>(required)</i>	B27.10. FINCA <i>Question relevant when: selected(\${save_FINCA} , '1')</i>	1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly 4 every two weeks 9 every 3 weeks 5 monthly 10 every two months 11 every three months 12 every four months 13 every five months 14 every six months/ twice a year 15 once a year 16 I no longer save using this method
<input type="checkbox"/> freq_Friends <i>(required)</i>	B27.12. Neighbour and Friends <i>Question relevant when: selected(\${save_Friends} , '1')</i>	1 daily 2 twice a week (every half a week) 7 3 times a week 8 4 times a week 3 weekly

		<p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>freq_other_baseline_methods <i>(required)</i></p>	<p>B27.11. [baseline_other_methods_des]</p> <p><i>Question relevant when: \${baseline_other_methods_v2} =1</i></p>	<p>1 daily</p> <p>2 twice a week (every half a week)</p> <p>7 3 times a week</p> <p>8 4 times a week</p> <p>3 weekly</p> <p>4 every two weeks</p> <p>9 every 3 weeks</p> <p>5 monthly</p> <p>10 every two months</p> <p>11 every three months</p> <p>12 every four months</p> <p>13 every five months</p> <p>14 every six months/ twice a year</p> <p>15 once a year</p> <p>16 I no longer save using this method</p>
<p>freq_note</p>	<p>The answer to the current saving methods does not match the answer "I no longer save using this method" to the frequency question.</p>	

	<p>Please go back and check the savings methods and savings frequency options</p> <p><i>Question relevant when: (selected($\{freq_Rosca\}$, '16') and selected($\{save_Rosca\}$, '1')) or (selected($\{freq_sacco\}$, '16') and selected($\{save_sacco\}$, '1')) or (selected($\{freq_bank3\}$, '16') and selected($\{save_bank3\}$, '1')) or (selected($\{freq_kaboxi\}$, '16') and selected($\{save_kaboxi\}$, '1')) or (selected($\{freq_mm\}$, '16') and selected($\{save_mm\}$, '1')) or (selected($\{freq_biz\}$, '16') and selected($\{save_biz\}$, '1')) or (selected($\{freq_house\}$, '16') and selected($\{save_house\}$, '1')) or (selected($\{freq_pocket\}$, '16') and selected($\{save_pocket\}$, '1')) or (selected($\{freq_other_methods\}$, '16') and selected($\{save_other_methods\}$, '1')) or (selected($\{freq_FINCA\}$, '16') and selected($\{save_FINCA\}$, '1'))</i></p>	
<p>check_Rosca <i>(required)</i></p>	<p>The ROSCA question has appeared because the client mentioned saving with ROSCAs in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on ROSCA</p> <p><i>Question relevant when: $\{save_Rosca\} = 2$ and not($\{freq_Rosca\} =$) and not($\{freq_Rosca\} = 16$)</i></p>	
<p>check_sacco <i>(required)</i></p>	<p>The SACCOs question has appeared because the client mentioned saving with SACCOS in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on SACCO</p> <p><i>Question relevant when: $\{save_sacco\} = 2$ and not($\{freq_sacco\} =$) and not($\{freq_sacco\} = 16$)</i></p>	
<p>check_bank3 <i>(required)</i></p>	<p>The Other banks question has appeared because the client mentioned saving with other banks in the baseline survey.</p>	

	<p>Please go back to the savings methods question and select "Yes" on other banks</p> <p><i>Question relevant when: $\\${save_bank3} = 2$ and not($\\${freq_bank3} = "$) and not($\\${freq_bank3} = 16$)</i></p>	
<p>check_kaboxi (required)</p>	<p>The KABOXI question has appeared because the client mentioned saving in KABOXI in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on KABOXI</p> <p><i>Question relevant when: $\\${save_kaboxi} = 2$ and not($\\${freq_kaboxi} = "$) and not($\\${freq_kaboxi} = 16$)</i></p>	
<p>check_mm (required)</p>	<p>The Mobile Money question has appeared because the client mentioned saving with Mobile Money in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on mobile money.</p> <p><i>Question relevant when: $\\${save_mm} = 2$ and not($\\${freq_mm} = "$) and not($\\${freq_mm} = 16$)</i></p>	
<p>check_biz (required)</p>	<p>The savings in business question has appeared because the client mentioned saving in her business in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on savings in business</p> <p><i>Question relevant when: $\\${save_biz} = 2$ and not($\\${freq_biz} = "$) and not($\\${freq_biz} = 16$)</i></p>	
<p>check_house (required)</p>	<p>The savings in the house question has appeared because the client mentioned saving in her house in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on savings in the house.</p>	

	<p>Question relevant when: $\\${save_house} = 2$ and not($\\${freq_house} = "$) and not($\\${freq_house} = 16$)</p>	
<p>check_pocket (required)</p>	<p>The savings in the pocket question has appeared because the client mentioned saving in her pocket in the baseline survey.</p> <p>Please go back to the savings methods question and select "Yes" on in the the pocket</p> <p>Question relevant when: $\\${save_pocket} = 2$ and not($\\${freq_pocket} = "$) and not($\\${freq_pocket} = 16$)</p>	
<p>endline > amt_freq_group</p>		
<p>amt_freq_Rosca (required)</p>	<p>B28. How much do you normally add [freq_Rosca2] to your ROSCA/ Savings Group/ Ningiina</p> <p>Question relevant when: (selected($\\${save_Rosca}$, '1') or $\\${baseline_Rosca} = 1$) and not(selected($\\${freq_Rosca}$, '16'))</p> <p>Response constrained to: .>49</p>	
<p>amt_freq_sacco (required)</p>	<p>B29. How much do you normally add [freq_sacco2] to your SACCO</p> <p>Question relevant when: (selected($\\${save_sacco}$, '1') or $\\${baseline_sacco} = 1$) and not(selected($\\${freq_sacco}$, '16'))</p> <p>Response constrained to: .>49</p>	
<p>amt_freq_bank (required)</p>	<p>B30. How much do you normally add [freq_bank2] to your BANK</p> <p>Question relevant when: (selected($\\${save_bank3}$, '1') or $\\${baseline_bank3} = 1$) and not(selected($\\${freq_bank3}$, '16'))</p> <p>Response constrained to: .>49</p>	
<p>amt_freq_kaboxi (required)</p>	<p>B31. How much do you normally add [freq_kaboxi2] to your KABOXI</p> <p>Question relevant when: (selected($\\${save_kaboxi}$, '1') or $\\${baseline_kaboxi} = 1$) and not(selected($\\${freq_kaboxi}$, '16'))</p> <p>Response constrained to: .>49</p>	
<p>amt_freq_other_methods (required)</p>	<p>B32. How much do you normally add [freq_other_methods2_2] to your [save_other_methods2]</p>	

