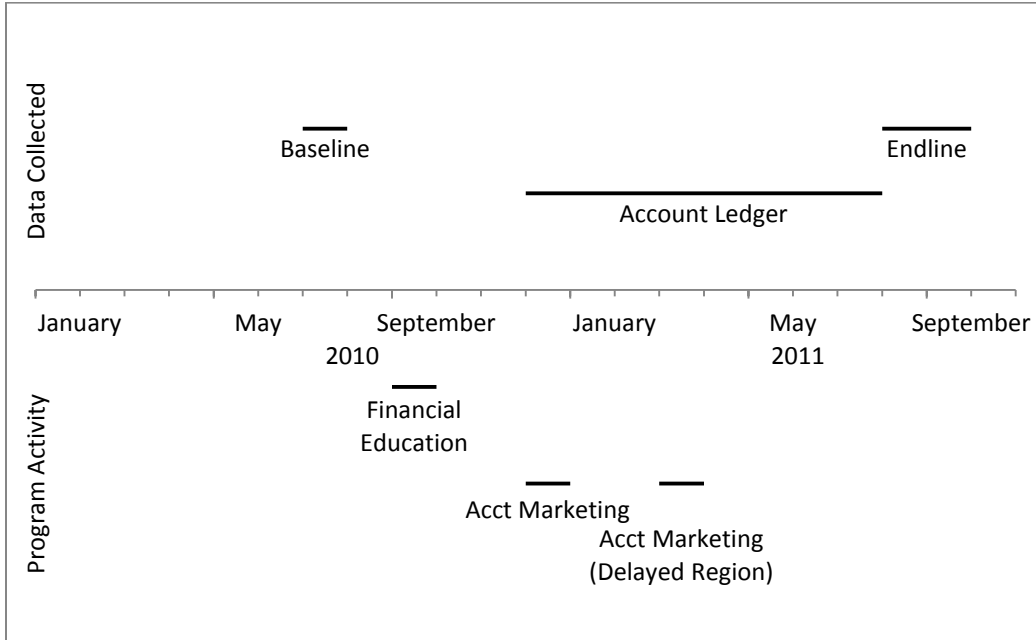
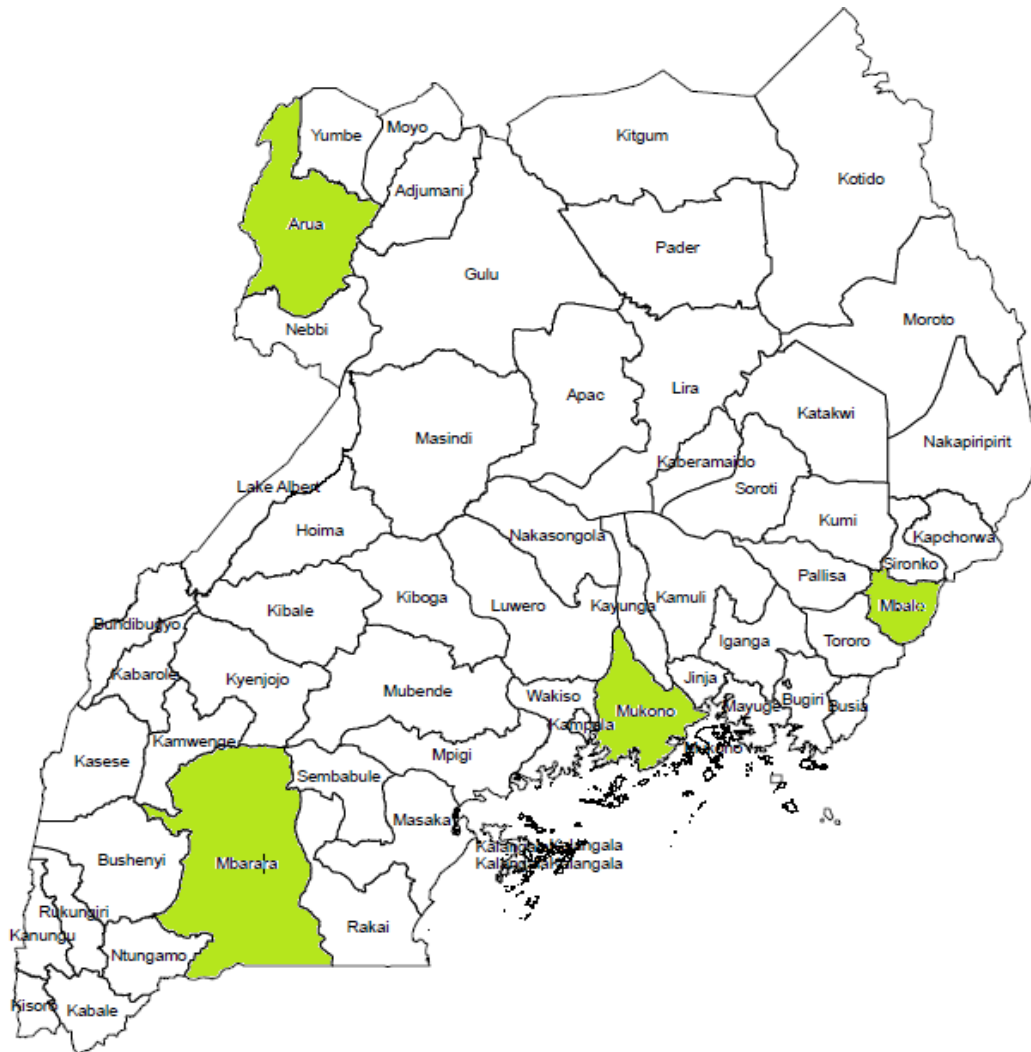


FOR ONLINE PUBLICATION: Figures, Appendix Tables, and Survey Instruments

Appendix Figure 1: Timeline of Program Activities and Data Collection



Appendix Figure 2: Map



Appendix Table 1: Baseline Club Characteristics by Study Arm on Respondents Present at Endline

	(1)	(2)	(3)	(4)	(5)	(6)
	Account Only	Education Only	Account + Education	Control	p-value from f-test from regressing row var on indicators for each treatment	p-value from f-test from regressing row variable on indicator for any treatment
Count of Baseline Survey Respondents	11.02 (0.192)	11.10 (0.182)	11.25 (0.203)	11.30 (0.153)	0.674	0.401
Proportion of Female Club Members	0.405 (0.0195)	0.425 (0.0203)	0.419 (0.0247)	0.447 (0.0238)	0.607	0.235
Has Any Formal Account	0.129 (0.0188)	0.173 (0.0228)	0.121 (0.0189)	0.136 (0.0194)	0.255	0.848
Financial Knowledge Score (# of questions answered correctly of 13)	5.428 (0.157)	5.733 (0.163)	5.686 (0.164)	5.703 (0.170)	0.526	0.644
Trust in Financial System on scale of 3 (least) to 12 (most)	8.665 (0.0862)	8.697 (0.110)	8.764 (0.111)	8.705 (0.102)	0.923	0.979
Age	24.58 (0.469)	24.64 (0.451)	24.76 (0.463)	24.33 (0.438)	0.926	0.533
Currently in school	0.391 (0.0300)	0.380 (0.0296)	0.368 (0.0313)	0.390 (0.0277)	0.943	0.776
Education: Highest Grade Completed	10.09 (0.225)	10.50 (0.266)	10.23 (0.261)	10.33 (0.243)	0.709	0.855
Income: total last 90 days ('000 UGX)	145.3 (13.81)	169.5 (12.88)	147.8 (12.09)	140.3 (14.01)	0.417	0.364
Wealth Index	-0.0653 (0.0527)	-0.0113 (0.0741)	0.0245 (0.0724)	-0.0288 (0.0623)	0.81	0.881
Cost to Reach District Capital by Public Transport ('000 UGX)	4.918 (0.579)	4.193 (0.396)	4.364 (0.354)	4.422 (0.457)	0.704	0.894
Whether Club Has Money	0.695 (0.0605)	0.767 (0.0551)	0.817 (0.0504)	0.833 (0.0485)	0.265	0.237
Whether Club Has Bank Account	0.0500 (0.0284)	0.0833 (0.0360)	0.0667 (0.0325)	0.0667 (0.0325)	0.913	1.000
Stratification Variables:						
Average Savings of All Members by Club ('000 UGX)	83.64 (9.683)	102.5 (12.28)	84.44 (9.782)	92.49 (10.27)	0.559	0.85
Region: North	0.250 (0.0564)	0.283 (0.0587)	0.283 (0.0587)	0.267 (0.0576)	0.973	0.934
Region: East	0.300 (0.0597)	0.283 (0.0587)	0.267 (0.0576)	0.267 (0.0576)	0.974	0.804
Region: West	0.183 (0.0504)	0.167 (0.0485)	0.183 (0.0504)	0.200 (0.0521)	0.974	0.701
Region: Central	0.267 (0.0576)	0.267 (0.0576)	0.267 (0.0576)	0.267 (0.0576)	1.000	1.000
Number of Clubs	60	60	60	60	240	240

Notes: Means, with standard errors in parentheses, unless otherwise noted. All variables are club-level averages of individual respondents to the baseline survey, except for the transport, club money, and club bank account variables, which are measured using the club survey. The binary indicator for whether a club has money or not has one missing value in the "Account Only" treatment. Each cell in Column 5 provides the p-value from an F-test on the joint significance of the three treatment variables, from an OLS regression of the row variable on the treatment and stratification variables (region and savings dummies). Each cell in Column 6 presents the p-values from an F-test on the significance of any treatment, from an OLS regression of the row variable on the treatment. See "Outcomes" below Table 1 for a description of each row variable.

Appendix Table 2: Attrition

	(1)	(2)	(3)
LHS:	Present at Endline	Present at Endline	Present at Endline
Account Only	-0.0106 (0.012)	-0.0092 (0.012)	-0.1015 (0.081)
Ed Only	-0.0166 (0.012)	-0.0154 (0.011)	0.0119 (0.075)
Account + Ed	-0.0075 (0.013)	-0.0061 (0.013)	0.0926 (0.081)
Female		0.0049 (0.009)	-0.0112 (0.016)
Has Any Formal Account		-0.0116 (0.013)	-0.0472** (0.020)
Average Savings ('000 UGX)		0.0000 (0.000)	-0.0000 (0.000)
Financial Knowledge Score (# of questions answered correctly out of 13)		-0.0040** (0.002)	-0.0079* (0.004)
Age		-0.0017** (0.001)	-0.0009 (0.002)
Income: total last 90 days ('000 UGX)		-0.0003 (0.011)	0.0097 (0.026)
Education: Highest Grade Completed		0.0002 (0.001)	0.0008 (0.003)
Self Reported Income ('000 UGX)		0.0000 (0.000)	0.0001* (0.000)
Wealth Index		-0.0247** (0.010)	-0.0189 (0.017)
Trust in Financial System on scale of 3 (least to 12 (most))		0.0013 (0.002)	0.0036 (0.005)
Observations	2810	2810	2810
Dummies for Missing Values	Yes	Yes	Yes
Treatment*Baseline Ints. Included	No	No	Yes
Attrition Rate (%)	4.6263	4.6263	4.6263
F-test on Treatments	0.7057	0.6333	
P-value of F-test	0.5495	0.5942	
F-test of Interactions Treat*Bline			1.2398
P-value of F-test			0.1907

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains the 2810 respondents to the baseline survey. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control is omitted), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

**Appendix Table 3: Treatment Effects on Financial Knowledge
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
LHS:	Financial Knowledge Index	Bank Regulation Knowledge Index	1= Correctly Defined 'Budget'	1=Correctly Defined 'Interest' re: Debt	1=Distinguish ed 'Needs' from 'Wants'	1=Correctly Defined 'Interest' re: Savings	1=Correctly Defined Rotating Savings Org	1=Correctly Defined Collateral	1=Correctly Defined Budgeting/ Planning
Account Only	-0.009 (0.028)	-0.007 (0.017)	0.009 (0.031)	0.005 (0.030)	0.006 (0.023)	-0.001 (0.028)	-0.060** (0.028)	0.015 (0.027)	0.010 (0.028)
Education Only	0.085*** (0.028)	0.029* (0.017)	0.056* (0.029)	0.013 (0.029)	0.064** (0.026)	0.072** (0.030)	0.050* (0.029)	0.007 (0.025)	0.049* (0.028)
Account + Education	0.084*** (0.028)	0.040** (0.017)	0.049 (0.031)	0.030 (0.030)	0.057** (0.027)	0.069** (0.029)	0.041 (0.029)	0.014 (0.025)	0.034 (0.029)
Controls for Baseline Values	No	No	Yes	Yes	Yes	Yes	No	Yes	No
N baseline miss val	0	0	0	0	0	0	0	0	0
Observations	2680	2680	2680	2680	2680	2680	2680	2680	2680
Control Mean	-0.000	-0.000	0.512	0.668	0.251	0.367	0.560	0.442	0.391
F-test (p-value): Acct = Acct + Ed	12.28 (0.00)	7.00 (0.01)	1.74 (0.19)	0.77 (0.38)	3.47 (0.06)	6.66 (0.01)	14.02 (0.00)	0.00 (0.97)	0.70 (0.40)
F-test (p-value): Ed = Acct + Ed	0.00 (0.97)	0.44 (0.51)	0.07 (0.80)	0.35 (0.55)	0.04 (0.84)	0.01 (0.92)	0.10 (0.76)	0.09 (0.76)	0.24 (0.63)
F-test (p-value): Acct = Ed	12.33 (0.00)	4.44 (0.04)	2.77 (0.10)	0.10 (0.75)	4.74 (0.03)	7.02 (0.01)	17.45 (0.00)	0.10 (0.75)	1.77 (0.18)
Income: total last 90 days ('000 UGX)	0.000	0.000	0.466	0.319	0.723	0.600	0.437	0.562	0.592

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Financial Knowledge: reproduced from Table 2 Column 1. Standardized index of component variables shown in Cols 2-9 here.

(2) Bank Regulation Knowledge: Standardized index of 10 questions about whether various banks and financial institutions are regulated by the Ugandan Government. Components for this sub-index not shown here due to space constraints.

(3)-(9): These definitions are each based on a single question with 4 to 7 possible multiple choice responses .

