

## Measurement Survey Face to Face Onboarding

Field	Question	Answer
staff_name <i>(required)</i>	FINCA Staff name <i>SELECT FROM LIST BELOW:</i>	3 Jacqueline 5 Josephine 7 Kakaire 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>	Branch <i>SELECT FROM LIST BELOW:</i>	branch branch
f_name <i>(required)</i>	Client name <i>SELECT FROM LIST BELOW:</i>	f_name f_name
client_contacts	<u>Client's Details</u> Name: [f_name] Account Number: [account_number]  Phone number1: [Phone1] Phone number2: [Phone2] Phone number3 (for someone else who knows the client): [Phone3]  Target Amount: UGX[a] Goal: [g_v2] Ledger balance on [LEDGER_BAL_Date]: UGX[LEDGER_BAL] Number of deposits: [DEPOSIT_COUNT] Number of withdrawals: [WITHDRAWAL_COUNT]	

	<p>Treatment: [treatment]</p> <p>Recruited by: [recruitment_staff]</p> <p>Recruitment date: [recruitment_date]</p>	
informed_consent1	<p><u>INFORMED CONSENT FORM</u></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 USA E-mail: savings.study@gmail.com</p> <p>Ester Agasha (Ugandan PI) Makerere University Business School (MUBS) Plot 21 A, Port Bell Rd Kampala Uganda E-mail: eagasha@mubs.ac.ug agashaester660@gmail.com</p> <p>Anahit Tevosyan</p>	

	<p>FINCA International  1201 15th Street, NW  8th Floor  Washington, DC 20005  E-mail:  anahit.tevosyan@FINCA.org</p>	
<p>informed_consent2</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Procedures:</p>	

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](mailto: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](http://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

	<p>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.</p> <p>Dissemination of results: 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>	
informed_consent3	<p>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.</p> <p>Dissemination of results: 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>	
unique	<p><u>What is unique about the goal account?</u></p> <ul style="list-style-type: none"> <li>o The goal account is a unique product from FINCA that aims at helping our clients save towards some of the most important goals. For this reason, we encourage you to focus more on saving money than withdrawing.</li> <li>o From the beginning FINCA has been known to support women. There are many women who have already benefited from our products and services ranging from group accounts, enterprise support, and now the Goal account.</li> <li>o Give out flyers about the product. (Only if you are sure the client has understood the product and s/he is able to read the flyer).</li> </ul>	

	<ul style="list-style-type: none"> <li>o In-person trainings on product functionality and step-by-step demo on the use cases, especially mobile deposits, and use of agency banking.</li> <li>o Tackling how clients get transaction confirmation, check account balance including on a digital device.</li> <li>o Encouraging clients (especially those that don't know FINCA) to visit the branch may help build trust.</li> <li>o Savings goal: remind the client of their savings goal. Focus on the "specific amount of money" that the client wants to save. In your case, "your goal is to save UGX [a] in the next 12 months"</li> </ul>	
costs	<p><u>Costs and charges related to the goal account</u></p> <ul style="list-style-type: none"> <li>o Account opening - Opening of the goal account is free. You do not pay any money to open the account.</li> <li>o Depositing money at the branch is free</li> <li>o Depositing money via Centenary agents is also free</li> <li>o If you deposit money to your FINCA Goal account using money via Mobile Money, MTN and Airtel will charge you some amount <ul style="list-style-type: none"> <li>1. Minimum deposit via mobile in UGX5001</li> <li>2. The smaller the amount you deposit via mobile the higher the relative charges. for example, if you deposit UGX5001 via Mobile Money, this comes with a charge of about UGX700. This amount is charged by MTN/ Airtel, not FINCA</li> </ul> </li> <li>• To avoid extra mobile money charges, you should only deposit small amounts through the cente agents or directly in branches to avoid fees charged by MTN/ Airtel.</li> <li>• Alternatively, you can deposit small amounts to your Mobile wallets (MTN or Airtel - free of charge) to avoid diverting the money and only send once, when the amounts have accumulated and pay a small charge, which would otherwise be transported to branch but save on time.</li> </ul>	
channels	<p><u>Channels usage</u></p> <ul style="list-style-type: none"> <li>o You can access your account through the following channels <ul style="list-style-type: none"> <li>1. <u>Directly at the branch</u></li> </ul> </li> </ul>	