	<p>Question relevant when: $(\text{string-length}(\\${\text{save_other_methods2}}) > 0)$ and $\text{not}(\text{selected}(\\${\text{freq_other_methods}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_other_methods2 (required)	<p>B33. How much do you normally add [freq_other_methods3_2] to your [save_other_methods3]</p> <p>Question relevant when: $(\text{string-length}(\\${\text{save_other_methods3}}) > 0)$ and $\text{not}(\text{selected}(\\${\text{freq_other_methods2}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_other_methods3 (required)	<p>B34. How much do you normally add [freq_other_methods4_2] to your [save_other_methods4]</p> <p>Question relevant when: $(\text{string-length}(\\${\text{save_other_methods4}}) > 0)$ and $\text{not}(\text{selected}(\\${\text{freq_other_methods3}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_mm (required)	<p>B35. How much do you normally add [freq_mm2] to your Mobile Money (Airtel/ MTN etc)</p> <p>Question relevant when: $(\text{selected}(\\${\text{save_mm}} , '1')$ or $\\${\text{baseline_mm}} = 1)$ and $\text{not}(\text{selected}(\\${\text{freq_mm}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_biz (required)	<p>B36. How much do you normally add [freq_biz2] to your in my business(es)</p> <p>Question relevant when: $(\text{selected}(\\${\text{save_biz}} , '1')$ or $\\${\text{baseline_biz}} = 1)$ and $\text{not}(\text{selected}(\\${\text{freq_biz}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_house (required)	<p>B37. How much do you normally add [freq_house2] to your in my house (other than kaboxi)</p> <p>Question relevant when: $(\text{selected}(\\${\text{save_house}} , '1')$ or $\\${\text{baseline_house}} = 1)$ and $\text{not}(\text{selected}(\\${\text{freq_house}} , '16'))$</p> <p>Response constrained to: $.>49$</p>	
amt_freq_pocket (required)	<p>B38. How much do you normally add [freq_pocket2] to your on me / in pocket / wallet</p>	

	<p>Question relevant when: (selected(\${save_pocket} , '1') or \${baseline_pocket} =1) and not(selected(\${freq_pocket} , '16'))</p> <p>Response constrained to: .>49</p>	
amt_freq_FINCA (required)	<p>B39. How much do you normally add [freq_FINCA2] to your FINCA Account</p> <p>Question relevant when: (selected(\${save_FINCA} , '1')) and not(selected(\${freq_FINCA} , '16'))</p> <p>Response constrained to: .>49</p>	
amt_freq_Friends (required)	<p>B39. How much do you normally add [freq_friends2] with your Neighbour/ Friends</p> <p>Question relevant when: selected(\${save_Friends} , '1')</p> <p>Response constrained to: .>49</p>	
amt_freq_other_baseline_methods (required)	<p>B40. [baseline_other_methods_des]</p> <p>Question relevant when: \${baseline_other_methods_v2} =1 and not(selected(\${freq_other_baseline_methods} , '16'))</p> <p>Response constrained to: .>49</p>	
endline > savings_amount		
generated_table_list_label_166	Current savings amount	
savings_amt_note	B41. Approximately, how much money do you have in the following places where you currently save?	
amt_Rosca (required)	<p>B42. ROSCA/ Savings Group/ Ningiina</p> <p>Question relevant when: selected(\${save_Rosca} , '1') or \${baseline_Rosca} =1</p> <p>Response constrained to: .>49 or .=0</p>	
amt_sacco (required)	<p>B43. SACCO</p> <p>Question relevant when: selected(\${save_sacco} , '1') or \${baseline_sacco} =1</p> <p>Response constrained to: .>49 or .=0</p>	
amt_bank (required)	B44. BANK	

	<p>Question relevant when: $\text{selected}(\text{\\${save_bank3}}, '1')$ or $\text{\\${baseline_bank3}} = 1$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_kaboxi (required)	<p>B45. KABOXI</p> <p>Question relevant when: $\text{selected}(\text{\\${save_kaboxi}}, '1')$ or $\text{\\${baseline_kaboxi}} = 1$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_other_methods (required)	<p>B46. [save_other_methods2]</p> <p>Question relevant when: $\text{string-length}(\text{\\${save_other_methods2}}) > 0$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_other_methods2 (required)	<p>B47. [save_other_methods3]</p> <p>Question relevant when: $\text{string-length}(\text{\\${save_other_methods3}}) > 0$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_other_methods3 (required)	<p>B48. [save_other_methods4]</p> <p>Question relevant when: $\text{string-length}(\text{\\${save_other_methods4}}) > 0$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_other_baseline_methods (required)	<p>B49. [baseline_other_methods_des]</p> <p>Question relevant when: $\text{\\${baseline_other_methods_v2}} = 1$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_mm (required)	<p>B50. Mobile Money (Airtel/ MTN etc)</p> <p>Question relevant when: $\text{selected}(\text{\\${save_mm}}, '1')$ or $\text{\\${baseline_mm}} = 1$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_biz (required)	<p>B51. In my business(es)</p> <p>Question relevant when: $\text{selected}(\text{\\${save_biz}}, '1')$ or $\text{\\${baseline_biz}} = 1$</p> <p>Response constrained to: $.\text{>}49$ or $.\text{=}0$</p>	
amt_house (required)	<p>B52. In my house (other than kaboxi)</p> <p>Question relevant when: $\text{selected}(\text{\\${save_house}}, '1')$ or $\text{\\${baseline_house}} = 1$</p>	

	<i>Response constrained to: .>49 or .=0</i>	
amt_pocket <i>(required)</i>	B53. on me / in pocket / wallet Question relevant when: selected(\${save_pocket} , '1') or \${baseline_pocket} =1 <i>Response constrained to: .>49 or .=0</i>	
amt_FINCA <i>(required)</i>	B54. FINCA Question relevant when: selected(\${save_FINCA} , '1') <i>Response constrained to: .>49 or .=0</i>	
amt_friends <i>(required)</i>	B55. Neighbours and friends Question relevant when: selected(\${save_Friends} , '1') <i>Response constrained to: .>49 or .=0</i>	
stock_savings_note <i>(required)</i>	The client's total savings of the client in all places is UGX[stock_savings] and her income is UGX[income] Can you comment on why her overall monthly savings are low? Question relevant when: \${stock_savings} <40000	
savings_time_check	INTERVIEWER NOTE: You have spend only 0 minutes since the start of the survey. The savings section is especially time consuming. it seems you are rushing with the questions. Question relevant when: \${time5_check} <10	
endline > Control, autonomy, roles/ responsibilities		
q1 <i>(required)</i>	1. Do you usually participate in social gatherings in your community?	1 Yes 2 No 3 Not many social gatherings in my community