**Appendix Table 4: Treatment Effects on Financial Awareness
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)
LHS:	Financial Awareness Index	1=Knows Interest Rate for Savings	1=Knows Interest Earned on Savings of 10K USH	1=Knows Highest Interest Rate on Savings Acct	1=Understands Effect of Compound Interest
Account Only	-0.022 (0.024)	0.015 (0.023)	-0.021 (0.020)	-0.014 (0.023)	-0.004 (0.027)
Education Only	0.018 (0.024)	0.043* (0.023)	-0.013 (0.020)	0.021 (0.023)	-0.030 (0.026)
Account + Education	0.036 (0.024)	0.018 (0.023)	-0.019 (0.019)	0.058** (0.025)	0.010 (0.026)
Controls for Baseline Values	No	Yes	No	No	Yes
N baseline miss val	0	0	0	0	0
Observations	2680	2680	2680	2680	2680
Control Mean	-0.000	0.208	0.170	0.313	0.588
F-test (p-value): Acct = Acct + Ed	4.90 (0.03)	0.02 (0.90)	0.01 (0.91)	7.33 (0.01)	0.21 (0.65)
F-test (p-value): Ed = Acct + Ed	0.48 (0.49)	0.98 (0.32)	0.07 (0.79)	1.96 (0.16)	1.85 (0.18)
F-test (p-value): Acct = Ed	2.41 (0.12)	1.25 (0.27)	0.13 (0.72)	2.01 (0.16)	0.69 (0.41)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

**Appendix Table 4 (cont): Treatment Effects on Financial Awareness
Regressions of Index Components on Treatment Variables and Controls**

(6)	(7)	(8)	(9)	(10)	(11)	(12)
1=Knows Interest Rate for Loans	1=Knows Interest Owed on 100K USH Loan	1=Knows Price of Bottle of Water	1=Knows USH to USD Exchange Rate	1=Knows Color of New 50K USH Note	Number of Ways Known to Identify Counterfeit Bill	1= Understands Inflation
-0.024	0.034	-0.009	0.003	-0.030	0.053	-0.086**
(0.027)	(0.028)	(0.020)	(0.026)	(0.033)	(0.045)	(0.035)
-0.015	0.001	0.023	0.022	0.013	0.054	-0.016
(0.027)	(0.029)	(0.022)	(0.025)	(0.030)	(0.046)	(0.032)
0.023	0.020	0.004	0.019	0.025	0.029	0.017
(0.029)	(0.029)	(0.023)	(0.022)	(0.031)	(0.046)	(0.033)
No	No	Yes	Yes	No	No	No
0	0	0	0	0	0	0
2680	2680	2680	2680	2680	2680	2668
0.572	0.378	0.774	0.286	0.614	1.929	0.573
2.61 (0.11)	0.23 (0.63)	0.39 (0.53)	0.36 (0.55)	3.01 (0.08)	0.24 (0.62)	9.35 (0.00)
1.74 (0.19)	0.42 (0.52)	0.63 (0.43)	0.01 (0.93)	0.17 (0.68)	0.26 (0.61)	1.22 (0.27)
0.11 (0.74)	1.34 (0.25)	2.40 (0.12)	0.41 (0.53)	1.92 (0.17)	0.00 (0.98)	4.62 (0.03)

Outcomes:

- (1) Financial Awareness: Reproduced from Table 2 Column 2. Standardized index of component variables shown in Cols 2-12 here.
- (2) As of Aug 2011 the interest rate at the BoU was ~2.3%; we count [1%, 5%] as correct (source: http://www.bou.or.ug/bou/rates_statistics/statistics/interest_rates.html).
- (3) "Imagine you put 10,000 Shillings in a normal individual savings account in a regulated bank in Uganda. Guess about how much money you think would be in the account after one year." We count [10K, 11K] as correct.
- (4) "What do you think is the highest interest rate per year you can get in a savings account in banks in Uganda?" In Aug 2011 the highest interest rate we found was 11% for fixed deposit account at Bank of Baroda. We count [5%, 15%] as correct.
- (5) 1=answering that a smaller amount of money receiving interest for longer can grow to be more than a larger amount of money receiving interest for a shorter amount of time.
- (6) "What is the normal interest rate per year for most loans from regulated banks in Uganda?"~20% as of Aug 2011; we count [10%, 30%] as correct.(source: http://www.bou.or.ug/bou/rates_statistics/statistics/interest_rates.html).
- (7) "Imagine you take a loan of 100,000 Shillings from a regulated bank in Uganda that you must pay back in one year. How much total do you think you will have to pay back to the bank after that year?" We count [110K,130K] as correct.
- (8) We count [500, 600] as correct.
- (9) We count [2000,3000] USH as correct.
- (10) Answered q83 correctly: Knew the color of a new 50K USH note. Binary 0 or 1.
- (11) Question gives 11 possible multiple choice responses (choose as many as apply), [n] of which are correct.
- (12) "Has the value of Ugandan Shillings gone up in the past 12 months?"

**Appendix Table 5: Treatment Effects on Numeracy
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)
LHS:	Numeracy	1=Answers 16+12 Correctly	1=Answers 10% of 20 Correctly	1=Understands Effect of Compound Interest
Account Only	-0.008 (0.029)	-0.008 (0.017)	-0.012 (0.029)	-0.004 (0.027)
Education Only	0.009 (0.030)	0.010 (0.015)	0.027 (0.029)	-0.030 (0.026)
Account + Education	0.048* (0.027)	0.017 (0.015)	0.029 (0.027)	0.010 (0.026)
Controls for Baseline Values	Yes	Yes	Yes	Yes
N baseline miss val	0	0	0	0
Observations	2680	2680	2680	2680
Control Mean	0.000	0.910	0.319	0.588
F-test (p-value): Acct = Acct + Ed	3.26 (0.07)	2.22 (0.14)	2.26 (0.13)	0.21 (0.65)
F-test (p-value): Ed = Acct + Ed	1.53 (0.22)	0.22 (0.64)	0.01 (0.94)	1.85 (0.18)
F-test (p-value): Acct = Ed	0.24 (0.62)	1.17 (0.28)	1.86 (0.17)	0.69 (0.41)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Numeracy: Reproduced from Table 2 Column 3. Standardized index of component variables shown in Cols 2-4 here.

(2) and (3) Questions have open-end response (i.e., not multiple choice).

(4) 1= answering that a smaller amount of money receiving interest for longer can grow to be more than a larger amount of money receiving interest for a shorter amount of time.

**Appendix Table 6: Treatment Effects on Financial Matters at Club Meetings
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)
LHS:	Financial Matters at Club Meetings	Thinks Financial Matters are an Important Topic in Youth Group Meetings	Number of times in past month money discussed at youth group	Number of times in past month has discussed money with fellow group member
Account Only	0.051 (0.042)	0.028 (0.045)	0.155 (0.103)	0.087 (0.212)
Education Only	-0.009 (0.040)	0.066 (0.049)	-0.081 (0.098)	-0.240 (0.203)
Account + Education	0.015 (0.037)	0.072 (0.046)	0.002 (0.091)	-0.166 (0.198)
Controls for Baseline Values	Yes	Yes	Yes	Yes
N baseline miss val	0	0	0	0
Observations	2680	2680	2680	2680
Control Mean	0.000	2.333	1.488	2.233
Std. Dev	0.675	0.801	1.630	3.549
F-test (p-value): Acct = Acct + Ed	1.04 (0.31)	1.18 (0.28)	2.51 (0.11)	2.39 (0.12)
F-test (p-value): Ed = Acct + Ed	0.49 (0.49)	0.02 (0.90)	0.86 (0.36)	0.24 (0.62)
F-test (p-value): Acct = Ed	2.30 (0.13)	0.75 (0.39)	5.29 (0.02)	3.77 (0.05)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Financial Matters at Club Meetings: Reproduced from Table 2 Column 5. Standardized index of component variables shown in Cols 2-4 here.

(2) "Are financial matters an important topic in your group meetings and activities?" Integer scale from 0 "not at all" to 3 "very much"

(3) "How many times in the last 30 days have you discussed about money as a group in a meeting?" (open-end response)

(4) Not limited to group events. Open-end response.

**Appendix Table 7: Treatment Effects on Financial Planning
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)
LHS:	Financial Planning	1=Regularly Keeps Track of Money Spent	1=Regularly Plans/Budgets	Ratio of Financial Plans Succeeded to Plans Made	Prepares for Emergencies
Account Only	0.022 (0.033)	-0.006 (0.032)	-0.007 (0.013)	0.012 (0.016)	0.091 (0.063)
Education Only	0.048 (0.032)	0.022 (0.030)	-0.005 (0.015)	0.015 (0.015)	0.117* (0.067)
Account + Education	-0.026 (0.032)	-0.021 (0.030)	-0.033** (0.016)	0.000 (0.015)	0.069 (0.067)
Controls for Baseline Values	No	No	No	No	No
N baseline miss val	0	0	0	0	0
Observations	2680	2680	2680	2680	2680
Control Mean	0.000	0.643	0.931	0.513	2.676
F-test (p-value): Acct = Acct + Ed	1.91 (0.17)	0.25 (0.62)	2.56 (0.11)	0.47 (0.49)	0.12 (0.73)
F-test (p-value): Ed = Acct + Ed	4.69 (0.03)	2.35 (0.13)	2.56 (0.11)	0.90 (0.34)	0.52 (0.47)
F-test (p-value): Acct = Ed	0.52 (0.47)	0.88 (0.35)	0.02 (0.88)	0.04 (0.85)	0.17 (0.68)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region. For Col 4, zero plans made is coded to zero.

Outcomes:

- (1) Financial Planning: Reproduced from Table 2 Column 6. Standardized index of component variables shown here in Cols 2-5.
- (2) "Do you regularly keep track of how much money you spend?"
- (3) "Do you regularly think about the money you expect to get and the money you expect to spend and then make a plan for what you will do with your money?"
- (4) Ranges continuously [0, 1]. No plans made coded as 0.
- (5) "[How often] Do you regularly prepare for emergencies? (on scale of 1 to 4, with higher indicating more often).

**Appendix Table 8: Treatment Effects on Discounting
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)
LHS:	Discounting Index	6K USH in 2 weeks over 2K USH now	8K USH in 2 weeks over 2K USH now	4K USH in 2 weeks over 2K USH now	6K USH in 4 weeks over 2K USH in 2 weeks
Account Only	0.017 (0.028)	0.019 (0.025)	0.028 (0.028)	-0.008 (0.020)	-0.004 (0.028)
Education Only	-0.012 (0.029)	0.009 (0.027)	-0.003 (0.027)	-0.026 (0.020)	0.003 (0.026)
Account + Education	-0.014 (0.030)	-0.021 (0.028)	-0.001 (0.029)	0.024 (0.020)	-0.042 (0.028)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes
N baseline miss val	0	0	0	0	0
Observations	2680	2680	2680	2680	2680
Control Mean	-0.000	0.373	0.606	0.848	0.506
F-test (p-value): Acct = Acct + Ed	1.17 (0.28)	2.30 (0.13)	1.02 (0.31)	2.69 (0.10)	1.93 (0.17)
F-test (p-value): Ed = Acct + Ed	0.00 (0.95)	1.04 (0.31)	0.01 (0.93)	5.97 (0.02)	3.12 (0.08)
F-test (p-value): Acct = Ed	1.12 (0.29)	0.16 (0.69)	1.38 (0.24)	0.77 (0.38)	0.06 (0.80)
Income: total last 90 days ('000 UGX)	0.000	0.623	0.388	0.155	0.504

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes: based on questions involving real stakes. Respondents were given 12 different choices to make re: discounting or risk, and the surveyor randomly chose one per respondent to pay out.

(1) Reproduced from Table 2 Column 7. Standardized index of component variables shown in Cols 2-5 here.

**Appendix Table 9: Treatment Effects on Self-Control
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)	(6)
LHS: Self Control Index		Plans to do things and postpones	Acts without thinking about results	Spends money received too quickly	Future Bias in Discounting Questions	Present Bias in Discounting Questions
Account Only	0.011 (0.025)	0.026 (0.053)	0.106* (0.058)	-0.033 (0.057)	-0.019 (0.017)	0.007 (0.022)
Education Only	0.009 (0.023)	0.004 (0.055)	0.092* (0.055)	0.004 (0.050)	-0.015 (0.017)	-0.008 (0.024)
Account + Education	0.034 (0.023)	0.085 (0.052)	0.019 (0.052)	0.050 (0.056)	-0.008 (0.018)	0.013 (0.023)
Controls for Baseline Values	No	Yes	Yes	Yes	Yes	No
N baseline miss val	0	0	0	0	0	0
Observations	2680	2677	2680	2680	2680	2680
Control Mean	0.000	1.046	1.385	1.765	0.882	0.749
F-test (p-value): Acct = Acct + Ed	0.82 (0.37)	1.32 (0.25)	2.32 (0.13)	2.16 (0.14)	0.33 (0.57)	0.09 (0.76)
F-test (p-value): Ed = Acct + Ed	1.10 (0.29)	2.27 (0.13)	1.93 (0.17)	0.90 (0.34)	0.16 (0.69)	0.78 (0.38)
F-test (p-value): Acct = Ed	0.01 (0.93)	0.16 (0.69)	0.06 (0.81)	0.52 (0.47)	0.03 (0.87)	0.40 (0.53)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes: (5) and (6) based on questions involving real stakes. Respondents were given 12 different choices to make re: discounting or risk, and the surveyor randomly chose one per respondent to pay out.

(1) Reproduced from Table 2 Column 8. Standardized index of component variables shown in Cols 2-6 here.

(2) "Do you plan to do things and then postpone them until later? For example, saying "I will do it tomorrow"?" Responses on integer scale from 3 ("Definitely Not") to 0 "Yes, Definitely".

(3) "Do you act quickly instead of thinking too much about the results of your actions?" Responses on integer scale from 3 ("never") to 0 ("often").

(4) "If you get money, do you tend to spend it too quickly?" Responses on integer scale from 3 ("never") to 0 ("often").

(5) 0 if chooses 6K in two weeks over 2K now and 2K in two weeks over 6K in four weeks, 1 otherwise.

(6) 0 if chooses 2K now over 6K in two weeks and 6K in four weeks over 2K in two weeks, 1 otherwise.