	<ul style="list-style-type: none"> <li>• You can go to the FINCA branch if you want to deposit money or withdraw money from your GOAL account.</li> <li>• You can also visit the branch any time if you have any question or concern that you need addressed. Please contact the CCO, the chief teller or the customer care person at the branch for any questions</li> <li>• PLEASE SHOW THE CLIENT WHERE THE NEAREST FINCA BRANCH IS LOCATED and encouraging clients (especially those that don't know FINCA) to visit the branch.</li> </ul> <p><u>2. CENTE agents</u></p> <ul style="list-style-type: none"> <li>• You can deposit money to your GOAL account at any centenary bank agents</li> <li>• You can also withdraw money from you GOAL account at any of the centenary bank agents</li> <li>• Take the client to the agent and if possible, do a demo of depositing to the account.</li> <li>• You can invite agents to our client meetings (for agents who agree to do so).</li> </ul> <p><u>3. Via mobile</u></p> <ul style="list-style-type: none"> <li>• Please dial *203# on your phone to access your FINCA account</li> <li>• IF THE CLIENT WAS NOT ENROLLED TO MOBILE BANKING AT RECRUITMENT, PLEASE ENROLL HER. THEN EXPLAIN HOW TO DEPOSIT AND WITHDRAW MONEY VIA MOBILE.</li> <li>• To avoid difficulties in using mobile to access accounts, please do a demo with the client. Dial *203# on the phone and follow prompts for the different options so the clients can be comfortable repeating the process.</li> </ul>	
privacy	<p><u>Privacy</u></p> <ul style="list-style-type: none"> <li>o FINCA upholds highest privacy standards. Your account information and details will never be shared with anyone else. We collected details of your next of kin so that in case something happens, your chosen next of kin will be able to access your account after going through the required legal procedures.</li> <li>o Raise awareness of clients on their rights and responsibilities in this regard</li> </ul> <p>1. protect your PIN,</p>	

	<p>2. get respectful service</p> <p>3. charges on the account and mobile</p>	
coaching_note	<p>FINCA STAFF SAY:</p> <p>FINCA is offering personalized reminders and tips (free of charge) to our clients who are ready to save and reach their goals.</p> <p>The aim of the coaching is to provide you helpful tips and advices, as well as reminders to help you save sucessfully and achieve your goals on time.</p> <p>The coaching is done through phone calls from the FINCA Call Centre and through SMS from FINCA.</p> <p>You can tailor the frequency and content of it now and adjust them as you find helpful in the future as our coaches engage with you.</p>	
Base_account	<p>FINCA STAFF SAY:</p> <p>Thank you for choosing to set your savings goal and open a savings account with FINCA. The FINCA call centre will call you just to check on you and confirm that have received your account number and are able to transact on your account. If you will have any questions FINCA will also be able to respond to you.</p> <p><i>Question relevant when: \${treatment}="Base Account"</i></p>	
onboarding_end	<p>NOTE TO INTERVIEWER:</p> <p>Show the clients where the FINCA branch is located.</p> <p>Show the clients where the Cente Agents are located (number of agents/ names of agents/ location)</p>	