<p>■ q2 (required)</p>	<p>2. Does anyone restrict you from meeting your friends, family members, neighbours?</p> <p>Please select all who restrict <i>Response constrained to: not((selected(., 9) or selected(., 8)) and count-selected(.) > 1)</i></p>	<p>1 Yes, my spouse 2 Yes, my child/ren 3 Yes, my parent (s) 4 Yes, my sibling (s) 5 Yes, my in-law (s) 6 Yes, someone else from my extended family 7 Yes, a friend, neighbor, or someone else 8 No, no one restricts 9 I choose not to answer</p>
<p>■ q3 (required)</p>	<p>3. How confident are you that you could express your opinion at a gathering or meeting?</p>	<p>1 Very confident 2 Somewhat confident 3 Not confident 4 I choose not to answer</p>
<p>■ q4 (required)</p>	<p>4. Do people in your community sometimes seek your advice in any area?</p>	<p>1 Yes 2 Not sure 3 No 4 I choose not to answer</p>
<p>■ q5 (required)</p>	<p>5. Do you think that you can change things in your community if you want to?</p>	<p>1 Yes 2 Not sure 3 No</p>
<p>■ q6 (required)</p>	<p>6. Do you have to ask the permission from others to buy personal items like clothing?</p> <p>Please select all who you must ask permission from. <i>Response constrained to: not((selected(., 10) or selected(., 8) or selected(., 9)) and count-selected(.) > 1)</i></p>	<p>1 Yes, my spouse 2 Yes, my child/ren 3 Yes, my parent (s) 4 Yes, my sibling (s) 5 Yes, my in-law (s)</p>

		<p>6 Yes, someone else from my extended family</p> <p>7 Yes, a friend, neighbor, or someone else</p> <p>8 I don't have to ask anyone's permission.</p> <p>9 I do not buy clothes or personal items</p> <p>10 I choose not to answer</p>
<p>■ q7 (required)</p>	<p>7. Has anyone made you disclose the security code(password) on your phone against your will or prevented you from setting one, or made you remove it?</p> <p>Please select all who required if any of those things were the case" <i>Response constrained to: not(selected(., '11') and count-selected(.) > 1) and not(selected(., '8') and count-selected(.) > 1) and not(selected(., '9') and count-selected(.) > 1) and not(selected(., '10') and count-selected(.) > 1)</i></p>	<p>1 Yes, my spouse</p> <p>2 Yes, my child/ren</p> <p>3 Yes, my parent (s)</p> <p>4 Yes, my sibling (s)</p> <p>5 Yes, my in-law (s)</p> <p>6 Yes, someone else from my extended family</p> <p>7 Yes, a friend, neighbor, or someone else</p> <p>8 No, no one made me disclose my password/code or prevented me from having one</p> <p>9 My phone does not have a security code (password)</p> <p>10 I don't have my own phone</p> <p>11 I choose not to answer</p>
<p>■ q8 (required)</p>	<p>8. Does anyone scroll through your phone against your will? Please select all who scroll through against your will</p> <p><i>Response constrained to: not(selected(., '10') and count-selected(.) > 1) and not(selected(., '8') and count-selected(.) > 1) and not(selected(., '9') and count-selected(.) > 1)</i></p>	<p>1 Yes, my spouse</p> <p>2 Yes, my child/ren</p> <p>3 Yes, my parent (s)</p> <p>4 Yes, my sibling (s)</p>

		<p>5 Yes, my in-law (s)</p> <p>6 Yes, someone else from my extended family</p> <p>7 Yes, a friend, neighbor, or someone else</p> <p>8 No, no one</p> <p>9 I don't have my own phone</p> <p>10 I choose not to answer</p>
■ q9 (required)	<p>9. When an expensive item like a long-term asset is to be purchased in your household, whose opinion is the most decisive?</p>	<p>1 Mostly my spouse's (or another family member)</p> <p>2 Mostly mine</p> <p>3 Joint decision between me and my spouse (or another family member)</p> <p>4 We do not buy or have not (yet) bought such assets</p> <p>100 Other, please specify</p>
■ q9_other (required)	<p>9. When an expensive item like a long-term asset is to be purchased in your household, whose opinion is the most decisive?</p> <p><i>Specify here</i></p> <p><i>Question relevant when: selected(\${q9} , '100')</i></p>	
■ q10 (required)	<p>10. Thinking about all financial products used by you in the last 2 years, who was MAINLY responsible for choosing them?</p>	<p>1 My spouse (or another family member)</p> <p>2 My self</p> <p>3 Joint decision between me and my spouse (or another family member)</p> <p>4 I do not use financial products</p> <p>100 Other, please specify</p>
■ q10_other (required)	<p>10. Thinking about all financial products used by you in the last 2 years, who was MAINLY responsible for choosing them?</p> <p><i>Specify here</i></p>	

	<i>Question relevant when: selected(\${q10} , '100')</i>	
■ q11 (required)	11. Who usually makes the most important decisions in your household? Please select the main decision maker in your household.	1 My spouse (or another family member) 2 My self 3 Joint, between me and my spouse (or another family member) 100 Other, please specify
■ q11_other (required)	11. Who usually makes the most important decisions in your household? Please select the main decision maker in your household. <i>Specify here</i> <i>Question relevant when: selected(\${q11} , '100')</i>	
■ q12 (required)	12. Does anyone restrict your liberty to spend your money (earnings or savings) on what you find right? Select all who restrict you. <i>Response constrained to: not(selected(., '10') and count-selected(.) > 1) and not(selected(., '8') and count-selected(.) > 1) and not(selected(., '9') and count-selected(.) > 1)</i>	1 Yes, my spouse 2 Yes, my child/ren 3 Yes, my parent (s) 4 Yes, my sibling (s) 5 Yes, my in-law (s) 6 Yes, someone else from my extended family 7 Yes, a friend, neighbor, or someone else 8 No, no one 9 I don't have my own money 10 I choose not to answer
■ q13 (required)	13. Does anyone use your money against your will? Select all who use your money against your will. <i>Response constrained to: not(selected(., '10') and count-selected(.) > 1) and not(selected(., '8') and count-selected(.) > 1) and not(selected(., '9') and count-selected(.) > 1)</i>	1 Yes, my spouse 2 Yes, my child/ren 3 Yes, my parent (s) 4 Yes, my sibling (s) 5 Yes, my in-law (s)

		<p>6 Yes, someone else from my extended family</p> <p>7 Yes, a friend, neighbor, or someone else</p> <p>8 No, no one</p> <p>9 I don't have any money myself</p> <p>10 I choose not to answer</p>
<p>■ q14 (required)</p>	<p>14. Does anyone require that you disclose your income (earned or saved)?</p> <p>Select all who require</p> <p><i>Response constrained to: not(selected(., '8') or selected(., '9')) or count-selected(.) = 1</i></p>	<p>1 Yes, my spouse</p> <p>2 Yes, my child/ren</p> <p>3 Yes, my parent (s)</p> <p>4 Yes, my sibling (s)</p> <p>5 Yes, my in-law (s)</p> <p>6 Yes, someone else from my extended family</p> <p>7 Yes, a friend, neighbor, or someone else</p> <p>8 No, no one</p> <p>9 I don't have any source of income myself</p> <p>100 I choose not to answer</p>
<p>■ q15 (required)</p>	<p>15. Of the money that you have, what portion of it do you keep in secret from your spouse (or the other primary household member who is the key decision maker)?</p> <p>Would you say:</p>	<p>1 Almost all of it is secret</p> <p>2 About half of it is secret</p> <p>3 Less than half of it is secret</p> <p>4 Almost none or none is secret</p> <p>5 I do not have any money myself</p> <p>6 No spouse or another primary household member</p>