Appendix Table 10: Treatment Effects on Risk Tolerance
Regressions of Index Components on Treatment Variables and Controls

	(1)	(2)	(3)	(4)	(5)	(6)
LHS:	Risk Tolerance Index	Risk Tolerance Index (without ambiguity variable)	Chooses more risky business plan	More Risk Tolerant: certain vs. risky options	More Risk Tolerant: choices between lotteries	More Ambiguity- Tolerant
Account Only	0.001 (0.033)	0.007 (0.039)	-0.012 (0.019)	0.009 (0.055)	0.047 (0.063)	-0.009 (0.027)
Education Only	-0.068** (0.033)	-0.089** (0.037)	-0.047*** (0.018)	-0.132** (0.056)	0.001 (0.062)	-0.002 (0.029)
Account + Education	-0.061* (0.033)	-0.056 (0.039)	-0.041** (0.018)	-0.044 (0.057)	-0.008 (0.064)	-0.036 (0.025)
Controls for Baseline Values	No	No	No	No	No	No
N baseline miss val	0	0	0	0	0	0
Observations	2680	2680	2680	2677	2674	2677
Control Mean	-0.000	-0.001	0.134	1.836	1.536	0.513
F-test (p-value): Acct = Acct + Ed	3.30 (0.07)	2.55 (0.11)	2.51 (0.11)	0.85 (0.36)	0.68 (0.41)	1.12 (0.29)
F-test (p-value): Ed = Acct + Ed	0.05 (0.83)	0.77 (0.38)	0.14 (0.71)	2.24 (0.14)	0.02 (0.89)	1.50 (0.22)
F-test (p-value): Acct = Ed	3.96 (0.05)	6.60 (0.01)	3.65 (0.06)	6.11 (0.01)	0.53 (0.47)	0.06 (0.81)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes: higher values indicate more risk tolerance. Questions in columns 4-6 are based on real stakes: the survey contains 13 discounting and risk questions, and the surveyor randomly chose one question per respondent to pay out.

(1) Reproduced from Table 2 Column 9. Standardized index of component variables shown in Cols 3-6 here.

(2) Standardized index of component variables shown in Cols 3-5 here.

(3) Lifetime income gamble hypothetical: 1 if chooses business with high profits and small chance of loss over business with very small profit with no chance of loss, 0 otherwise.

(4) Based on three binary real-stakes choices, two of which are between a smaller-certain option and a larger (in expectation)-risky option, and one of which is between a larger-certain option and a smaller (in expectation) risky option. One point for each risky choice, so the outcome [0, 3].

(5) Based on three binary real-stakes choices, two of which are between a lottery with lower expected value and variance and a lottery with high expected value and variance, and one of which is between two lotteries with the same expected values and different variances. One point for each risky choice. so the outcome [0, 3].

(6): Given the choice between a coin flip that pays 5000 or 1000 UGX, or 7000 if it rains in Beijing tomorrow and 1000 if not, variable =1 if respondent chooses the Beijing gamble.

**Appendix Table 11: Treatment Effects on Expectations of Future Emergencies
Regressions of Index Components on Treatment Variables and Controls**

	(1)	(2)	(3)
LHS:	Likelihood of Bad Shock Index	Thinks Emergency Will Happen Sometime in Next 6 Months	Thinks Emergency Will Happen in Next 3 Months
Account Only	0.079 (0.052)	0.042 (0.050)	0.093** (0.047)
Education Only	0.050 (0.057)	0.042 (0.053)	0.044 (0.052)
Account + Education	0.075 (0.051)	0.061 (0.050)	0.068 (0.047)
Controls for Baseline Values	No	No	No
N baseline miss val	0	0	0
Observations	2680	2680	2680
Control Mean	-0.000	2.770	2.612
Std. Dev	0.900	0.871	0.853
F-test (p-value): Acct = Acct + Ed	0.01 (0.93)	0.20 (0.65)	0.35 (0.56)
F-test (p-value): Ed = Acct + Ed	0.24 (0.62)	0.17 (0.68)	0.25 (0.62)
F-test (p-value): Acct = Ed	0.32 (0.57)	0.00 (1.00)	1.04 (0.31)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Reproduced from Table 2 Column 10. Standardized index of component variables shown here in Cols 2 and 3.

(2) "Do you think an emergency that will affect your life will happen at some time in the next 6 months?" Responses on integer scale from 1 ("Definitely Not") to 4 ("Yes, Definitely").

(3) "What about in just the next 3 months? Do you think an emergency that will affect your life will happen?" Responses on integer scale from 1 ("Definitely Not") to 4 ("Yes, Definitely").

Appendix Table 12: Treatment Effects on Trust
Regressions of Index Components on Treatment Variables and Controls

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
LHS:	Trust Index	Trusts Bank Employees Not to Steal	Believes Would Get Money Back if Bank is Robbed	# of Group Members Trusted	1=Trust a Club Member with 1K USH	1=Trust a Club Member with 100K USH	1=Trust a Club Member with 2M USH
Account Only	0.011 (0.022)	-0.032 (0.063)	0.004 (0.064)	0.136 (0.229)	-0.000 (0.011)	0.004 (0.030)	-0.020 (0.031)
Education Only	-0.007 (0.022)	0.084 (0.058)	0.243*** (0.061)	-0.227 (0.197)	0.001 (0.011)	-0.008 (0.029)	-0.039 (0.030)
Account + Education	0.010 (0.022)	0.222*** (0.059)	0.302*** (0.066)	-0.204 (0.216)	-0.005 (0.011)	-0.012 (0.032)	-0.026 (0.030)
Controls for Baseline Values	No	No	No	Yes	No	No	No
N baseline miss val	0	0	0	0	0	0	0
Observations	2680	2680	2680	2680	2680	2680	2680
Control Mean	-0.000	2.906	2.982	3.316	0.962	0.712	0.435
F-test (p-value): Acct = Acct + Ed	0.00 (0.98)	16.50 (0.00)	21.95 (0.00)	2.36 (0.13)	0.14 (0.71)	0.30 (0.58)	0.03 (0.85)
F-test (p-value): Ed = Acct + Ed	0.64 (0.43)	5.75 (0.02)	0.95 (0.33)	0.01 (0.91)	0.21 (0.65)	0.02 (0.90)	0.18 (0.67)
F-test (p-value): Acct = Ed	0.66 (0.42)	3.52 (0.06)	17.25 (0.00)	3.20 (0.07)	0.01 (0.92)	0.22 (0.64)	0.36 (0.55)
Income: total last 90 days ('000 UGX)	0.000	0.000	0.000	0.072	0.040	0.296	0.589

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Reproduced from Table 2 Column 11. Standardized index of component variables shown here in Cols 2-15.

(2) and (3): Integer scale from 1 (least trusting) to 4 (most trusting).

(4) Top 1% of response values top-coded.

(8) - (10): Group patron is an adult who meets with and helps coordinate the club.

(14) and (15): Integer scale from 0 (least trusting) to 3 (most trusting).

Appendix Table 12 (cont): Treatment Effects on Trust
Regressions of Index Components on Treatment Variables and Controls

(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1=Trust Group Patron with 1K USH	1=Trust Group Patron with 100K USH	1=Trust Group Patron with 2M USH	1=Believes most people can be trusted	1=Believes most people try to be fair	1=Believes most people try to be helpful	Would give money to someone to keep	Trusts people in the community
0.004	0.033	0.002	-0.019	0.022	-0.001	0.011	0.063
(0.014)	(0.029)	(0.028)	(0.027)	(0.028)	(0.031)	(0.068)	(0.067)
-0.016	-0.030	-0.062**	0.026	-0.006	0.035	-0.136**	-0.013
(0.015)	(0.029)	(0.028)	(0.026)	(0.029)	(0.027)	(0.068)	(0.064)
-0.017	-0.020	-0.017	0.053*	-0.026	0.047*	-0.094	-0.130**
(0.015)	(0.029)	(0.028)	(0.027)	(0.028)	(0.026)	(0.066)	(0.062)
No	No	No	No	No	No	No	Yes
0	0	0	0	0	0	0	0
2680	2680	2680	2680	2680	2680	2680	2680
0.898	0.649	0.417	0.763	0.524	0.634	1.653	1.752
2.12 (0.15)	3.58 (0.06)	0.45 (0.50)	7.78 (0.01)	2.92 (0.09)	2.68 (0.10)	2.43 (0.12)	9.98 (0.00)
0.00 (0.96)	0.15 (0.70)	2.37 (0.13)	1.21 (0.27)	0.48 (0.49)	0.22 (0.64)	0.39 (0.53)	4.04 (0.05)
1.88 (0.17)	5.50 (0.02)	4.97 (0.03)	3.40 (0.07)	0.94 (0.33)	1.43 (0.23)	4.42 (0.04)	1.45 (0.23)
0.109	0.357	0.601	0.223	0.478	0.347	0.291	0.148

Appendix Table 13: Treatment Effects on Altruism
Regressions of Index Components on Treatment Variables and Controls

	(1)	(2)	(3)	(4)	(5)
LHS: Altruism Index		Willing to sacrifice for people around you	1=Forgo 1K USH to earn someone else 4K	Number of tickets added to Lottery	Amount of money added to public goods game
Account Only	-0.014 (0.036)	-0.042 (0.051)	-0.028 (0.027)	-0.049 (0.138)	25.230 (17.425)
Education Only	-0.039 (0.033)	-0.065 (0.044)	-0.006 (0.028)	-0.112 (0.158)	-5.611 (17.007)
Account + Education	-0.057* (0.033)	-0.094* (0.052)	-0.017 (0.027)	-0.162 (0.128)	-6.205 (16.989)
Controls for Baseline Values	No	Yes	Yes	No	No
N baseline missval	0	0	0	0	0
Observations	2680	2680	2680	2680	2677
Control Mean	0.000	2.240	0.664	3.647	470.870
F-test (p-value): Acct = Acct + Ed	1.49 (0.22)	0.86 (0.35)	0.18 (0.67)	0.61 (0.43)	3.11 (0.08)
F-test (p-value): Ed = Acct + Ed	0.30 (0.58)	0.32 (0.57)	0.15 (0.70)	0.09 (0.76)	0.00 (0.97)
F-test (p-value): Acct = Ed	0.51 (0.48)	0.23 (0.63)	0.62 (0.43)	0.13 (0.71)	2.95 (0.09)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region. Outcomes in columns 3-5 involve real stakes.

(1) Reproduced from Table 2 Column 12. Standardized index of component variables shown here in Cols 2-5.

(2) "Are you willing to sacrifice if it makes people around you better?" Responses on integer scale from 0 ("Definitely Not") to 3 ("Yes, Definitely").

(3) "You have the choice between the following two options. Option A: I give you 5,000 Shillings, and I give another person from your community where your household is 5,000 Shillings. Option B: I give you 6,000 Shillings, and I give another person from your community where your household is 1,000 Shillings."

(4) Number of tickets respondent added to a lottery where respondent is endowed with a 1/11 chance of winning 10,000 UGX and can anonymously give other group members an identical chance of winning, at the cost of decreasing her own chance. E.g., giving one other group member a chance would give that member a 1/12 chance of winning while reducing the respondent's own likelihood from 1/11 to 1/12.

(5) Amount of money added to a 4-player pot, where the other 3 are unidentified youth group members. Each player is given 1,000 UGX to allocate to themselves or the pot. Pot contributions are doubled and then divided equally among the four players by the experimenter.

Appendix Table 14: Treatment Effects on Financial Independence
Regressions of Index Components on Treatment Variables and Controls

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
LHS:	Financial Decision Power	1=not supported financially by anyone	Makes own decisions about money	Involved in hh financial decisions	Others in hh wouldn't be angry if you saved money	Would argue with hh about buying something	Would be able to convince hh about buying something
Account Only	-0.022 (0.036)	-0.018 (0.025)	0.004 (0.040)	-0.043 (0.056)	-0.046 (0.062)	-0.036 (0.059)	-0.074 (0.062)
Education Only	0.019 (0.033)	-0.004 (0.026)	0.032 (0.040)	0.001 (0.056)	-0.019 (0.063)	0.021 (0.060)	0.037 (0.064)
Account + Education	0.029 (0.035)	-0.012 (0.025)	0.029 (0.041)	0.051 (0.052)	0.064 (0.062)	0.011 (0.060)	-0.037 (0.061)
Controls for Baseline Values	No	Yes	No	No	No	No	No
N baseline miss val	0	0	0	0	0	0	0
Observations	2680	2680	2680	2680	2680	2680	2680
Control Mean	-0.000	0.327	2.503	1.466	3.221	1.574	1.820
F-test (p-value): Acct = Acct + Ed	1.80 (0.18)	0.07 (0.80)	0.45 (0.50)	2.69 (0.10)	3.60 (0.06)	0.52 (0.47)	0.37 (0.54)
F-test (p-value): Ed = Acct + Ed	0.08 (0.77)	0.13 (0.72)	0.01 (0.92)	0.78 (0.38)	1.95 (0.16)	0.03 (0.87)	1.34 (0.25)
F-test (p-value): Acct = Ed	1.35 (0.25)	0.35 (0.55)	0.66 (0.42)	0.51 (0.48)	0.21 (0.65)	0.79 (0.37)	2.98 (0.09)

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) Reproduced from Table 2 Column 13. Standardized index of component variables shown here in Cols 2-7.

(2) "How many people support you financially? By "support" I mean they regularly give you financial assistance that you do not have to work for."

(3) "When making decisions about your own money, is it you who can decide what you will do with it?" Responses on integer scale from 0 ("Never") to 3 ("Always").

(4) "Are you involved in making decisions about how to use money in your household?" Responses on integer scale from 0 ("No") to 3 ("... make all financial decisions alone").

(5) "Would the other people in your household or family be angry if you saved money by yourself?" Responses on integer scale from 1 ("Yes, Definitely") to 4 ("No, Definitely Not").

(6) "Imagine that you want to buy something but an important member of your family or household disagrees. Would you try to argue with them to change their mind?" Responses on integer scale from 0 ("Definitely Not") to 3 ("Yes, Definitely").

(7) "Do you think you would be able to convince that person to allow you to buy it?" Responses on integer scale from 0 ("Definitely Not") to 3 ("Yes, Definitely").

Appendix Table 15: Treatment Effects on Savings Behavior
Regressions of Standardized Index and Components on Treatment Variables and Controls

	(1)	(2)	(3)
LHS:	1=Deposits Savings Often	1=Withdraws Savings Often	1=Has a Savings Goal
Account Only	0.033 (0.029)	-0.001 (0.018)	0.008 (0.025)
Education Only	0.061** (0.028)	0.011 (0.018)	0.013 (0.022)
Account + Education	0.032 (0.028)	-0.004 (0.018)	0.038* (0.022)
Controls for Baseline Values	No	No	No
N baseline miss val	0	0	0
Observations	2680	2680	2680
Control Mean	0.307	0.121	0.817
F-test (p-value): Acct = Acct + Ed	0.00 (0.98)	0.03 (0.86)	1.63 (0.20)
F-test (p-value): Ed = Acct + Ed	0.97 (0.33)	0.67 (0.41)	1.47 (0.23)
F-test (p-value): Acct = Ed	0.87 (0.35)	0.41 (0.53)	0.05 (0.82)
Income: total last 90 days ('000 UGX)	0.662	0.878	0.169

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes elicited from instrument-by-instrument enumeration of financial savings.