	<p>Give out your phone number as contact for any additional info. Explain to the client that you will be calling her in two weeks time and then on a monthly basis thereafter for coaching purposes.</p> <p>Give out FINCA Call Centre number as contact for any additional info (031 223 2300).</p>	
demographics_note	INTERVIEWER SAY: I am now going to ask you a few questions about yourself. This is to help us categorise your responses in the survey. Please note that all the information you give is strictly confidential and will not be shared with any other person. Results of the survey will use the data in aggregate and will not identify individual participants	
HH <i>(required)</i>	How many people usually live in your household?	
children <i>(required)</i>	<p>Of those, how many are children (16 and younger)?</p> <p><i>Question relevant when: \${HH} &gt; 1</i></p> <p><i>Response constrained to: . &lt; \${HH}</i></p>	
education <i>(required)</i>	<p>Client's highest education <i>completed</i></p> <p>select from the list</p>	<p>1 No schooling</p> <p>2 Primary [Not Completed]</p> <p>3 Primary [Completed]</p> <p>4 Secondary O-Level [Not Completed]</p> <p>5 Secondary O-Level [Completed]</p> <p>6 Secondary A-Level [Not Completed]</p> <p>7 Secondary A-Level [Completed]</p> <p>8 Vocational training certificate or diploma</p> <p>9 College or University</p> <p>10 Other</p>
education_other <i>(required)</i>	<p>Client's highest education <i>completed</i></p> <p><i>Other, Specify here</i></p>	

	<i>Question relevant when: \${education} =10</i>	
Oalevel <i>(required)</i>	Did you complete O-level or also A-level? <i>Question relevant when: \${education} =8 or \${education} =9</i>	1 O-level (only) 2 A-level
school_years_voc <i>(required)</i>	What was the duration in years of the education program? [edu_type] <i>Question relevant when: \${education} =8</i> <i>Response constrained to: .&gt;0.1 and .&lt;7</i>	
school_years_uni <i>(required)</i>	What was the duration in years of the degree program? <i>Question relevant when: \${education} =9</i> <i>Response constrained to: .&gt;0.1 and .&lt;7</i>	
school_years <i>(required)</i>	How many years did you spend in [edu_type] <i>Question relevant when: \${education} =2 or \${education} =4 or \${education} =6</i> <i>Response constrained to: .&gt;0.1 and .&lt;7</i>	
literacy <i>(required)</i>	Respondent literacy  (If Client's education is less than primary/ no schooling) <i>select from the list</i> <i>Question relevant when: \${education} =1 or \${education} =2</i>	1 Cannot read or write 2 Can read or write at basic level 3 Can read or write at advanced level
marital_status <i>(required)</i>	What is your Marital status?	1 Married/ Living with Partner 2 Single 3 Divorced/ Separated 4 widow/widower 100 Other
marital_status_other	Marital Status <i>Other, Specify here</i> <i>Question relevant when: selected( \${marital_status} , '100')</i>	
empl <i>(required)</i>	What was the largest source of your income in the last 12 months? <i>select from the list</i>	1 Public sector employment Private sector employment 2 (working for someone else's business)

		<p>Self-employed/business owner (not including farmers and agriculture related activities)</p> <p>3</p> <p>Commercial farming, fishing or livestock for sale</p> <p>4</p> <p>Subsistence farming (mostly for home use)</p> <p>5</p> <p>Government grants or Pension</p> <p>6</p> <p>In education receiving stipend</p> <p>7</p> <p>Remittances/transfers from other family members</p> <p>8</p> <p>Unemployed and No Private Business</p> <p>9</p> <p>100 Other, Please Specify</p>
empl_other <i>(required)</i>	<p>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>SECTOR: What kind of employment or business is this? Please be specific.</p> <p>FINCA STAFF: PLEASE SELECT THE CORRECT SECTOR BELOW AND THE SUB-SECTOR IN THE NEXT QUESTION</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>
work_duration <i>(required)</i>	<p>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>