<p>█ q16 (required)</p>	<p>16. Do you think there are any major assets or investments owned by your spouse (or the other primary household member) that are undisclosed to you?</p>	<p>1 Yes, I think (s)he has undisclosed major assets or investments</p> <p>2 Not sure about this</p> <p>No, I do not think (s)he has any</p> <p>3 undisclosed major assets or investments</p> <p>4 I choose not to answer</p> <p>5 No spouse or another primary household member</p>
<p>█ q17 (required)</p>	<p>17. In your household whose responsibility is it to come up with money for utility and bill payments?</p>	<p>1 Mostly my spouse's (or another family member)</p> <p>2 Mostly mine</p> <p>3 It is a joint effort between me and my spouse (or another family member)</p> <p>4 We do not pay utility bills</p> <p>100 Other, please specify</p>
<p>█ q17_other (required)</p>	<p>17. In your household whose responsibility is it to come up with money for utility and bill payments? <i>Other, please specify</i> <i>Question relevant when: selected(\${q17} , '100')</i></p>	
<p>█ q18 (required)</p>	<p>18. In your household whose responsibility is it to come up with money for school fees?</p>	<p>1 Mostly my spouse's (or another family member)</p> <p>2 Mostly mine</p> <p>3 It is a joint effort between me and my spouse (or another family member)</p> <p>4 We do not pay school fees</p> <p>100 Other, please specify</p>
<p>█ q18_other (required)</p>	<p>18. In your household whose responsibility is it to come up with money for school fees? <i>Other, please specify</i></p>	

	<i>Question relevant when: selected(\${q18} , '100')</i>	
■ q19 (required)	19. In your household whose responsibility is it to come up with money for daily expenses, like buying food?	1 Mostly my spouse's (or another family member) 2 Mostly mine 3 It is a joint effort between me and my spouse (or another family member) 4 We do not buy food (subsistence farming or comes through donations) 100 Other, please specify
■ q19_other (required)	19. In your household whose responsibility is it to come up with money for daily expenses, like buying food? <i>Other, please specify</i> <i>Question relevant when: selected(\${q19} , '100')</i>	
■ q20 (required)	20. In your household whose money is usually used in cases of an emergency at home?	1 Mostly my spouse's (or another family member) 2 Mostly mine Both my spouse and my money is 3 used to approximately the same extent 100 Other, please specify
■ q20_other (required)	20. In your household whose money is usually used in cases of an emergency at home? <i>Other, please specify</i> <i>Question relevant when: selected(\${q20} , '100')</i>	
■ q21 (required)	21. In your household whose responsibility is it to come up with money for buying longer-term assets (furniture, appliances, productive or business assets etc..)?	1 Mostly my spouse's (or another family member) 2 Mostly mine Both my spouse and my money is 3 used to approximately the same extent

		<p>4 We do not buy such assets</p> <p>100 Other, please specify</p>
q21_other (required)	<p>21. In your household whose responsibility is it to come up with money for buying longer-term assets (furniture, appliances, productive or business assets etc..)?</p> <p><i>Other, please specify</i></p> <p><i>Question relevant when: selected(\${q21} , '100')</i></p>	
q0_1 (required)	<p>0.1. What are the main factors or individuals that limit your ability to control how you spend your time on a daily basis</p> <p><i>Mention all who restrict</i></p> <p><i>Response constrained to: not(selected(., '9') and count-selected(.) > 1)</i></p>	<p>1 Myself</p> <p>2 My spouse</p> <p>3 My child/ren</p> <p>4 My parent (s) or My in-law (s)</p> <p>6 Someone else</p> <p>7 Family or work responsibilities</p> <p>8 Health issues or fatigue</p> <p>9 No one restricts</p>
endline > Exposure to violence		
q22 (required)	<p>22. Have you had fights or disagreements with any of your family members during the past 6 months?</p> <p>Select all with who you had disagreements or fights with.</p> <p><i>Response constrained to: not(selected(., '8') and count-selected(.) > 1) and not(selected(., '9') and count-selected(.) > 1)</i></p>	<p>1 Yes, my spouse</p> <p>2 Yes, my child/ren</p> <p>3 Yes, my parent (s)</p> <p>4 Yes, my sibling (s)</p> <p>5 Yes, my in-law (s)</p> <p>6 Yes, someone else from my extended family</p> <p>8 No</p> <p>9 I do not have any family member</p>
q23 (required)	<p>23. What was the most frequent reason for these disagreements?</p> <p><i>Select all that apply</i></p>	<p>Money related (disagreements related</p> <p>1 to expenses, income, savings, investments/business decisions, etc.)</p>

	<p>Question relevant when: selected(\${q22} , '1') or selected(\${q22} , '2') or selected(\${q22} , '3') or selected(\${q22} , '4') or selected(\${q22} , '5') or selected(\${q22} , '6')</p>	<p>Behaviors/manners (dishonesty, nagging, disrespectfulness, not listening, gossiping, cheating, selfishness, etc.)</p> <p>2</p> <p>Personal choices (choices related to friendships/children/extended family, use of alcohol/drugs, gambling/betting, polygamy/multiple relationships, etc.)</p> <p>3</p> <p>Opinions/values (tribal/cultural differences, religious beliefs, etc.)</p> <p>4</p> <p>Land wrangles</p> <p>5</p> <p>100 Other, please specify</p>
■ q23_other (required)	<p>23. What was the most frequent reason for these disagreements? Other, please specify</p> <p>Question relevant when: selected(\${q23} , '100')</p>	
■ q24 (required)	<p>24. Have you ever been maltreated , either physically or verbally, by any member of your family as a result of NOT disclosing information about your savings details?</p> <p>Would you say ... Read out options</p>	<p>1 Yes, physically</p> <p>2 Yes, verbally</p> <p>3 Yes, both physically and verbally</p> <p>4 No</p> <p>5 I don't have personal savings</p>
■ q25 (required)	<p>25. Have you ever been maltreated, either physically or verbally, by any member of your family for your saving decisions (how much to save, where to save, etc..)</p> <p>Would you say ... Read out options</p>	<p>1 Yes, physically</p> <p>2 Yes, verbally</p> <p>3 Yes, both physically and verbally</p> <p>4 No</p> <p>5 I don't have personal savings</p>
■ q26 (required)	<p>26. Have you ever been maltreated by any member of your family as a result of your decision to spend your money as you wish?</p>	<p>1 Yes, physically</p> <p>2 Yes, verbally</p>