(1): Deposits "often" (other choices: sometimes, rarely, never) into any instrument.

(2): Withdraws "often" from any instrument (other choices: sometimes, rarely, never).

(3): Answers yes to "Are you saving up money in this place in order to achieve a certain plan?" for any instrument.

**Appendix Table 16: Treatment Effects on Top-Coded Expenses (Compare to Table 7)
Regressions of Standardized Index and Components on Treatment Variables and Controls**

	(1)	(2)	(3)	(4)	(5)
LHS:	Money Spent in Last 7 days: 5% Topcode ('000 UGX)	Money Spent in Last 7 days: 1% Topcode ('000 UGX)	Money Spent on Snacks Last 7 days: 5% Topcode ('000 UGX)	Money Spent on Snacks Last 7 days: 1% Topcode ('000 UGX)	Airtime Used last 7 days: 5% Topcode ('000 UGX)
Account Only	-0.889 (1.509)	0.555 (2.417)	0.267 (0.208)	0.311 (0.293)	-0.032 (0.125)
Education Only	0.690 (1.482)	2.232 (2.467)	0.283 (0.191)	0.269 (0.259)	0.131 (0.129)
Account + Education	2.201 (1.529)	4.267 (2.621)	0.423** (0.207)	0.455 (0.283)	0.085 (0.134)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes
N baseline miss val	0.000	0.000	179.000	179.000	3.000
Observations	2678	2678	2627	2627	2679
Control Mean	22.387	26.783	2.288	2.665	1.808
F-test (p-value): Acct = Acct + Ed	5.10 (0.02)	2.36 (0.13)	0.49 (0.49)	0.21 (0.65)	0.93 (0.34)
F-test (p-value): Ed = Acct + Ed	1.26 (0.26)	0.68 (0.41)	0.45 (0.50)	0.41 (0.52)	0.14 (0.71)
F-test (p-value): Acct = Ed	1.45 (0.23)	0.56 (0.45)	0.01 (0.94)	0.02 (0.89)	2.05 (0.15)
Income: total last 90 days ('000 UGX)	0.000	0.020	0.288	0.288	0.240

Notes: * significant at 10%, ** significant at 5%, *** significant at 1%. OLS intent-to-treat estimates, with standard errors in parenthesis, clustered at the unit of randomization (the youth club). Sample contains 2680 respondents present for both the baseline and followup surveys. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variables listed in the row headings (control group is the omitted category), the baseline value of the dependent outcome variable if available (with a dummy for missing baseline value where needed), and the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region.

Outcomes:

(1) and (2): "How much money did you spend in the last 7 days on everything?" [PROBE - ENCOURAGE RESPONDENT TO BE ACCURATE, BUT ALLOW ESTIMATION]

(5) and (6): We estimate airtime value by eliciting minutes used, and multiplying that by the market price.

(11) and (12): "How much money total did you spend on investments in business in order to try to make profits in the past 6 months? It is okay to estimate."

Appendix Table 16 (cont): Treatment Effects on Top-Coded Expenses (Compare to Table 7)
Regressions of Standardized Index and Components on Treatment Variables and Controls

(6)	(7)	(8)	(9)	(10)	(11)	(12)
Airtime Used last 7 days: 1% Topcode ('000 UGX)	Own Money Spent on Health Related Exps. last 6 mths: 5% Topcode ('000 UGX)	Own Money Spent on Health Related Exps. last 6 mths: 1% Topcode ('000 UGX)	Own Money Spent on School Fees last 6 mths: 5% Topcode ('000 UGX)	Own Money Spent on School Fees last 6 mths: 1% Topcode ('000 UGX)	Own Money Spent on Business Investment last 6 mths: 5% Topcode ('000 UGX)	Own Money Spent on Business Investment last 6 mths: 1% Topcode ('000 UGX)
0.031	1.846	2.839	0.000	6.037	4.363	7.794
(0.182)	(3.080)	(4.436)	(.)	(8.862)	(6.392)	(15.033)
0.132	4.678	7.174	0.000	10.354	12.386*	12.875
(0.181)	(3.105)	(4.693)	(.)	(8.734)	(6.892)	(13.976)
0.211	2.320	3.013	0.000	9.916	11.586*	22.193
(0.187)	(3.211)	(4.666)	(.)	(9.736)	(6.805)	(15.736)
Yes	Yes	Yes	Yes	Yes	Yes	Yes
3.000	2.000	2.000	0.000	0.000	0.000	0.000
2679	2679	2679	2679	2679	2673	2673
2.016	42.246	49.262	0.000	15.914	61.665	89.295
1.05 (0.31)	0.02 (0.88)	0.00 (0.97)	. (.)	0.15 (0.70)	1.12 (0.29)	0.94 (0.33)
0.22 (0.64)	0.57 (0.45)	0.67 (0.41)	. (.)	0.00 (0.97)	0.01 (0.91)	0.44 (0.51)
0.38 (0.54)	0.91 (0.34)	0.80 (0.37)	. (.)	0.22 (0.64)	1.39 (0.24)	0.16 (0.69)
0.240	0.072	0.072	1.000	0.974	0.518	0.518



BASELINE SURVEY: UGANDAN YOUTH CLUBS

Innovations for Poverty Action

Informed Consent

Hello, my name is _____ and I'm working for Innovations for Poverty Action, which is an international research organization with an office here in Uganda. I was given your contact information by the Church of Uganda Diocesan Youth Secretary. Innovations for Poverty Action and Church of Uganda are collaborating on a study to learn more about youth in Uganda and the clubs they are a part of, and your group has been selected to participate. We would like to speak to you today about the [***read name of club***] youth group. Today we would like to ask you some questions about your group, for our youth group survey. Your participation is entirely voluntary. You can refuse to answer the survey or any particular question. If you like, you can end the survey at any time.

Today's survey will take about 20 minutes. As leaders and member of your clubs, we are asking you to serve as representatives. We request that you work as a group to answer our questions, to ensure that they are as accurate as possible. All your answers will be kept private and confidential. The only people who will have access to this information will be the researchers involved in the study.

We do not foresee that this survey will put you at risk for any sort of discomfort. It is always possible that some question might make you uncomfortable, so you can just tell me and we will skip that question or end the survey if you wish. There will not be any direct benefit to you, such as monetary compensation, for conducting this survey. However, the information gathered today will help researchers in the future to know better how to help young people in Uganda.

Do you have any questions?

If you have any questions later on, please feel free to contact a member of the Innovations for Poverty Action research team by phone at +256 (0) 414 669 840 or email at Uganda@poverty-action.org.

<input type="checkbox"/> Yes	<input type="checkbox"/> No	Initials of respondent: _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Initials of respondent: _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Initials of respondent: _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Initials of respondent: _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Initials of respondent: _____

District name: _____		District Code: _ _	
Sub-county name: _____		Sub-county Code: _ _ _	
Parish name: _____		Parish Code: _ _ _ _	
LC name: _____			
Enumerator ID: _ _		Enumerator Name: _____	
Date and time of interview:	DD/MM/YY:		HH:MM:
	_ _ _ / _ _ _ / _ _ _		_ _ _ : _ _ _
Club identification	_____ Group Name		

Question	Response Options																										
Read: I just want to remind you that we are discussing _____ group today, not any other clubs you may be members of!																											
Q1: In what month and year was your youth group formed?	MM/YY: _ _ / _ _																										
Q2: How many members are in your club?	_ _																										
Q3: How often does your group usually meet?	1) More than one time per week 4) One time every month 2) One time per week 5) One time every two months 3) One time every two weeks 6) Less than one time every two months																										
Q4: Does your club have a patron – this is an adult person who meets with and helps coordinate your club.	1) Yes 2) No																										
Read: Now I would like to ask you some questions about the last time your club came together to meet																											
Q5: What did you do at your last meeting (circle all that apply)	<table border="0"> <tr> <td>1) Electing club leaders/officers</td> <td>1) Income-generating activities to make money for the whole club</td> </tr> <tr> <td>2) Planting trees</td> <td>2) Income-generating activities to make money to give to other people or another organization (such as the church)</td> </tr> <tr> <td>3) Cleaning the church</td> <td>3) Financial training to club members</td> </tr> <tr> <td>4) Choir</td> <td>4) Financial training to people who are NOT part of the club</td> </tr> <tr> <td>5) Bible studies</td> <td>5) Sports (football, netball, etc.)</td> </tr> <tr> <td>6) Preparing for future events (such as dramas, outreach programs, skits, etc.)</td> <td>6) Going to events that are held by other organizations</td> </tr> <tr> <td>7) Performing music, dance and drama</td> <td>7) Being visited by outside organizations</td> </tr> <tr> <td>8) Sensitizing about AIDS</td> <td>8) Other 1: _____</td> </tr> <tr> <td>9) Counseling and guidance to club members</td> <td>_____</td> </tr> <tr> <td>10) Counseling and guidance to people who are NOT part of the club</td> <td>9) Other 2: _____</td> </tr> <tr> <td>11) Preaching/evangelizing to other club members</td> <td>_____</td> </tr> <tr> <td>12) Preaching/evangelizing to people who are NOT part of the club</td> <td>10) Other 3: _____</td> </tr> <tr> <td>13) Income-generating activities for members to make their own money</td> <td>_____</td> </tr> </table>	1) Electing club leaders/officers	1) Income-generating activities to make money for the whole club	2) Planting trees	2) Income-generating activities to make money to give to other people or another organization (such as the church)	3) Cleaning the church	3) Financial training to club members	4) Choir	4) Financial training to people who are NOT part of the club	5) Bible studies	5) Sports (football, netball, etc.)	6) Preparing for future events (such as dramas, outreach programs, skits, etc.)	6) Going to events that are held by other organizations	7) Performing music, dance and drama	7) Being visited by outside organizations	8) Sensitizing about AIDS	8) Other 1: _____	9) Counseling and guidance to club members	_____	10) Counseling and guidance to people who are NOT part of the club	9) Other 2: _____	11) Preaching/evangelizing to other club members	_____	12) Preaching/evangelizing to people who are NOT part of the club	10) Other 3: _____	13) Income-generating activities for members to make their own money	_____
1) Electing club leaders/officers	1) Income-generating activities to make money for the whole club																										
2) Planting trees	2) Income-generating activities to make money to give to other people or another organization (such as the church)																										
3) Cleaning the church	3) Financial training to club members																										
4) Choir	4) Financial training to people who are NOT part of the club																										
5) Bible studies	5) Sports (football, netball, etc.)																										
6) Preparing for future events (such as dramas, outreach programs, skits, etc.)	6) Going to events that are held by other organizations																										
7) Performing music, dance and drama	7) Being visited by outside organizations																										
8) Sensitizing about AIDS	8) Other 1: _____																										
9) Counseling and guidance to club members	_____																										
10) Counseling and guidance to people who are NOT part of the club	9) Other 2: _____																										
11) Preaching/evangelizing to other club members	_____																										
12) Preaching/evangelizing to people who are NOT part of the club	10) Other 3: _____																										
13) Income-generating activities for members to make their own money	_____																										
Q6: How long ago was your last club meeting? <i>[open-ended, write what they respond, then help them calculate how many days ago this was]</i>	_____ _ _ days ago <i>[help them calculate the number of days ago their last meeting was]</i>																										
Q7: How long was your last meeting?	_ _ minutes																										
Q8: About how many youth group members were at your last club meeting? It is okay to estimate	_ _ members																										
Q9: How many members are <i>usually</i> at your youth group meetings?	_ _ members																										

<p>Q10: How many members are there in your youth group meetings who almost never miss a meeting or event?</p>	<p>____ ____ ____ members</p>	
<p>Q11: What are the 3 most important activities your club does? Please tell me which is most important, which is second-most important and which is third-most important</p> <p><i>[Allow them to provide spontaneous responses, then categorize those responses according to the codes, at right]</i></p>	<ol style="list-style-type: none"> 1) Electing club leaders/officers 2) Planting trees 3) Cleaning the church 4) Choir 5) Bible studies 6) Preparing for future events (such as dramas, outreach programs, skits, etc.) 7) Performing music, dance and drama 8) Sensitizing about AIDS 9) Counseling and guidance to club members 10) Counseling and guidance to people who are NOT part of the club 11) Preaching/evangelizing to other club members 12) Preaching/evangelizing to people who are NOT part of the club 	<ol style="list-style-type: none"> 13) Income-generating activities for members to make their own money 14) Income-generating activities to make money for the whole club 15) Income-generating activities to make money to give to other people or another organization (such as the church) 16) Financial training to club members 17) Financial training to people who are NOT part of the club 18) Sports (football, netball, etc.) 19) Going to events that are held by other organizations 20) Being visited by outside organizations 21) Other
(a) Most important	<p>_____</p> <p>_____</p>	<p style="text-align: center;">____ </p>
(b) Second most important	<p>_____</p> <p>_____</p>	<p style="text-align: center;">____ </p>
(c) Third most important	<p>_____</p> <p>_____</p>	<p style="text-align: center;">____ </p>
<p>Q12: How many times in the last 3 months (since January 2010) has your youth group met?</p>	<p>____ ____ ____ times</p>	
<p>Q13: Is there a specific day and time when your club usually meets?</p>	<ol style="list-style-type: none"> 1) Meetings are almost always at the same time on the same day (meetings are on a regular schedule) 	<ol style="list-style-type: none"> 2) We attempt to have a regular schedule of meetings, but many times we are not able to meet on that day/at that time 3) We do not have regular meetings/we meet at different times/days every time
<p>Q14: Does your club meet during school holidays?</p>	<ol style="list-style-type: none"> 1) Yes 	<ol style="list-style-type: none"> 2) No <p style="text-align: center;">→ Skip to Q15</p>
<p>Q15: Does your group meet much more or less frequently during school holidays as during the school term?</p> <p><i>Read options</i></p>	<ol style="list-style-type: none"> 1) Much more during school holidays 2) A little bit more during school holidays 3) About the same during school holidays as during the school term 	<ol style="list-style-type: none"> 4) A little bit less during school holidays 5) Much less during school holidays

Q16: Does your club meet at the same location during school holidays as during the term?	1) Yes	2) No, we meet at: _____ _____ _____
Q17: How difficult is it to mobilize your club?	1) Very difficult 2) Somewhat difficult 3) Not very difficult 4) Not difficult at all	
Q18: If you wanted your club to meet two times each month, do you think most members would be able to attend?	1) Yes	2) No → <i>Skip to Q20</i>
Q19: If you wanted your club to meet one time each week do you think most members would be able to attend?	1) Yes	2) No
Q20: Does your club usually meet in the same location every time?	1) Yes:	2) No → <i>Skip to Q22</i>
Q21: Are we at that location right now?	1) Yes	2) No, we usually meet at: _____ _____ _____
Q22: Does your club have a constitution?	1) Yes	2) No
Q23: Does your club have money that belongs to the whole club?	1) Yes	2) No → <i>Skip to Q25</i>
Q24: Where does your club keep its money?	1) In a tin/box (“local bank”) 2) The patron holds it 3) The treasurer holds it 4) Another club officer holds it	5) In a bank account under the club’s name 6) In a bank account under an individual member’s name/the patron’s name 7) Other: _____ _____
Q25: Has your club ever done an activity in order to help members make money of their own?	1) Yes	2) No
Q26: How long would it take to walk from your meeting place to the nearest road where you can get a taxi to go to [INSERT NAME OF DISTRICT CAPITAL] town?	_ _ _ _ _ _ minutes	

Ask the following questions to each person individually, one at a time

PERSON 1

Q27: How often do you go to [INSERT NAME OF DISTRICT CAPITAL] town

- 1) Every day
- 2) Two or more times every week
- 3) Once per week
- 4) Two or more times per month
- 5) Once per month
- 6) Once every other month
- 7) Two or more times per year
- 8) Once per year
- 9) Never or almost never
→ if 9) skip to Q33

Q28: How much does it cost you to travel to [INSERT NAME OF DISTRICT CAPITAL] town

____|____|____|____|____|____| USH

Q29: What is your position in the club (e.g., patron, president, treasurer, etc.)?