		2 Approximately 1 year 3 Approximately 2 years 4 Approximately 3 years 5 Approximately 4 years 6 Five (5) or more years 7 Unemployed or NO business
less_income <i>(required)</i>	Sometimes people find that their income does not quite cover their living costs. In the last 6 months, has this happened to you?	1 Yes, many times 2 Yes, but just once or twice 3 No, my income covers my living cost 4 I choose not to answer
generated_table_list_label_69	current savings	
savings_note	Do you currently have <b>any</b> money in the following places? <i>&lt;span style="color:red"&gt;Interviewer, please also select the places (saving methods) mentioned by the respondent earlier in this interview as we are here collecting information on inflows and current balances in ALL places used by respondent to store/keep/save money&lt;/span&gt;</i>	
reserved_name_for_field_list_labels_71		1 Yes 2 No
save_Rosca <i>(required)</i>	ROSCA/ Savings Group/ Ningiina	1 Yes 2 No
save_sacco <i>(required)</i>	SACCO	1 Yes 2 No
save_bank3 <i>(required)</i>	BANK (Other banks apart from FINCA)	1 Yes 2 No
save_kaboxi <i>(required)</i>	KABOXI	1 Yes 2 No
save_mm <i>(required)</i>	Mobile Money (Airtel/ MTN etc)	1 Yes 2 No

<input type="checkbox"/> save_biz <i>(required)</i>	in my business(es)	1 Yes 2 No
<input type="checkbox"/> save_house <i>(required)</i>	in my house (other than kaboxi)	1 Yes 2 No
<input type="checkbox"/> save_pocket <i>(required)</i>	on me / in pocket / wallet	1 Yes 2 No
<input type="checkbox"/> save_other_methods <i>(required)</i>	Any other places not mentioned by me	1 Yes 2 No
save_other_methods2 <i>(required)</i>	INTERVIEWER: Please describe the other place where the client currently saves money <i>Question relevant when: selected( \${save_other_methods} , '1')</i>	
<input type="checkbox"/> savings_freq_note	What is the most common frequency for you to put money or to add money to the following places	
<input type="checkbox"/> freq_Rosca <i>(required)</i>	ROSCA/ Savings Group/ Ningiina <i>Question relevant when: selected( \${save_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

		<p>14 every six months/ twice a year</p> <p>15 once a year</p>
<p>freq_sacco (required)</p>	<p>SACCO</p> <p>Question relevant when: selected( \${save_sacco} , '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>freq_bank3 (required)</p>	<p>BANK</p> <p>Question relevant when: selected( \${save_bank3} , '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>

		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
<b>freq_kaboxi</b> <i>(required)</i>	KABOXI <i>Question relevant when: selected( \${save_kaboxi} , '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
<b>freq_other_methods</b> <i>(required)</i>	[save_other_methods2] <i>Question relevant when: selected( \${save_other_methods} , '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
freq_mm <i>(required)</i>	Mobile Money (Airtel/ MTN etc) <i>Question relevant when: selected( \${save_mm} , '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
freq_biz <i>(required)</i>	in my business(es)	1 daily

	<p><i>Question relevant when: selected( \${save_biz} , '1')</i></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>freq_house <i>(required)</i></p>	<p>in my house (other than kaboxi)</p> <p><i>Question relevant when: selected( \${save_house} , '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>freq_pocket <i>(required)</i></p>	<p>on me / in pocket / wallet</p> <p><i>Question relevant when: selected( \${save_pocket} , '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>amt_freq_Rosca <i>(required)</i></p>	<p>How much do you normally add [freq_Rosca2] to your ROSCA/ Savings Group/ Ningiina</p> <p><i>Question relevant when: selected( \${save_Rosca} , '1')</i></p> <p><i>Response constrained to: .&gt;49</i></p>	
<p>amt_freq_sacco <i>(required)</i></p>	<p>How much do you normally add [freq_sacco2] to your SACCO</p> <p><i>Question relevant when: selected( \${save_sacco} , '1')</i></p> <p><i>Response constrained to: .&gt;49</i></p>	
<p>amt_freq_bank <i>(required)</i></p>	<p>How much do you normally add [freq_bank2] to your BANK</p> <p><i>Question relevant when: selected( \${save_bank3} , '1')</i></p>	