	<p>Would you say ... <i>Read out options</i></p>	<p>3 Yes, both physically and verbally 4 No 5 I don't have any personal money to spend as I wish</p>
<p>q27 (required)</p>	<p>27. Have you ever been maltreated by any member of your family as a result of attending community gatherings or women group meetings?</p> <p>Would you say ... <i>Read out options</i></p>	<p>1 Yes, physically 2 Yes, verbally 3 Yes, both physically and verbally 4 No 5 I don't attend any community gatherings or women group meetings</p>
<p>q28 (required)</p>	<p>28. Has the maltreatment encouraged or discouraged you to save privately more?</p> <p><i>Question relevant when: selected(\${q27} , '1') or selected(\${q27} , '2') or selected(\${q27} , '3')</i></p>	<p>1 Encouraged to save more 2 Discouraged to save more 3 Had no effect 4 I choose not to answer</p>
<p>q29 (required)</p>	<p>29. Is maltreatment against women common for people living in your area/village?</p>	<p>1 Very common 2 Somewhat common 3 Not common 4 I choose not to answer</p>
<p>endline > Empowerment through Financial, Digital, and other Literacy Modes.</p>		
<p>q30 (required)</p>	<p>30. Have you ever attended seminars, courses or sensitization that teach topics, such as how to save, budget, invest, start/ expand business or similar?</p> <p>Please select all that apply <i>Response constrained to: not(selected(., '6') and count-selected(.) > 1)</i></p>	<p>1 Yes, about savings 2 Yes, about budgeting 3 Yes, about investments 4 Yes, about business practices 100 Yes, other topic(s) not in the list (please specify) 6 No, none</p>

<p>q30_other (required)</p>	<p>30. Have you ever attended seminars, courses or sensitization that teach topics, such as how to save, budget, invest, start/ expand business or similar? <i>Other, please specify</i> <i>Question relevant when: selected(\${q30} , '100')</i></p>	
<p>q31 (required)</p>	<p>31. Have you ever attended seminars, courses or sensitization that teach topics on women's rights or gender equality?</p>	<p>1 Yes 2 No 3 Not sure</p>
<p>q32 (required)</p>	<p>32. Do you usually shop around to compare different financial products and services before you choose which one to use?</p>	<p>1 No 2 Yes 3 Not sure 4 I don't use financial products/services</p>
<p>q33 (required)</p>	<p>33. Is it easy or difficult for you to compare different loan products and see which one suits you better?</p>	<p>1 Difficult 2 Easy 3 Not sure 4 There are no loans available to me 5 There is only one loan option available to me 6 I don't borrow</p>
<p>q34 (required)</p>	<p>34. Is it easy or difficult for you to compare different saving products and see which one is more financially beneficial?</p>	<p>1 Difficult 2 Easy 3 Not sure 4 There are no saving product options available to me 5 There is only one saving product option available to me 6 I don't save to gain interest</p>
<p>q35 (required)</p>	<p>35. What type of phone do you have? Please mention the one you use most frequently.</p>	<p>1 Basic feature phone 2 Smartphone</p>

	<i>If in doubt, it's only a smartphone if it has a touch screen</i>	3 I don't have any phone
endline > Empowerment through Financial, Digital, and other Literacy Modes. > q36_group		
q36_note	36. Which of the below mentioned features/functionality/capabilities can you perform via your phone (yes, no, not sure for each)	
reserved_name_for_field_list_labels_476		1 Yes 2 No 3 Not sure
q36_1 (required)	36.1. Send or receive calls	1 Yes 2 No 3 Not sure
q36_2 (required)	36.2. Send or receive text messages	1 Yes 2 No 3 Not sure
q36_3 (required)	36.3. Send or receive emails	1 Yes 2 No 3 Not sure
q36_4 (required)	36.4. Send or receive photos	1 Yes 2 No 3 Not sure
q36_5 (required)	36.5. Browse Internet	1 Yes 2 No 3 Not sure
q36_6 (required)	36.6. Have social media apps	1 Yes 2 No 3 Not sure
q36_7 (required)	36.7. Download a software app	1 Yes

		2 No 3 Not sure
q36_8 (required)	36.8. Participate in video call or video chat	1 Yes 2 No 3 Not sure
q36_9 (required)	36.9. Listen to music, or radio	1 Yes 2 No 3 Not sure
q36_10 (required)	36.10. Download music, videos, or games	1 Yes 2 No 3 Not sure
q36_11 (required)	36.11. Record video	1 Yes 2 No 3 Not sure
q36_12 (required)	36.12. Get direction by using maps	1 Yes 2 No 3 Not sure
q36_13 (required)	36.13. Make financial transactions	1 Yes 2 No 3 Not sure
q36_check_note1	INTERVIEWER: I noticed that the client has chosen "No" or "Not sure" for most of the questions in the previous list. Could you kindly verify if the responses are accurate? <i>Question relevant when: $\{q35\} = 1$ and $\{q36_sum\} > 25$</i>	
q36_check_note2	INTERVIEWER: I noticed that the client has chosen "No" or "Not sure" for most of the questions in the previous list. Could you kindly verify if the responses are accurate? <i>Question relevant when: $\{q35\} = 2$ and $\{q36_sum\} > 24$</i>	

<p>q37 (required)</p>	<p>37. Which kind of financial transactions have you ever made with your phone?</p> <p>Please select all that apply: <i>Response constrained to: not(selected(., '8') or selected(., '9')) or count-selected(.) = 1</i></p>	<p>1 Send money 2 Deposit money to perform transaction 3 Deposit money to save 4 Make a withdrawal 5 Pay fees or bills 6 Purchase airtime or other services/products 7 Apply for a loan 8 I do not USE my phone for financial transactions 9 I do NOT HAVE a phone 100 Other, please specify</p>
<p>q37_other (required)</p>	<p>37. Which kind of financial transactions have you ever made with your phone? <i>Other, please specify</i> <i>Question relevant when: selected(\${q37} , '100')</i></p>	
<p>q38 (required)</p>	<p>38. Do you sometimes seek help from a family member or a friend when trying to use your phone for financial transactions?</p>	<p>1 Yes, it happens 2 No, I know how to use 3 I do NOT USE my phone for financial transactions 4 I do NOT HAVE a phone</p>
<p>q39 (required)</p>	<p>39. For the financial transactions available via phone too, would you say that you prefer using your phone compared to visiting a bank/branch or an agent?</p>	<p>1 I prefer to use my phone 2 I prefer to transact at a bank or with an agent 3 I prefer not to use any of these 4 I'm indifferent between the two options</p>
<p>phone_check (required)</p>	<p>The client mention that she does not have a phone in q37 and has mention transactions she does via phone in the last two questions.</p>	