Q30: May we contact you again if we want to ask a couple more questions?

- 1) Yes
- 2) No
→ Skip to Person 2 (Q37)

Q31: What is your name?

Q32: What is/are your phone number(s)?

0|____|____|____ - ____|____|____|____|____|____|

0|____|____|____ - ____|____|____|____|____|____|

PERSON 2

Q33: How often do you go to [INSERT NAME OF DISTRICT CAPITAL] town

- 1) Every day
- 2) Two or more times every week
- 3) Once per week
- 4) Two or more times per month
- 5) Once per month
- 6) Once every other month
- 7) Two or more times per year
- 8) Once per year
- 9) Never or almost never
→ if 9) skip to Q39

Q34: How much does it cost you to travel to [INSERT NAME OF DISTRICT CAPITAL] town

____|____|____|____|____|____| USH

Q35: What is your position in the club (e.g., patron, president, treasurer, etc.)?

Q36: May we contact you again if we want to ask a couple more questions?

- 1) Yes
- 2) No
→ Skip to Person 3 (Q43)

Q37: What is your name?

	Q48: May we contact you again if we want to ask a couple more questions?	1) Yes	2) No → <i>Skip to Person 5 (Q55)</i>
	Q49: What is your name?	_____	
	Q50: What is your phone number?	0 _ _ - _ _ _ _ _ _ _ _ _ _ 0 _ _ - _ _ _ _ _ _ _ _ _ _	
PERSON 5	Q51: How often do you go to [INSERT NAME OF DISTRICT CAPITAL] town	1) Every day 2) Two or more times every week 3) Once per week 4) Two or more times per month 5) Once per month	6) Once every other month 7) Two or more times per year 8) Once per year 9) Never or almost never → <i>if 9) skip to Q57</i>
	Q52: How much does it cost you to travel to [INSERT NAME OF DISTRICT CAPITAL] town	_ _ _ _ _ _ _ _ _ _ USH	
	Q53: What is your position in the club (e.g., patron, president, treasurer, etc.)?	_____	
	Q54: May we contact you again if we want to ask a couple more questions?	1) Yes	2) No → <i>Skip to Q61</i>
	Q55: What is your name?	_____	
	Q56: What is your phone number?	0 _ _ _ - _ _ _ _ _ _ _ _ _ _ 0 _ _ - _ _ _ _ _ _ _ _ _ _	

Q57: Please list below **ONLY** those members who are active during the school term **AND** during holiday, as well as their age, gender, position in the club and whether they are currently student in school.

Name	Age	Gender <i>M/F</i>	Position in club	Currently a student in school?
				1) Yes 2) No
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90.				

TIME SURVEY ENDED: :

Answer the following questions after you have finished the survey with the club

Q58: Estimate the distance to nearest road where you can get a taxi to the district capital	<input type="text"/> kilometers
Q59: How “active” is this club?	1) Very active 2) Somewhat active 3) Not very active 4) Not active at all
Q60: How “remote” would you say this club is, on a scale of 1 to 10, where 1 is very remote and 10 is very easily accessible?	<input type="text"/>
Q61: How easy or difficult was it to mobilize this club?	1) Very difficult 2) Somewhat difficult 3) Fairly easy 4) Very easy
Q62: Longitude of meeting place	<input type="text"/> . <input type="text"/> E / W (CIRCLE ONE)
Q63: Latitude of meeting place	<input type="text"/> . <input type="text"/> N / S (CIRCLE ONE)

Notes about club (how to locate again, how best to contact, how best to mobilize, etc.)

BASELINE SURVEY: INDIVIDUAL CLUB MEMBER

Innovations for Poverty Action

Informed Consent

Hello, my name is [SAY YOUR NAME] and I'm working for Innovations for Poverty Action, a non-profit organization based in America that conducts research all around the world and has been working in Uganda for two years. I would like to invite you to participate in a research study being conducted by our organization. Your answers to the questions in this research will in no way affect your eligibility for aid. The purpose of this study is to learn more about the financial behavior, knowledge and attitudes of Ugandan youth. Innovations for Poverty Action is working with the Church of Uganda to conduct this study. Your participation is entirely voluntary. You can refuse to answer the entire survey, or you can tell us when a question makes you uncomfortable and we will skip that question. There is no need to answer any question that makes you uncomfortable. If you like, you can end the interview at any time. If you refuse to participate in the survey or any part of it, you will not receive any sort of penalty, and will not change your relationship with the Church of Uganda in any way.

The research today will consist of two parts: a survey and some activities with real money, some of which you will take home. . This is not our personal money. Rather, it is money given to us by the research organization, Innovations for Poverty Action, to do these activities in order to better understand you.

The survey will take about one hour. I will ask you some questions about yourself, your education, your family, and many questions about money. All your answers will be kept private and confidential. The only people who will have access to this information will be the professional researchers involved in the study. None of your fellow youth group members, or anyone in the Church of Uganda, will ever know your answers to these questions. Any identifying information about you will be separated from the survey and stored separately to keep all personal information confidential. All necessary precautions will be taken to prevent any potential risks of participating in the survey, such as stress over questions or loss of confidentiality.

Should you feel at any time that you are not comfortable answering a question or that confidentiality is not ensured please let us know. **There will not be any direct benefit to you**, such as monetary compensation, for conducting this survey. However, the information gathered today will help Church of Uganda and researchers in the future to know better how to help young people in Uganda.

All of you will play the money activities two times. Each time they will take about an hour, so you should expect to be here with us today for about three and a half hours. Some of you will play the activities first then do the survey; others will do the survey first then the activities, and some will do the survey in between the two rounds of activities. At the end of our time here we will randomly decide which of the group activities we will pay for. Which activities we pay out for will be randomly decided – it will not be affected in any way by your responses to the survey questions or the activities.

We would also like to follow up with you one year from now to ask you some similar questions. At that time you will again have the option of refusing to participate in the whole survey or any question in particular. Do you have any questions?

If you have any questions later on, please feel free to contact the Church of Uganda, or you can contact a member of our team by phone at +256 (0) 414 669 840 or email at Uganda@poverty-action.org.

If you agree to participate in the study, please check the box and write your initials to show that you understand the information above and that your consent is given.

1. Yes 2. No Initials of respondent: _____

BEFORE INTERVIEW IDENTIFICATION		
1.	ENUMERATOR NAME	_____ _____ (SURNAME) (GIVEN NAME)
2.	ENUMERATOR ID	_____
3A.	FOR AUDITOR TO COMPLETE ENUMERATOR: LEAVE BLANK	BACK-CHECKED ----- 1 SPOT-CHECKED ----- 2 SCRUTINIZED ----- 3
3B.	FOR AUDITOR TO COMPLETE ENUMERATOR: LEAVE BLANK	CORRECTED ----- 1 SENT BACK ----- 2 ACCEPTED ----- 3
3C.	AUDITOR ID AND SIGNATURE ENUMERATOR: LEAVE BLANK	_____
4.	DISTRICT ID	_____
5.	SUB-COUNTY ID	_____
6.	PARISH ID	_____
7.	CLUB ID CODE	_____
8A.	RESPONDENT ID NUMBER	_____
8B.	RESPONDENT WAVE ASSIGNMENT ASK TEAM LEADER FOR WAVE ASSIGNMENT	WAVE A ----- 1 WAVE B ----- 2 WAVE C ----- 3
9.	ARE YOU SUSPICIOUS THAT THE PERSON YOU ARE INTERVIEWING IS NOT THE ONE WE SOUGHT FOR AN INTERVIEW?	NO, NOT AT ALL ----- 1 A LITTLE SUSPICIOUS ----- 2 → TO TL VERY SUSPICIOUS ----- 3 → TO TL
10.	DOES THIS PERSON SEEM EMOTIONALLY AND MENTALLY CAPABLE OF COMPLETING THIS SURVEY?	YES ----- 1 NO, INTOXICATED ----- 2 → TO TL NO, MENTALLY IMPAIRED ----- 3 → TO TL NO, OTHER: _____ ----- 9 → TO TL
11.	IS THE INTERVIEW BEING CONDUCTED WITH THE INTERVIEWEE ALONE (EXCEPTING SURVEY STAFF)?	YES ----- 1 NO -- POLITELY ASK TO BE ALLOWED TO INTERVIEW THE RESPONDENT ALONE. STRESS THAT THE INTERVIEW IS PRIVATE AND CONFIDENTIAL. ----- 2
12.	DATE OF INTERVIEW	DD/MM/YYYY: __ _ / __ _ / __ _ _ _
13.	TIME INTERVIEW BEINGS CIRCLE EITHER "AM" OR "PM"	HH:MM __ _ : __ _ AM / PM
15.	TO BE SIGNED AT END OF SESSION Please write the amount you were paid for the Individual and Group Activities, and sign here to acknowledge that you have been paid. SIGNATURE OF RESPONDENT ACKNOWLEDGING RECEIPT OF GAMES PAYMENT	AMOUNT PAID FOR AMOUNT PAID _____ INDIVIDUAL GAME _____ FOR GROUP GAME _____

27B.	<i>IN WHICH LANGUAGE DID THE RESPONDENT (ATTEMPT TO) READ THE LITERACY CARD FOR 27A?</i>	ENGLISH	1
		LUGANDA	2
		LUGBARA	3
		RUNYANKOLE	4
		LUGISU	5

2: DEPENDENCY PROFILE MODULE

28.	How would you describe yourself financially? I will read you four options, and you can tell me which is best. Are you completely economically independent, mostly economically independent, mostly economically dependent or completely economically dependent? By “dependent” I mean you receive more money in support from other people than you earn for yourself.	Completely economically independent..... 1 Mostly economically independent..... 2 Mostly economically dependent..... 3 Completely economically dependent..... 4
29.	How many people support you financially? By "support" I mean they regularly give you financial assistance that you do not have to work for.	__ __ people
30.	How many children do you support, including those children who are not biologically yours? By “children” I mean those who are less than 18 years old.	__ __ children IF NONE (00) → TO 32
31.	How many of these children that you support are biologically yours? SHOULD BE LESS THAN OR EQUAL TO RESPONSE TO 30	__ __ children
32.	How many children that are biologically yours do you not support?	__ __ children
33.	So this means you have [ADD TOGETHER RESPONSES FROM 31 AND 32] children that are biologically yours?	YES..... 1 NO..... 2 → CLARIFY IF NO – CLARIFY AND CORRECT RESPONSES TO 31 AND 32
34.	How many other people who are not children do you support? These are people who are at least 19 years old. Remember by “support” I mean you regularly give them financial assistance that they do not have to work for.	__ __ people

3: 12 YEAR OLD HOUSEHOLD PROFILE MODULE

READ: The next questions are about your **main** household when you were 12 years old. By “household” I mean the people who usually stayed in the same homestead as their “home”, shared meals together and shared money and resources together.

35.	Tell me about an event that happened in your life when you were 12 years old. <i>OPEN-ENDED, BUT DO NOT SPEND MORE THAN 2 MINUTES.</i>	
36.	At that time, how many people lived in your household, including you?	__ __ people
37.	When you were 12 years old, did every member of your household have at least two sets of clothes?	YES..... 1 NO 2 DON'T KNOW..... 8
38.	Did every member of your household, excluding babies, have at least two pairs of proper shoes?	YES..... 1 NO 2 DON'T KNOW..... 8
39.	When you were 12 years old, how many times each month did you eat meat (including fish)? It is okay to estimate. <i>HELP RESPONDENT ESTIMATE</i>	__ __ times/month

40.	How many proper meals (not snacks or tea) did you usually take each day when you were 12 years old? <i>HELP RESPONDENT ESTIMATE</i>	__ __ meals
41.	When you were 12 years old, did your household support any people who were not part of your household? Remember that by "support" I mean your household regularly gave these other people financial assistance that they did not have to work for.	YES----- 1 NO----- 2 → TO 43 DON'T KNOW----- 8 → TO 43
42.	How many other people did your household support?	__ __ people
43.	When you were 12 years old did your household own its home, or was it rented, subsidized, free or were you squatting?	OWNED----- 1 FREE----- 2 SUBSIDIZED----- 3 RENTED----- 4 SQUATTING----- 5 OTHER _____ ----- 9
44.	When you were 12, What type of toilet facilities did your household usually use?	COVERED PIT LATRINE – PRIVATE----- 1 COVERED PIT LATRINE – SHARED----- 2 COVERED VENTILATED, IMPROVED LATRINE – PRIVATE----- 3 COVERED VENTILATED, IMPROVED LATRINE – SHARED----- 4 UNCOVERED PIT LATRINE----- 5 FLUSH TOILET – PRIVATE----- 6 FLUSH TOILET – SHARED----- 7 BUSH----- 8 OTHER----- 9

4: PRESENT HOUSEHOLD PROFILE MODULE

READ: The next questions are about your main household as it is today. Remember by "household" I mean the people who usually stay in the same homestead as their "home", share meals together and share money and resources together.