	<i>Response constrained to: .&gt;49</i>	
amt_freq_kaboxi <i>(required)</i>	How much do you normally add [freq_kaboxi2] to your KABOXI <i>Question relevant when: selected( \${save_kaboxi} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_freq_other_methods <i>(required)</i>	How much do you normally add [freq_other_methods2] to your [save_other_methods2] <i>Question relevant when: selected( \${save_other_methods} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_freq_mm <i>(required)</i>	How much do you normally add [freq_mm2] to your Mobile Money (Airtel/ MTN etc) <i>Question relevant when: selected( \${save_mm} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_freq_biz <i>(required)</i>	How much do you normally add [freq_biz2] to your in my business(es) <i>Question relevant when: selected( \${save_biz} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_freq_house <i>(required)</i>	How much do you normally add [freq_house2] to your in my house (other than kaboxi) <i>Question relevant when: selected( \${save_house} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_freq_pocket <i>(required)</i>	How much do you normally add [freq_pocket2] to your on me / in pocket / wallet <i>Question relevant when: selected( \${save_pocket} , '1')</i> <i>Response constrained to: .&gt;49</i>	
generated_table_list_label_114	Current savings amount	
savings_amt_note	Approximately, how much money do you have in the following places where you currently save?	
amt_Rosca <i>(required)</i>	ROSCA/ Savings Group/ Ningiina <i>Question relevant when: selected( \${save_Rosca} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_sacco <i>(required)</i>	SACCO <i>Question relevant when: selected( \${save_sacco} , '1')</i> <i>Response constrained to: .&gt;49</i>	
amt_bank <i>(required)</i>	BANK	

	<p>Question relevant when: selected( \${save_bank3} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_kaboxi (required)	<p>KABOXI</p> <p>Question relevant when: selected( \${save_kaboxi} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_other_methods (required)	<p>[save_other_methods2]</p> <p>Question relevant when: selected( \${save_other_methods} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_mm (required)	<p>Mobile Money (Airtel/ MTN etc)</p> <p>Question relevant when: selected( \${save_mm} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_biz (required)	<p>in my business(es)</p> <p>Question relevant when: selected( \${save_biz} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_house (required)	<p>in my house (other than kaboxi)</p> <p>Question relevant when: selected( \${save_house} , '1')</p> <p>Response constrained to: .&gt;49</p>	
amt_pocket (required)	<p>on me / in pocket / wallet</p> <p>Question relevant when: selected( \${save_pocket} , '1')</p> <p>Response constrained to: .&gt;49</p>	
contribute (required)	<p>In your household who are the people who usually contribute to the family income? Please mention all who contribute</p>	<ol style="list-style-type: none"> <li>1 My spouse</li> <li>2 My self</li> <li>3 My child/ren</li> <li>4 My parent (s)</li> <li>5 My in-law (s)</li> <li>9 My Brother/ Sister</li> <li>6 Other/extended family member (s)</li> <li>7 A friend or neighbor</li> </ol>

		8 Government or charitable organization(s) 100 Other, please specify
contribute_other <i>(required)</i>	In your household who are the people who usually contribute to the family income? Please mention all who contribute <i>Other, Specify here</i> <i>Question relevant when: selected( \${contribute} , '100')</i>	
main <i>(required)</i>	Who is the major earner/contributor to the family income?  Please mention the one who contributes the most	1 My spouse 2 My self 3 My child/ren 4 My parent (s) 5 My in-law (s) 9 My Brother/ Sister Other/extended family member (s) 6 7 A friend or neighbor Government or charitable organization(s) 8 100 Other, please specify
man_other <i>(required)</i>	Who is the major earner/contributor to the family income?  Please mention the one who contributes the most <i>Other, Specify here</i> <i>Question relevant when: selected( \${main} , '100')</i>	