	<p>Please review the response to the phone ownership question.</p> <p><i>Question relevant when: selected(\${q37} , '9') and not(selected(\${q38} , '4')) or selected(\${q37} , '9') and selected(\${q39} , '1')</i></p>	
■ q40 <i>(required)</i>	40. Do you usually plan in advance to balance your income and expenses?	1 Yes 2 Not sure 3 No
■ q41 <i>(required)</i>	41. Do you usually keep money for utilities, bills or school fees separate from day-to-day spending?	1 Yes 2 Not sure 3 No
■ q42 <i>(required)</i>	42. What strategies do you personally have for meeting your financial needs in your old age or when being unable to earn income anymore. Please select all that apply. <i>Response constrained to: not(selected(\${q42} , '10') and count-selected(.) >1)</i>	1 I take care of my children/youth now, so they can take care of me when I need 2 Financial support from people in the community/village/clan 3 I save money for old age (not a formal pension fund) 4 I contribute to a pension fund (through employer of government) 5 I invest in assets or businesses (income generating streams) 6 I will sell assets (my house, my business, my land, my jewellery, etc..) 7 I have inheritance I'll use 8 I have insurance 9 I will always work to earn income 10 None 100 Other, please specify

<p>q42_other (required)</p>	<p>42. What strategies do you personally have for meeting your financial needs in your old age or when being unable to earn income anymore.</p> <p><i>Question relevant when: selected(\${q42} , '100')</i></p>	
<p>q43 (required)</p>	<p>43. When it comes to budgeting, how far ahead of time do you normally plan?</p>	<p>1 For the next day/daily</p> <p>2 For a week/weekly</p> <p>3 For a month/monthly</p> <p>4 Every 3 months/ quarterly</p> <p>5 For a year/yearly</p> <p>6 For more than a year</p> <p>7 I don't plan even for the next day</p>
<p>q45 (required)</p>	<p>45. Do your family members support your efforts to save?</p> <p>Please select all who support.</p> <p><i>Response constrained to: not(selected(., '8') or selected(., '9') or selected(., '10')) or count-selected(.) = 1</i></p>	<p>1 Yes, my spouse</p> <p>2 Yes, my child/ren</p> <p>3 Yes, my parent (s)</p> <p>4 Yes, my sibling (s)</p> <p>5 Yes, my in-law (s)</p> <p>6 Yes, someone else from my extended family</p> <p>8 No, no one</p> <p>9 I do not save</p> <p>10 I choose not to answer</p>
<p>q46 (required)</p>	<p>46. In what ways do they support?</p> <p>Please select all that apply.</p> <p><i>Question relevant when: selected(\${q45} , '1') or selected(\${q45} , '2') or selected(\${q45} , '3') or selected(\${q45} , '4') or selected(\${q45} , '5') or selected(\${q45} , '6')</i></p>	<p>1 They save their pocket money to contribute/ Gives me money to save</p> <p>2 They remind me about my saving target</p> <p>3 They minimize their spending</p> <p>4 They do jobs for pay to contribute</p>

		<p>They share information on better</p> <p>5 saving accounts, digital or other means to save</p> <p>6 They teach how to deposit via mobile/other means</p> <p>7 They help at home so you can work/earn more</p> <p>8 They provide/ help with food and other neccesities</p> <p>9 They give me money for business capital</p> <p>10 They help me in my business</p> <p>100 Other, specify</p>
■ q46_other (required)	<p>46. In what ways do they support?</p> <p><i>Question relevant when: selected(\${q46} , '100')</i></p>	
■ q47 (required)	<p>47. Do you have role model savers in your family or community that motivate you to save?</p>	<p>1 Yes</p> <p>2 Not sure</p> <p>3 No</p>
■ q48 (required)	<p>48. Has anyone in your community or family sought advise from you on how to become a better saver?</p>	<p>1 Yes</p> <p>2 Not sure</p> <p>3 No</p>
■ q50 (required)	<p>50. In your opinion, are there benefits that people get from group rounds that they don't get from banks?</p> <p>Please select all that apply</p> <p><i>Response constrained to: not(selected(\${q50} , '15') and count-selected(.) >1)</i></p>	<p>1 Ability to get a loan when needed/ using one's savings as collateral</p> <p>2 Social network</p> <p>3 Immediate access to money</p> <p>4 Social solidarity, in case of emergencies</p> <p>5 Low cost/ low interest rates on loans</p> <p>6 Safety of money</p>

		<p>7 Trust between group members</p> <p>8 Ability to pass money on to next of kin, in case of death or sickness</p> <p>9 There is no pressure to repay the loan or loose the collateral</p> <p>10 Groups are more understanding</p> <p>11 There is no bureaucracy</p> <p>12 Small and informal businesses are valued in groups</p> <p>13 Very little account balance opening fee</p> <p>14 Low/no collateral</p> <p>15 No additional benefits</p> <p>100 Other, please specify</p>
<p>■ q50_other (required)</p>	<p>50. In your opinion, are there benefits that people get from group rounds that they don't get from banks?</p> <p><i>Other, please specify</i></p> <p><i>Question relevant when: selected(\${q50} , '100')</i></p>	
<p>■ q51 (required)</p>	<p>51. In your opinion, are there benefits that people get from formal saving accounts compare to informal groups?</p> <p>Please select all that apply</p> <p><i>Response constrained to: not(selected(\${q51} , '9') and count-selected(.) >1)</i></p>	<p>1 More privacy</p> <p>2 Prestige</p> <p>3 Less conflicts in the community/among group members</p> <p>4 Less risks in loosing money/higher TRUST</p> <p>5 More digital channels available to save/transact</p> <p>6 Higher interests</p> <p>7 Building relationship/trust between you and the bank for</p>

		8 Access to bigger loans and different types of loans 9 No additional benefits 100 Other, please specify
q51_other (required)	51. In your opinion, are there benefits that people get from formal saving accounts compare to informal groups? Other, please specify Question relevant when: selected(\${q51} , '100')	
endline > Economic Empowerment via economic factors, financial capabilities		
q56 (required)	56. Would you say your PERSONAL INCOME increased, decreased, or remains the same compared to what you earned 12 months ago?	1 Increased 2 Decreased 3 No change
q69 (required)	69. In the last 12 months what were the most important factors that negatively impacted your personal income? Please select all that impact. Response constrained to: not(selected(\${q69} , '15') and count-selected(.) >1)	1 Diseases/ illnesses 2 High prices 3 High Interests on loans/borrowing difficulties 4 Change in exchange rate 5 Political situation 6 Government policies 7 Cash-based economy 8 Domestic violence 9 The taxes 10 Famine and drought 11 No Jobs, limited Income generating activities in the economy 12 Community development levels 13 Unsecure environment 14 Level of ignorance about the importance of the savings