45.	Who do you usually stay with in your household? <i>ENTER THE NUMBER OF EACH RELATION WHO THE RESPONDENT STAYS WITH. PROBE TO BE SURE YOU ARE ENTERING THE CORRECT NUMBER FOR EACH RELATION. ENTER "00" FOR ALL THOSE THAT DO NOT APPLY</i>	BIOLOGICAL MOTHER----- __ __ BIOLOGICAL FATHER----- __ __ ADOPTIVE (LEGALLY) MOTHER----- __ __ ADOPTIVE (LEGALLY) FATHER----- __ __ STEP-MOTHER----- __ __ STEP-FATHER----- __ __ AUNT----- __ __ UNCLE----- __ __ OLDER SISTER----- __ __ OLDER BROTHER----- __ __ YOUNGER SISTER----- __ __ YOUNGER BROTHER----- __ __ GRANDMOTHER----- __ __ GRANDFATHER----- __ __ SPOUSE----- __ __ OWN CHILD----- __ __ OTHER BIOLOGICAL FAMILY MEMBER: _____ --- __ __ OTHER NON-FAMILY MEMBER: _____ --- __ __
-----	--	--

47.	How many people regularly contribute some money to the household?		__ __ people
48.	Is the area where your household is rural, semi-rural, peri-urban or urban?	RURAL-----	1
		SEMI-RURAL-----	2
		PERI-URBAN-----	3
		URBAN-----	4
49.	Does every member of your household have at least two sets of clothes?	YES-----	1
		NO-----	2
		DON'T KNOW-----	8
50.	Does every member of your household, excluding babies, have at least two pairs of proper shoes?	YES-----	1
		NO-----	2
		DON'T KNOW-----	8

		NAME		A Contrib.	B Head
				51	52
51.	Who contributes the most money to the household, in order to regularly meet the household's basic needs? <i>COMPLETE 53A – 56A IN COLUMN A (“CONTRIB.”) OF THE TABLE AT RIGHT FOR THIS PERSON</i>			_ _	_ _
52.	Who is the head of the household? <i>COMPLETE 53B – 56B IN COLUMN B (“HEAD”) OF THE TABLE AT RIGHT FOR THIS PERSON. IF THIS IS THE SAME PERSON AS 47, ENTER THE SAME INFORMATION.</i>			_ _	_ _
53.	How is [READ RESPONSE TO 51, THEN REPEAT FOR 52] related to you? <i>ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON. CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PERSON</i>	01) RESPONDENT HIM/HERSELF 02) BIOLOGICAL MOTHER 03) BIOLOGICAL FATHER 04) ADOPTIVE MOTHER 05) ADOPTIVE FATHER 06) STEP-MOTHER 07) STEP-FATHER 08) AUNT 09) UNCLE	10) OLDER SISTER 11) OLDER BROTHER 12) YOUNGER SISTER 13) YOUNGER BROTHER 14) GRANDMOTHER 15) GRANDFATHER 16) SPOUSE 17) OTHER BIOLOGICAL FAMILY MEMBER 18) OTHER NON-FAMILY MEMBER	_ _	_ _
54.	What is the highest level of education [READ RESPONSE TO 51, THEN REPEAT FOR 52] has reached? <i>ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON. CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PERSON</i>	01) NONE 02) SOME PRIMARY 03) COMPLETED PRIMARY 04) SOME SECONDARY 05) COMPLETED SECONDARY (S6) 06) SOME TERTIARY INSTITUTE 07) COMPLETED TERTIARY INSTITUTE 08) SOME UNIVERSITY 09) COMPLETED UNIVERSITY 10) MASTER'S OR PHD 99) DON'T KNOW		_ _	_ _
55.	What is the MAIN way [READ RESPONSE TO 51, THEN REPEAT FOR 52] gets money? <i>ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON. CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PERSON</i>	01) SUBSISTENCE FARMER/AGRICULTURE 02) COMMERCIAL FARMER/AGRICULTURE 03) MAKING BRICKS FOR SALE 04) MAKING CHARCOAL FOR SALE 05) COLLECTING FIREWOOD OR GRASS FOR SALE 06) DIGGING IN SOMEONE ELSE'S GARDEN 07) TAKING CARE OF SOMEONE ELSE'S ANIMALS 08) TAKING CARE OF OWN ANIMALS 09) BREWING ALCOHOL/BEER 10) MONEY-LENDING 11) BODA-BODA/TAXI DRIVING 12) FISHING 13) QUARRYING 14) SMALL-SCALE VOCATION (EX. METAL-WORK, CARPENTRY, SHOE-REPAIR, SEWING) 15) SALOON (CUTTING, PLAINTING HAIR) 16) HEALTH OR NGO WORKER 17) SOLDIER/POLICEMAN 18) TEACHER OR OTHER PUBLIC SERVANT 19) POLITICAL POSITION 20) WORK IN ANOTHER PERSON'S HOME (EX. ASCARI, MAID)	21) RENTING LAND 22) SMALL-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH LESS THAN 100,000 UGX 23) LARGER-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH MORE THAN 100,000 UGX 24) NON-SALARIED (WAGE-EARNING FOR HOURS WORKED) EMPLOYEE IN CHURCH 25) SALARIED EMPLOYEE IN CHURCH 26) OTHER WAGE EMPLOYMENT (CASUAL LABOR – MONEY EARNED FOR HOURS WORKED OR JOB COMPLETED) 27) SALARIED EMPLOYEE IN A COMPANY OR FIRM 28) OTHER SMALL BUSINESS OWNER – BUSINESS ASSETS VALUED AS LESS THAN 100,000 UGX 29) OTHER LARGER BUSINESS OWNER – BUSINESS ASSETS VALUED AS MORE THAN 100,000 UGX 30) TRANSFERS FROM OTHER PEOPLE 98) DON'T KNOW 99) OTHER: [SPECIFY IN RESPONSE SPACE]	_ _	_ _
56.	Does [READ RESPONSE TO 51, THEN REPEAT FOR 52] have an account with a formal bank, for example Crane, Barclays, FINCA or Centenary? <i>ENTER CODE FOR EACH PERSON AT RIGHT</i>	1) YES 2) NO 9) DON'T KNOW		_	_

57.	<i>DO NOT READ:</i> WAS THE MAIN CONTRIBUTOR (51) THE SAME AS THE HEAD OF HOUSEHOLD (52)	YES----- 1 NO----- 2
58.	How much money did you get in the last 90 days, from any place or person? This can be money you worked for as well as money that you were given. It's okay to estimate. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> DON'T KNOW = 9,999,998	_ , _ _ _ , _ _ _ UGX
59.	How much money do you think you will get in the next 90 days, from any person or place? It's okay to estimate. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> DON'T KNOW = 9,999,998	_ , _ _ _ , _ _ _ UGX
60.	How many times in the last 7 days did you eat meat (including fish)? <i>HELP RESPONDENT ESTIMATE</i>	_ _ times
61.	How many proper meals (not snacks or tea) do you usually take each day? <i>HELP RESPONDENT ESTIMATE</i>	_ _ meals
62.	Does your household support any people who do not stay in your household?	YES----- 1 NO----- 2 → TO 64 DON'T KNOW----- 8 → TO 64
63.	How many other people who are not part of your household does your household support?	_ _ people
64.	Does your household own its home, or is it rented, subsidized, free or are you squatting?	OWNED----- 1 FREE----- 2 SUBSIDIZED----- 3 RENTED----- 4 SQUATTING----- 5 OTHER _____ ----- 9
65.	What type of toilet facilities does your household usually use?	COVERED PIT LATRINE – PRIVATE----- 1 COVERED PIT LATRINE – SHARED----- 2 COVERED VENTILATED, IMPROVED LATRINE – PRIVATE----- 3 COVERED VENTILATED, IMPROVED LATRINE – SHARED----- 4 UNCOVERED PIT LATRINE----- 5 FLUSH TOILET – PRIVATE----- 6 FLUSH TOILET – SHARED----- 7 BUSH----- 8 OTHER----- 9

66.	<p>Now I want to ask you about the items that are owned by you and your household. I will read a list of items and I want you to please tell me how many of each are owned only by you and your household. By "owned" I mean that your household would be able to sell these items if they wanted to.</p> <p><i>WRITE NUMBER OWNED FOR EACH ITEM, WITH 2 DIGITS (IE."03").</i></p> <p><i>NONE = "00"</i> <i>"DON'T KNOW" = "98"</i></p>	66A. Mobile phones -----	_ _
		66B. Televisions -----	_ _
		66D. Radios -----	_ _
		66E. Sofa sets -----	_ _
		66F. Mattresses -----	_ _
		66G. Bicycles -----	_ _
		66H. Motorcycles (boda-bodas) -----	_ _
		66I. Cars and trucks -----	_ _
		66J. Non-charcoal stoves -----	_ _
		66K. Refrigerator -----	_ _
		66L. Mosquito nets -----	_ _
		66M. Closed shoes -----	_ _
		66N. Watches -----	_ _

5: INCOME BEHAVIOR MODULE

Now I would like to ask you about the ways and activities you get money from. Please remember that this information is totally confidential - no one will know how you answer!

67.	<p>How much money do you get in a normal month during the school term? For example, the last school term ended 23 April, and a new one began 24 May. It's okay to estimate.</p> <p><i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = 9,999,998</i></p>	<p> _ , _ _ _ , _ _ _ UGX</p>
68.	<p>How much money do you get in a normal month during school holiday? For example, there was a school holiday was around 23 April until 24 May. It's okay to estimate.</p> <p><i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = 9,999,998</i></p>	<p> _ , _ _ _ , _ _ _ UGX</p>

Now I want to ask you about what work you did to earn money during the last 90 days. Please take a moment to think about what work you did to earn money in that time. Please tell me the activities that you got money from in these months.

FOR EACH OF THE ACTIVITIES, COMPLETE THE TABLE BELOW FOR QUESTIONS 70-75

- | | |
|--|--|
| <p>01) SUBSISTENCE FARMER/AGRICULTURE
 02) COMMERCIAL FARMER/AGRICULTURE
 03) MAKING BRICKS FOR SALE
 04) MAKING CHARCOAL FOR SALE
 05) COLLECTING FIREWOOD OR GRASS FOR SALE
 06) DIGGING IN SOMEONE ELSE’S GARDEN
 07) TAKING CARE OF SOMEONE ELSE’S ANIMALS
 69. 08) TAKING CARE OF OWN ANIMALS
 09) BREWING ALCOHOL/BEER
 10) MONEY-LENDING
 11) BODA-BODA/TAXI DRIVING
 11) SMALL-SCALE VOCATION (EX. METAL-WORK, CARPENTRY, SHOE-REPAIR, SEWING)
 12) FISHING
 13) QUARRYING
 14) SMALL-SCALE VOCATION (EX. METAL-WORK, CARPENTRY, SHOE-REPAIR, SEWING)
 15) SALOON (CUTTING OR PLAINTING HAIR)
 16) HEALTH OR NGO WORKER
 17) SOLDIER/POLICEMAN
 18) TEACHER OR OTHER PUBLIC EMPLOYEE</p> | <p>19) POLITICAL POSITION
 20) WORK IN ANOTHER PERSON’S HOME (EX. ASCARI, MAID)
 21) WORK IN OWN HOME
 22) RENTING LAND
 23) SMALL-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH LESS THAN 100,000 UGX
 24) LARGER-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH MORE THAN 100,000 UGX
 25) NON-SALARIED (WAGE-EARNING FOR HOURS WORKED)
 EMPLOYEE IN CHURCH
 18) SALARIED EMPLOYEE IN CHURCH
 26) SALARIED EMPLOYEE IN CHURCH
 27) OTHER WAGE EMPLOYMENT (CASUAL LABOR – MONEY EARNED FOR HOURS WORKED OR JOB COMPLETED)
 28) SALARIED EMPLOYEE IN A COMPANY OR FIRM
 29) OTHER SMALL BUSINESS OWNER – BUSINESS ASSETS VALUED AS LESS THAN 100,000 UGX
 30) OTHER LARGER BUSINESS OWNER – BUSINESS ASSETS VALUED AS MORE THAN 100,000 UGX
 98) DON’T KNOW
 99) OTHER: [SPECIFY IN RESPONSE SPACE]</p> |
|--|--|

	70.	71.	72.	73.	74.	75.
	ACTIVITY CODE FROM ABOVE	How much money did you get for [ACTIVITY] in the last 90 days? It’s okay to estimate. DON’T KNOW = 98 RESPONSE IN UGX	In which months did you do [ACTIVITY]? A) February B) March C) April D) May CIRCLE ALL THAT APPLY	Out of the past 90 days, during how many days did you spend some time doing [ACTIVITY]? It is okay to estimate HELP RESPONDENT ESTIMATE	Did you do [ACTIVITY] during the school term very much, some, a little or not at all? 1) Very much 2) Some 3) A little 4) Not at all CIRCLE ONE PER ACTIVITY	Did you do [ACTIVITY] during school holiday very much, some, a little or not at all? 1) Very much 2) Some 3) A little 4) Not at all CIRCLE ONE PER ACTIVITY
1	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
2	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
3	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
4	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
5	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
6	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
7	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
8	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
9	_ _ _		A B C D	_ _ _ days	1 2 3 4	1 2 3 4
76.	Did you get any money in the past 3 months that you did not work for, such as pocket-money, gifts, transfers, or money from another person that you do not need to pay back?	YES----- 1 NO----- 2 → TO 79				
77.	How much money did you get in total in the last 3 months that you did not work for? PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON’T KNOW = 9,999,998	_ _ , _ _ _ _ _ , _ _ _ _ _ UGX				

78.	How many times in the last 3 months did you get money that you did not work for?	__ __ times
79.	Now I'd like to ask you something a little bit different: in 10 years, how much money do you think you will be making every month? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX

6: EXPENDITURE BEHAVIOR MODULE

80.	If someone has a big amount of money but wants to make sure he does not spend it, what is the best way for him to put it?	POCKET----- 01 "LOCAL BANK" OR TIN WHERE HE/SHE STAYS----- 02 HIDDEN AT HOME STAY (EX. IN MATTRESS) ----- 03 IN A HOLE IN GARDEN----- 04 ROTATING SAVINGS CLUB (ROSCA) ----- 05 SACCO----- 06 GROUP ACCOUNT AT A FORMAL BANK----- 07 INDIVIDUAL ACCOUNT AT A FORMAL BANK----- 08 HAVE ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLD IT FOR HIM/HER----- 09 BUY THINGS THAT HE/SHE CAN SELL IF HE NEEDS TO (SUCH AS A GOAT OR A BICYCLE) ----- 10
81.	How much money did you spend in the last 7 days? That is from today and back 7 days. <i>PROBE - ENCOURAGE RESPONDENT TO BE ACCURATE, BUT ALLOW ESTIMATION DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX IF 0 → TO 86
82.	Of the [READ RESPONSE TO 81] you spent in the last 7 days, how much of it was on things for luxury or enjoyment? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX
83.	Of the [READ RESPONSE TO 81] you spent in the last 7 days, how much money did you spend on snacks (such as samosas, chips, mandazi or sausage)? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX
84.	How many sodas did you buy for yourself in the last 7 days?	__ __ sodas
85.	How much money did you spend on alcoholic drinks or beers in the last 7 days? It's okay to estimate. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX
86.	Do you own a mobile phone?	YES----- 1 NO ----- 2
87.	How much money did you spend on airtime on a mobile phone or pay-phone in the last 7 days? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX IF 0 → TO 89
88.	How much of the [READ RESPONSE TO 87] that you spent on airtime last week was for greeting people or chatting (by voice and SMS)? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX
89.	How much money do you expect to spend in the next 7 days? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE DON'T KNOW = 9,999,998</i>	46 __ , __ __ __ , __ __ __ UGX

90.	Imagine you had to move to somewhere that would take you 30 minutes to walk to. You are not in a hurry. Would you pay for transport (by boda-boda or taxi) or would you walk for free?	DEFINITELY PAY FOR TRANSPORT----- 1 PROBABLY PAY----- 2 PROBABLY WALK FOR FREE ----- 3 DEFINITELY WALK----- 4
91.	How often does it happen that you fear that you might not be able to get enough food to eat? Is it often, sometimes, rarely or never?	Often----- 1 Sometimes ----- 2 Rarely----- 3 Never----- 4
92.	If your shoes broke right now, would you get them repaired or would you buy new ones?	REPAIR----- 1 NEW SHOES ----- 2 OTHER: _____ ---- 9
93.	If you have money, is it you who can decide what you will do with it? Is it often, sometimes, rarely or never?	Always----- 1 Sometimes ----- 2 Rarely----- 3 Never----- 4
94.	Are you involved in making decisions about how to use money in your household? <i>READ ALL RESPONSE OPTIONS</i>	Yes, you make all financial decisions alone----- 1 Yes, you are involved in all financial decisions in the household----- 2 Yes, you are involved in SOME financial decisions in the household, but not all----- 3 No, you are not involved in financial decisions----- 4

7. WEALTH AND SOCIAL STANDING LADDER MODULE

Now I would like to ask you some questions about how you think about yourself compared to other people.

SHOW RESPONDENT THE LADDER CARD FOR QUESTIONS 95 – 102

95.	Imagine a ladder with 10 steps, where on the bottom, the first step, stand the poorest people in your youth group, and on the highest step, the 10th, stand the wealthiest people in your club. On which step are you today?	step __ __
96.	Now imagine that the ladder represents the wealth of people in your whole community Where are you today? <i>IF RESPONDENT IS A STUDENT, READ:</i> Think about the community where you stay when you are on holidays.	step __ __
97.	On which step of the ladder do you expect you will be in 10 years, by comparison to other people in your community?	step __ __
98.	Now think about all of your plans for the future. If these plans are successful, where would you see yourself in 10 years on the wealth ladder, by comparison to other people in your community?	step __ __
99.	Where on the ladder would you place a person in your community who makes 70,000 Shillings each month, by comparison to other people in your community?	step __ __
100.	Now imagine that the ladder represents how much people in your community are respected. On the lowest step stand the people in your community who are respected least, and on the top step are the people in your community who are most respected. On which step are you today?	step __ __
101.	On which step of the respect ladder do you expect you will be in 10 years, by comparison to other people in your community?	step __ __
102.	Think about all of your plans for the future. If these plans are successful, where would you see yourself in 10 years on the respect ladder, by comparison to other people in your community?	step __ __

8. FINANCIAL ATTITUDES MODULE

Thank you for your cooperation! Now let's talk about what you prefer to do with your money.

<p>Imagine that you received 100,000 Shillings right now, what would you do with it? Please list off everything you would use the money for, and how much you would spend on that item/activity.</p> <p><i>WRITE THE RESPONSES AS REPORTED IN THE FIRST COLUMN ("EXPENSE (OPEN RESPONSE)"), THEN INSERT THE CODE FOR EACH ITEM IN THE SECOND COLUMN ("EXPENSE CODE") ACCORDING TO THE CODES LISTED AT RIGHT, THEN THE AMOUNT OF MONEY HE/SHE WOULD SPEND IN THE THIRD COLUMN ("AMOUNT"). DO NOT WORRY IF IT DOES NOT ADD UP TO EXACTLY 100,000 UGX.</i></p>	<p>01) SCHOOL FEES/MATERIALS 02) NECESSARY FOOD OR HOUSEHOLD ITEMS 03) PAY RENT 04) HEALTH-RELATED COSTS FOR ME OR ANOTHER PERSON 05) ENJOYMENT (SUCH AS SNACKS, NON-NECESSARY CLOTHING ITEMS, MUSIC SHOWS, ETC.) 06) GIFT FOR ANOTHER (PERSON OR ORGANIZATION) 07) CHURCH TITHE 08) PAY OFF LOAN 09) SHORT-TERM SAVING (SUCH AS "KEEP IT WITH ME IN CASE I WANT OR NEED TO BUY SOMETHING SOON") 10) SAVE FOR EMERGENCIES 11) LONG-TERM SAVING (SUCH AS "SAVE FOR THE FUTURE") 12) INVESTMENT TO MAKE MONEY (EX. AGRICULTURE, BUSINESS, BUYING THINGS TO RE-SELL, ETC.) 99) OTHER</p>	
103	104	105
USE (OPEN RESPONSE)	CODE	AMOUNT (UGX)
1	_ _ _	_ _ _ _ , _ _ _ _
2	_ _ _	_ _ _ _ , _ _ _ _
3	_ _ _	_ _ _ _ , _ _ _ _
4	_ _ _	_ _ _ _ , _ _ _ _
5	_ _ _	_ _ _ _ , _ _ _ _
6	_ _ _	_ _ _ _ , _ _ _ _
7	_ _ _	_ _ _ _ , _ _ _ _
8	_ _ _	_ _ _ _ , _ _ _ _
9	_ _ _	_ _ _ _ , _ _ _ _
10	_ _ _	_ _ _ _ , _ _ _ _
106.	Do you think that saving money is something only for rich people to do?	YES----- 1 NO----- 2
107.	I will read you 3 things that people can do with their money and I want you to tell me which of them is most important for people to do and which is second most important. The three options are: 1. Give money or gifts to friends and family 2. Saving money for the future 3. Doing things with money for enjoyment and happiness	ENTER THE CODE FROM LEFT IN THE PROPER SPOT BELOW A) MOST IMPORTANT----- __ B) 2ND----- __ C) 3RD----- __

108.	What do you think is the best way to keep a large amount of money?	POCKET-----	01
		"LOCAL BANK" OR TIN WHERE HE/SHE STAYS-----	02
		HIDDEN AT HOME STAY (EX. IN MATTRESS)-----	03
		IN A HOLE IN GARDEN-----	04
		ROTATING SAVINGS CLUB (ROSCA)-----	05
		SACCO-----	06
		GROUP ACCOUNT AT A FORMAL BANK-----	07
		INDIVIDUAL ACCOUNT AT A FORMAL BANK-----	08
		HAVE ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLD IT FOR HIM/HER-----	09
		BUY THINGS THAT HE/SHE CAN SELL IF HE NEEDS TO (SUCH AS A GOAT OR A BICYCLE)-----	10
IN A TELECOM COMPANY ACCOUNT (MTN MOBILE MONEY, UTL M-SENTE, ZAP)---	11		
OTHER: -----	99		
109.	Would the other people in your household or family be angry if you saved money by yourself?	YES-----	01
		NO-----	02

9. FINANCIAL KNOWLEDGE MODULE

Thank you. Now I'd like to ask you some different types of questions. You may not know the answers to some of these questions, but that's okay! Remember that this is not a test.

110.	What is the word that means keeping track of the amount of money that you get and the amount of money that you spend?	BUDGET-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
111.	Are all banks monitored or regulated in Uganda?	YES-----	1
		NO-----	2
		DON'T KNOW-----	8
112.	What is the name of the government institution of Uganda that regulates formal banks?	BANK OF UGANDA/ CENTRAL BANK-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
113.	What do you call the extra money you have to pay for taking a loan?	INTEREST-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
114.	What word do you use to explain when you are spending more money than you get?	DEFECIT-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
115.	There are two general categories of things to spend money on. One is "needs", what is the other category?	WANTS-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
116.	What do you call the extra money that banks give to people who have savings accounts?	INTEREST-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
117.	What is the word for the property that a bank will take from someone if they fail to pay back a loan?	COLLATERAL, SECURITY-----	1
		OTHER: -----	2
		DON'T KNOW-----	8
118.	If you put your money in a formal bank (such as Crane, Barclays or FINCA), how possible is it that the bank or someone working in the bank would steal your money? <i>READ ALL RESPONSE OPTIONS</i>	Very possible-----	1
		Somewhat possible-----	2
		Not very possible-----	3
		Definitely not possible-----	4
119.	If you put your money in a formal bank, and someone robbed all the money from the bank, including yours, do you think you would get your money back? <i>READ ALL RESPONSE OPTIONS</i>	Yes, definitely-----	1
		Probably-----	2
		Probably not-----	3
		Definitely not-----	4
120.	If you think one of the employees at a bank is a bad person, does that mean that you cannot trust the bank to keep money safe?	YES-----	1
		NO-----	2

121.	How do banks make profits? <i>MARK ALL THAT RESPONDENT MENTIONS, DO NOT PROBE</i>	FROM INTEREST ON LOANS -----	A
		FROM FEES -----	B
		BY TAKING PEOPLES' PROPERTY OR OTHER THINGS WHEN THEY DO NOT PAY BACK LOANS -----	C
		OTHER: _____ -----	Y
		DON'T KNOW -----	Z

READ: These next questions ask you to do some math in your mind. Remember that this is not a test, so it doesn't matter if you are right or wrong!

NOTE: FOR THE QUESTIONS 122 AND 123, "A WHILE" MEANS ABOUT 10 SECONDS, BUT YOU DO NOT NEED TO KEEP TIME – JUST ESTIMATE WHETHER THE RESPONDENT TOOK MORE OR LESS THAN 10 SECONDS TO ANSWER.

AS MUCH AS POSSIBLE, DO NOT ALLOW THE RESPONDENT TO CALCULATE USING PEN AND PAPER OR A CALCULATOR.

122.	What does 16 plus 12 equal?	GIVES RIGHT ANSWER (28) QUICKLY -----	1
		GIVES RIGHT ANSWER AFTER A WHILE -----	2
		GIVES WRONG ANSWER: __ -----	3
		DOES NOT TRY TO ANSWER -----	4
123.	What is 10% of 20?	GIVES RIGHT ANSWER (2) QUICKLY -----	1
		GIVES RIGHT ANSWER AFTER A WHILE -----	2
		GIVES WRONG ANSWER: __ -----	3
		DOES NOT TRY TO ANSWER -----	4
124.	What is the normal interest rate in most savings accounts in banks?		
	<i>DON'T KNOW = 98.00</i>	__ __ . __ __ %	
125.	Imagine the following two options: Option A: You put some amount of money in a savings account that gives you 5% interest and you leave it there for 4 or 5 years. Option B: You put a larger amount of money in a savings account that also gives you 5% interest, but you only leave it there for 1 year. Is it possible that Option A would outgrow Option B and wind up being more money?	YES -----	1
		NO -----	2
		DON'T KNOW -----	8
126.	For this next question I want you to estimate the answer, do not worry about calculating! Imagine that you have 10,000 Shillings in a savings account, if it increases by 5% every month, how much will you have in 3 years? It is okay to guess!		
	<i>DO NOT ALLOW THE RESPONDENT TO CALCULATE</i> <i>DON'T KNOW = 99,999,998</i>	__ __ , __ __ __ , __ __ __ UGX	
127.	<i>DO NOT READ:</i>		
	ESTIMATE HOW MANY SECONDS IT TOOK THE RESPONDENT TO ANSWER QUESTION 126	__ __ __ seconds	
128.	How much does a half-liter bottle of mineral water cost?		
	<i>DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX	
129.	How much would it cost to send 10 kilograms of maize from Kampala to Nairobi, Kenya in a taxi? It is ok to guess!		
	<i>DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX	
130.	What is the cost of one American Dollar?		
	<i>DON'T KNOW = 9,999,998</i>	__ , __ __ __ , __ __ __ UGX	

10. BUDGETING MODULE

Thank you so much for your cooperation so far. In this next section, I'd like to learn a little bit about how you manage your money. Please remember that all of your responses are totally confidential – no one will ever know what you say in this interview!

131.	Do you regularly keep track of how much money you spend?	YES ----- 1 NO ----- 2 → TO 134
132.	How do you usually keep track of how much money you spend? <i>READ ALL RESPONSE OPTIONS</i>	Write it down ----- 1 Someone else writes it down for you ----- 2 Make a mental plan ----- 3 Other: _____ ----- 9
133.	How many times in the last 6 months have you done this activity in order to keep track of the money you spend? <i>HELP THE RESPONDENT ESTIMATE</i>	__ __ times
134.	Do you ever think about the money you expect to get and the money you expect to spend and then make a plan for what you will do with your money?	YES ----- 1 NO ----- 2 → TO 139
135.	How do you usually make your plan? <i>READ ALL RESPONSE OPTIONS</i>	Write it down ----- 1 Someone else writes it down for you ----- 2 Make a mental plan ----- 3 Other: _____ ----- 9
136.	How many times in the last 6 months have you made this plan? <i>HELP THE RESPONDENT ESTIMATE</i>	__ __ times
137.	In the last 6 months, how many times has your plan failed, either because you got less money than you expected or because you had to spend more money than you expected?	__ __ times IF 0 → TO 139
138.	What did you do when your plan failed? <i>READ ALL RESPONSE OPTIONS</i>	Borrowed money ----- 1 Sold something that you owned ----- 2 Found some other work to do in order to make more money ----- 3 Spent less on the things that you did not need as much ----- 4 Did nothing ----- 5 Other _____ ----- 9

11. SAVING BEHAVIOR MODULE

139.	Do you have any money saved? Just to clarify, savings do not have to be deposited in an account or formal institution, and they may or may not gain interest. They can be somewhere at home, hidden in a safe place, or with a friend or family member.	YES ----- 1 → TO 141 NO ----- 2
140.	So there is no place where you are saving your money right now?	HAS SAVINGS ----- 1 NO SAVINGS ----- 2 → TO 155

We are interested in learning more about young peoples' savings behavior and access to financial services, so in this next section we will ask about where and how you save money. Please remember that this information is confidential – no one other than the researchers will see this information, and your name will not be connected to it.