		16 Market competition 15 My income was not impacted negatively 100 Other factors (please specify)
█ q69_other (required)	69. In the last 12 months what were the most important factors that negatively impacted your personal income? <i>Other, please specify</i> <i>Question relevant when: selected(\${q69} , '100')</i>	
█ q57 (required)	57. Compared to 12 months ago, would you say that you are better off, worse off or the same financially?	1 Better off 2 Worse off 3 The same
█ q62 (required)	62. In the past 6 months, have you had to cut back on food consumption because of lack of funds?	1 Yes, many times 2 Yes, but just a few times 3 No, I always got money for food 4 I choose not to answer
█ q63 (required)	63. In case of a health related emergency, what would be your main source of funds to use?	1 Income or salary (advance) (from your own business or employee) 2 Savings 3 Help from family, relatives, or friends 4 Loan from a financial institution 5 Borrowing from a local/informal money lender 6 Selling assets 7 Cutting from current expenses 8 Find extra work/work more hours 9 Medical/ Health insurance 100 Other (specify)
█ q63_other (required)	63. In case of a health related emergency, what would be your main source of funds to use?	

	<p><i>Other, please specify</i></p> <p><i>Question relevant when: selected(\${q63} , '100')</i></p>	
■ q122 <i>(required)</i>	<p>122. Sometimes people find that their income does not quite cover their living costs. In the last 6 months, has this happened to you?</p>	<p>1 Yes, many times</p> <p>2 Yes, but just once or twice</p> <p>3 No, my income covers my living cost</p> <p>4 I choose not to answer</p>
■ q64 <i>(required)</i>	<p>64. <u>How many</u> outstanding loans (not fully repaid loans) do you currently have?</p> <p>Please count your <u>outstanding loans</u> from all sources, such as formal and informal.</p> <p><i>Number of loans</i></p> <p><i>Response constrained to: .<10</i></p>	
■ q64_vs_q33	<p>The client mentioned that she does not borrow (in question 33) [q33].</p> <p>But you have entered [q64] loans in the previous question.</p> <p>Can you please confirm these responses with the clients</p> <p><i>Question relevant when: selected(\${q33} , '6') and \${q64} >0</i></p>	
■ q65 <i>(required)</i>	<p>65. Besides your loans, how many <u>outstanding</u> loans (not fully repaid loans) do your household members <u>currently have</u>? Please count all sources, such as formal and informal.</p> <p><i>Number of loans-

Give a rough estimate if don't know</i></p> <p><i>Response constrained to: .<10</i></p>	
■ q66 <i>(required)</i>	<p>66. In the past 12 months have you contributed to the financial needs of your extended family (relatives) or friends/neighbours not living with you?</p> <p>Select all who you helped financially</p> <p><i>Response constrained to: not(selected(\${q66} , '4') and count-selected(.) >1)</i></p>	<p>1 Yes, my parents</p> <p>2 Yes, my in-laws</p> <p>3 Yes, someone else from extended family or friend</p> <p>4 No, no one</p>

<p>q67 (required)</p>	<p>67. In the past 12 months have you received financial support from anyone?</p> <p>Please select all who you received financial support from. <i>Response constrained to: not(selected(\$ {q67} , '9') and count-selected(.) >1)</i></p>	<p>1 Yes, my spouse 2 Yes, my child/ren 3 Yes, my parent (s) 4 Yes, my sibling (s) 5 Yes, my in-law (s) 6 Yes, someone else from my extended family 7 Yes, a friend, neighbor, or someone else 8 Yes, NGO, Church/Religious help, or Government 9 No, no one</p>
<p>q68 (required)</p>	<p>68. Do you have extended family members or other relatives currently living with you?</p> <p>HINT: Extended family such as your uncles, aunts, nephews, nieces, grandchildren, other clan members or any other relatives that are not usually part of your immediate household</p>	<p>1 Yes 2 No</p>
<p>q70 (required)</p>	<p>70. Who owns the home you live in?</p>	<p>1 I own it 2 I own it jointly with spouse 3 I own it jointly with other family member 4 My spouse owns 5 My child/ren owns 6 My parent (s) owns 7 My sibling (s) owns 8 My in-law (s) owns 9 Someone else from my extended family owns</p>

		10 A friend, neighbor, or someone else
q70_1 (required)	70.1. Do you or someone else in your household pay rent for the place you live in? <i>Question relevant when: not(selected(\${q70} , '11'))</i>	1 Yes 2 No 3 I choose not to answer
endline > WEE Trust		
WEE_Trust_note	Now I want to ask you how much you trust your family members, other community members and institutions. Please tell me if you trust them fully, partially, or you don't really trust them	
q73 (required)	73. How much do you trust government officials in your community/area?	1 Fully 2 somewhat or a little bit 3 No trust 4 I choose not to answer
q74 (required)	74. How much do you trust formal financial institutions in your community/area?	1 Fully 2 somewhat or a little bit 3 No trust 4 I choose not to answer
q75 (required)	75. How much do you trust banking and mobile money agents (such as Cente agents and other bank's agents)?	1 Fully 2 somewhat or a little bit 3 No trust 4 I choose not to answer
q76 (required)	76. How much do you trust your local savings groups, such as ROSCA's., VSLAs and similar?	1 Fully 2 somewhat or a little bit 3 No trust 4 I choose not to answer
q77 (required)	77. How much do you trust your spouse (or the other primary household member)?	1 Fully 2 somewhat or a little bit 3 No trust

		<p>No spouse or another person who 4 heads the home</p> <p>5 I choose not to answer</p>
■ q78 (required)	78. How much do you feel your spouse (or the other primary household member) trusts you?	<p>1 Fully</p> <p>2 somewhat or a little bit</p> <p>3 No trust</p> <p>4 No spouse or another person who heads the home</p> <p>5 I choose not to answer</p>
■ q79 (required)	79. Do you usually discuss with your spouse (or the other primary household member) things that happened to each other during the day?	<p>1 Yes</p> <p>2 No</p> <p>3 I choose not to answer</p> <p>4 No spouse or another person who heads the home</p>
■ endline > WEE Perceptions/Beliefs		
■ WEE_perceptions_beliefs_note	I am going to read some statements and I ask you to please tell me if you generally agree or disagree with them.	
■ q80 (required)	80. Women should obey their spouses' wishes even if they disagree. Do you agree or disagree?	<p>1 Agree</p> <p>2 Disagree</p> <p>3 I choose not to answer</p>
■ q81 (required)	81. Women should always have their private savings even if their income is low. Do you agree or disagree?	<p>1 Agree</p> <p>2 Disagree</p> <p>3 I choose not to answer</p>
■ q82 (required)	82. Violence (or abuse, maltreatment) in the family is a private matter and others should not intervene. Do you agree or disagree?	<p>1 Agree</p> <p>2 Disagree</p> <p>3 I choose not to answer</p>

q83 (required)	83. It's wrong to question people who are in charge or in authority, like household heads, village or government leaders, doctors. Do you agree or disagree?	1 Agree 2 Disagree 3 I choose not to answer
endline > WEE satisfaction vs change		
q84 (required)	84. How satisfied are you with the amount of money you save these days?	1 Very satisfied 2 Somewhat satisfied 3 Dissatisfied 4 Not sure
q85 (required)	85. Do you think you could save more even if your circumstances remained the same?	1 Yes 2 Not sure 3 No, I am doing my best 4 I choose not to answer
q86 (required)	86. How satisfied are you with the current places/ways you save?	1 Very satisfied 2 Somewhat satisfied 3 Dissatisfied 4 Not sure
q87 (required)	87. Do you think you could save more if you had a better way/place to save?	1 Yes 2 Not sure 3 No 4 I choose not to answer
q88 (required)	88. As a whole, how satisfied are you with your life nowadays?	1 Very satisfied 2 Somewhat satisfied 3 Dissatisfied 4 Not sure
q89 (required)	89. How do you think your life is going to be over the next 12 months? Would you say...	1 Better 2 The same 3 Worse

		4 Not sure
endline > Empowerment through FINCA goal account/product fit		
q91 (required)	<p>91. When we first met for the account opening process, we asked you to identify a saving goal you intended to achieve.</p> <p>Can you recall the amount of money you were trying to save as your goal? UGX</p> <p><i>Question relevant when: show_formatted</i></p> <p><i>Response constrained to: .>10000 and .<15000000</i></p>	
q91_1 (required)	<p>91.1. How much did you actually manage to save up until now? UGX</p> <p><i>Question relevant when: show_formatted</i></p>	
q91_2 (required)	<p>91.2. Have you used OR PLANNING TO USE any portion or the entirety of the saved money for specific purposes? <i>Select all that apply</i></p> <p><i>Response constrained to: not(selected(., '22') or selected(., '23')) or count-selected(.) = 1</i></p>	<p>1 Started a new business</p> <p>2 Expanded my business</p> <p>3 Construction of property</p> <p>4 Bought land or property</p> <p>5 Renovation/improvement of property</p> <p>6 Rented or leased land/ property</p> <p>7 Rented/ leased equipment/assets/appliances/furniture</p> <p>8 Bought a motorcycle, car, other transportation means</p> <p>9 Spent on motorcycle/car service, repairs and accessories</p> <p>Bought farming/ag materials, such as</p> <p>10 pesticides, seeds, other farming related items</p> <p>11 Bought long-term equipment/asset/furniture, etc.</p>

		<p>12 Bought phone/phone accessories/other accessories</p> <p>13 Bought clothing for self or household members</p> <p>14 Paid school/tuition fee (own/individual or children education/household member)</p> <p>15 Spent on events, special occasions (wedding, birthday, travel etc.)</p> <p>16 Covered daily expenses (e.g. food, bills, general upkeep, taxes, etc.)</p> <p>17 Repaid debts</p> <p>18 Lent to others</p> <p>19 Gave (donated) to a close relative (parents, siblings, children etc)</p> <p>20 Withdrew to keep for retirement</p> <p>21 Withdrew to keep as emergency fund/saving for unexpected</p> <p>22 I have not used ANY of the money, it is still on the account</p> <p>23 I (hardly) have or had any money saved</p> <p>24 Paid health bills</p> <p>100 Other, please specify</p>
<p>■ q91_2_other <i>(required)</i></p>	<p>91.2. Have you used OR PLANNING TO USE any portion or the entirety of the saved money for specific purposes? <i>Other, please specify</i> <i>Question relevant when: selected(\${q91_2} , '100')</i></p>	

<p>goals_comparison (required)</p>	<p>INTERVIEWER: THIS QUESTION IS FOR YOU</p> <p>The client used her savings on ; [goal_labels]</p> <p>The client's goal at baseline was: [Goals_combined]</p> <p>Based on the uses and the goals above, would you say the client used her savings for the goals she had set? <i>HINT: Even if only one goal matches OR IS CLOSER TO how the client used her money, please select "Yes".</i></p>	<p>1 Yes 2 No</p>
<p>q91_3 (required)</p>	<p>91.3 To what extent would you say you achieved your saving goal?</p>	<p>1 Fully 2 To some extent 3 Hardly or not at all 4 I choose not to answer</p>
<p>q91_4 (required)</p>	<p>91.4 How important is this saving goal to you?</p>	<p>1 Very important 2 Moderately important 3 Least important or not important at all</p>
<p>q92 (required)</p>	<p>92. Do you think FINCA's goal account has had any impact on the achievement of your saving goal?</p>	<p>1 Negative 2 Positive 3 Not Sure 4 No impact 5 I choose not to answer</p>
<p>q94 (required)</p>	<p>94. If any, which features of FINCA's goal account do you dislike? <i>Response constrained to: not(selected(., '11') or selected(., '12') or selected(., '13')) or count-selected(.) = 1</i></p>	<p>1 Mobile transaction costs 2 Few agents to transact 3 Few branches to transact 4 Less developed digital aspect 5 Low interest rates compare to other saving products</p>

		<ul style="list-style-type: none"> 14 Withdrawal charges (after the one free monthly withdrawal) 6 Periodic calls 7 Poor customer care 8 Poor financial literacy/coaching 9 Less user friendly 10 Less known/less trustworthy 11 None 12 Not sure 13 Not using the account 100 Other, please specify
■ q94_other (required)	<p>94. Which features of FINCA's goal account do you dislike? <i>Other, please specify</i></p> <p><i>Question relevant when: selected(\${q94} , '100')</i></p>	
■ q95 (required)	<p>95. If any, which features of FINCA's goal account do you like? <i>Response constrained to: not(selected(\${q95} , '13') and count-selected(.) >1)</i></p>	<ul style="list-style-type: none"> 1 No ledger fees 2 No account maintenance fees 3 Initial deposit from FINCA 4 No/low withdrawal fees 5 Ability to maintain low balance 6 Digital aspect (ability to use the account via mobile) 7 Access via agency banking 8 High interest on savings 9 Customer care, product onboarding and follow ups 10 Client financial literacy training or coaching 11 Goal setting aspect 12 User friendly

		14 Ease of account opening 13 None 100 Other, please specify
■ q95_other (required)	95. Which features of FINCA's goal account do you like? <i>Other, please specify</i> <i>Question relevant when: selected(\${q95} , '100')</i>	
■ q97 (required)	97. If you could do it all over again, would you choose FINCA's goal account?	1 No 2 Not sure 3 Yes 4 I choose not to answer
comments (required)	INTERVIEWER: Please enter any comments about the survey here	
GPS (required)	Please capture GPS coordinates <i>Make sure you are outside with the open sky, but near the place where the interview took place. Then take the GPS location.</i> <i>Question relevant when: \${consent} =1</i>	