I would like to know all of the ways and places you save money, and then I will ask you a couple more questions about each of these places or ways. Can you please tell me the places or ways that you save money right now?

HAVE THE RESPONDENT LIST OFF THE PLACES WHERE HE/SHE HAS MONEY SAVED, IN ORDER FROM MOST TO LEAST MONEY. CODE THE LOCATIONS IN EACH ROW OF THE FIRST COLUMN (141. "PLACE CODE") IN THE BELOW TABLE ACCORDING TO THE BELOW CODES, THEN PROCEED WITH QUESTIONS 142 – 152 FOR EACH LOCATION

01) POCKET	06) IN A SACCO	10) ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLDS IT
02) IN A "LOCAL BANK", BOX OR TIN AT HOME	07) IN A TELECOM COMPANY ACCOUNT (EX. MTN MOBILE MONEY, UTL M-SENTE, ZAIN ZAP)	11) SAVES BY BUYING THINGS THAT CAN BE RESOLD (SUCH AS A GOAT OR A BICYCLE)
03) HIDDEN AT HOME (EX. "IN MY MATTRESS")	08) IN A GROUP ACCOUNT AT A FORMAL BANK	12) BY INVESTING IN MY BUSINESS
04) IN A HOLE IN THE GARDEN	09) IN AN INDIVIDUAL ACCOUNT AT A FORMAL BANK	99) OTHER
05) IN A ROTATING SAVINGS CLUB (ROSCA)		

141	142	143	144	145	146	147	148	149	150	151	152
PLACE CODE	UGX	MONTHS	WEEKS	UGX	CIRCLE ONE	# WEEKS	UGX	CIRCLE ONE	CIRCLE ALL THAT APPLY	CIRCLE ALL THAT APPLY	UGX
		IF LESS THAN 1 MONTH = 0	IF LESS THAN 1 WEEK = 0		1) Often 2) Sometimes 3) Rarely 4) Never	WITHIN LAST WEEK = 00 NEVER 99 → TO 150		1) Often 2) Sometimes 3) Rarely 4) Never	A) NO CLEAR REASON B) Safety/security C) Easy to access D) Difficult to access so won't spend E) Not enough money for formal bank acct F) Earns money (e.g., interest; item which can be resold for more) Z) Other reason	A) NO PLAN → TO NEXT ROW B) Large purchase C) Save for emergencies D) Business investment E) Pay rent F) Education costs for self or other G) Health-related costs for self or other Z) OTHER CLEAR PLAN	<i>DON'T KNOW = 98</i>
1					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
2					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
3					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
4					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
5					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
6					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
7					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
8					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
9					1 2 3 4			1 2 3 4	A B C D E F Z	A B C D E F G Z	
10					1 2 3 4		52	1 2 3 4	A B C D E F Z	A B C D E F G Z	

153.	DO NOT READ: CHECK QUESTION 141: DID THE RESPONDENT LIST 8) "IN A GROUP ACCOUNT AT A FORMAL BANK" OR 9) "IN AN INDIVIDUAL ACCOUNT AT A FORMAL BANK"?	YES----- 1 → TO 155 NO ----- 2
154.	ONLY ASK IF DID NOT LIST 8) "IN A GROUP ACCOUNT AT A FORMAL BANK" OR 9) "IN AN INDIVIDUAL ACCOUNT AT A FORMAL BANK" FOR Q141: Why do you choose not to have an account in a formal bank? DO NOT PROBE.	DOES NOT HAVE ENOUGH MONEY TO OPEN ACCOUNT----- 1 BANK IS TOO FAR AWAY----- 2 BANKS ARE NOT SAFE OR SECURE (E.G. MAY BE ROBBED, BURN DOWN) ----- 3 BANKS ARE NOT TRUSTWORTHY----- 4 TOO MUCH WORK/TOO DIFFICULT TO OPEN ACCOUNT----- 5 DOES NOT KNOW----- 9

12. BORROWING MODULE

Now I would like to ask you some questions about lending and borrowing money. First let's discuss money that you borrowed, also known as loans. We define loans as money you received that you have to repay. Loans can come from a formal source such as a bank or microfinance institution, or from an informal source such as a friend, relative or local savings group.

155.	In the past 6 months, have you borrowed money that you are or will be expected to pay back?	YES----- 01 NO ----- 02 → TO 164
------	---	--

156.	Please list all of the people or places you borrowed a lot of money from in the past 6 months ? COMPLETE TABLE BELOW FOR EACH SOURCE OF LOAN	
------	---	--

	156 NAME OF SOURCE	157 CODE OF SOURCE 1) Family member or friend 2) Commercial bank 3) Savings group 4) Microfinance agency 5) Moneylender 9) Other <i>CIRCLE ONE</i>	158 How many months ago did you borrow money from [...]? <i>IF LESS THAN ONE MONTH = 0</i> <i>DON'T KNOW = 9</i> <i># MONTHS</i>	159 How much did you borrow from [...]? <i>DON'T KNOW = 998</i> <i>UGX</i>	160 Did you or will you have to pay back more money than you borrowed? 1) Yes 2) No → TO 162 <i>CIRCLE ONE</i>	161 What interest rate did you have to pay on the money you borrowed? <i>DO NOT PROBE OR HELP RESPONDENT CALCULATE</i> <i>DON'T KNOW = 998</i> <i>%</i>	162 What is the main thing that you used the money for? 1) Pay for emergency 2) invest in own business, farm health, or education 3) Invest in other's business, farm, health, or education 4) Buying non-essential things (luxury or enjoyment) 5) Basic needs (food or shelter) 9) Other <i>CIRCLE ONE</i>	163 How much money do you still need to pay back? <i>DON'T KNOW = 998</i> <i>UGX</i>
1		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
2		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
3		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
4		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
5		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
6		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
7		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
8		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	
9		1 2 3 4 5 9	__		1 2		1 2 3 4 5 9	

164.	Do you think you could be able to get a loan of 100,000 Shillings in case you want to?	YES----- 1 NO ----- 2 → TO 168
------	--	--

165.	From where do you think it is most likely you could obtain such a loan?	FAMILY MEMBER OR FRIEND----- 1 COMMERCIAL BANK----- 2 SAVINGS GROUP----- 3 MICROFINANCE AGENCY----- 4 MONEYLENDER----- 5 OTHER-- ----- --- 9
166.	Do you think you could be able to get a loan of 1 million Shillings in case you want to?	YES----- 1 NO----- 2 → TO 168
167.	From where do you think it is most likely for you to obtain such a loan?	FAMILY MEMBER OR FRIEND----- 1 COMMERCIAL BANK----- 2 SAVINGS GROUP----- 3 MICROFINANCE AGENCY----- 4 MONEYLENDER----- 5 OTHER----- 9

13. LENDING MODULE

168.	In the past 6 months , have you given a loan to anybody, with the expectation that they pay you back?	YES----- 1 NO----- 2 → TO 176
------	--	----------------------------------

169. Please list all of the people you lent money to in the past **6 months**
COMPLETE TABLE BELOW FOR EACH BORROWER

	169	170	171	172	173	174	175
	BORROWER NAME	BORROWER CODE 1) Family member or friend 2) Client/customer 9) Other <i>CIRCLE ONE</i>	How much did you lend to this person? <i>UGX</i>	How many months ago did you lend money to [...]? <i>WITHIN LAST MONTH = 0</i> <i>DON'T KNOW = 9</i>	Did they or will they pay back more money than they borrowed? 1) Yes 2) No → TO 175 <i>CIRCLE ONE</i>	What interest rate will they have to pay back to you? <i>DO NOT PROBE OR HELP THE RESPONDENT CALCULATE</i> <i>DON'T KNOW = 998</i> <i>%</i>	How much money are you still waiting to receive back? <i>DON'T KNOW = 998</i> <i>UGX</i>
1		1 2 9		__	1 2		
2		1 2 9		__	1 2		
3		1 2 9		__	1 2		
4		1 2 9		__	1 2		
5		1 2 9		__	1 2		
6		1 2 9		__	1 2		
7		1 2 9		__	1 2		
8		1 2 9		__	1 2		
9		1 2 9		__	1 2		
10		1 2 9		__	1 2		

14. ACCESS TO LUMP SUM MODULE

Thanks again for your time! Next I'd like to ask a couple questions about times you've had to spend a large amount of money

176.	How many months ago was the last time you had an emergency that required for you to pay a lot of your own money (such as a burial, a fire or a family member or friend falling sick)? <i>WITHIN THE PAST MONTH = 00</i> <i>NEVER = 99</i>	__ __ months IF NEVER (99) → TO 179
177.	How much did you have to pay?	__ __ , __ __ __ , __ __ __ UGX
178.	Where did you get the money from that you used to pay for that emergency? <i>MARK ALL THAT APPLY</i>	BORROWED----- A USED SAVINGS----- B SOLD SOMETHING OF YOURS----- C GIVEN MONEY BY ANOTHER PERSON----- D OTHER: _____ --- Z
179.	How many months ago was the last time you purchased something that cost a lot of money? <i>WITHIN THE PAST MONTH = 00</i> <i>NEVER = 99</i>	__ __ months IF NEVER (99) → TO 182
180.	How much did it cost?	__ __ , __ __ __ , __ __ __ UGX
181.	Where did you get the money from that you used to pay for that thing? <i>MARK ALL THAT APPLY</i>	BORROWED----- A USED SAVINGS----- B SOLD SOMETHING OF YOURS----- C GIVEN MONEY BY ANOTHER PERSON----- D OTHER: _____ --- Z
182.	Imagine that you want to buy something but an important member of your family or household disagrees. Would you try to argue with them to change their mind? Yes definitely, probably, probably not or definitely not.	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4 → TO 184
183.	Do you think you would be able to convince that person to allow you to buy it?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4

15. INVESTMENT BEHAVIOR MODULE

184.	How much of your own money did you spend on health-related things for yourself or someone else in the past 6 months ? It is okay to estimate.	__ __ , __ __ __ , __ __ __ UGX
185.	How much of your own money did you spend on school fees or other education-related things for yourself or someone else in the past 6 months ? It is okay to estimate.	__ __ , __ __ __ , __ __ __ UGX
186.	How much of your own money did you spend on investments in business in order to try to make profits in the past 6 months ? It is okay to estimate.	__ __ , __ __ __ , __ __ __ UGX

16. CLUB DYNAMICS MODULE

For this next section I would like to ask you some questions about your Church of Uganda youth group. Remember that none of your group members or anyone in the Church of Uganda will ever know how you answered these questions.

187.	How many of your fellow group members would you tell a secret to and trust that they would keep it?	__ __ members
188.	Does your group do income generating activities to make money for the whole group? <i>READ ALL RESPONSE OPTIONS</i>	OFTEN----- 1 SOMETIMES ----- 2 RARELY----- 3 NEVER----- 4

189.	Does your group do income generating activities to make money for individual group members? <i>READ ALL RESPONSE OPTIONS</i>	Often----- 1 Sometimes----- 2 Rarely----- 3 Never----- 4 → TO 191
190.	When your group does income generating activities, do you participate?	YES----- 1 NO----- 2
191.	Are financial matters an important topic in your group meetings and activities? <i>READ ALL RESPONSE OPTIONS</i>	Very much----- 1 Somewhat----- 2 A little----- 3 Not at all----- 4
192.	How many times in the last 30 days have you discussed about money as a group in a meeting? <i>DON'T KNOW = 98</i>	__ __ times
193.	How many times in the last month have you discussed personal money issues with another person who is in your group? This does not necessarily have to be for a group event, it could just be asking advice from a fellow group member about money issues.	__ __ times
194.	Imagine you need to send 50,000 Shillings somewhere far away but you could not take it yourself. Instead you could choose one of your fellow group members to transport the money for you. How many of your group members do you trust enough to be the person to transport your money for you?	__ __ members
195.	How much money would it have to be for you to decide that you cannot trust any of your fellow group members to transport the money for you?	__ __ , __ __ __ , __ __ __ UGX
196.	<i>BEFORE ASKING THE NEXT QUESTION, BE SURE THE PATRON IS NOT SITTING NEAR ENOUGH TO HEAR. IF HE/SHE IS, ASK HIM/HER TO MOVE AND REMIND HIM/HER THAT IT IS IMPORTANT THAT THE RESPONDENT'S ANSWERS BE CONFIDENTIAL</i> Now imagine that it is your group's patron/adviser – how much money would be too much for you to trust him or her to transport for you?	__ __ , __ __ __ , __ __ __ UGX

17. BIAS AND PREFERENCE MODULE

Now I would like to ask you a few questions about your behaviors and preferences. I will read out a few questions to you. For each of them, please tell me how you respond: "yes, definitely", "probably", "probably not", or "no, definitely not". Remember, there are no right or wrong answers, it is just what you prefer!

SHOW RESPONSE-CARD FOR QUESTIONS 197 – 211

197.	When you work hard to achieve something in your life, do you think it is likely that something bad will happen and you will lose your hard work?	YES, DEFINITELY----- 1 PROBABLY----- 2 PROBABLY NOT----- 3 DEFINITELY NOT----- 4
198.	Would you ever give money to someone else to keep for you?	YES, DEFINITELY----- 1 PROBABLY----- 2 PROBABLY NOT----- 3 DEFINITELY NOT----- 4
199.	If you have to do a task but you are uncertain of how to do it, do you get very anxious or nervous?	YES, DEFINITELY----- 1 PROBABLY----- 2 PROBABLY NOT----- 3 DEFINITELY NOT----- 4
200.	Are you willing to sacrifice if it makes people around you better?	YES, DEFINITELY----- 1 PROBABLY----- 2 PROBABLY NOT----- 3 DEFINITELY NOT----- 4

201.	Are you more careful than most people of your age in the community about avoiding getting injured or sick?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
202.	Are you often late when there is somewhere you need to be?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
203.	If you suddenly won 50,000 Shillings, would you share a lot of it with others?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
204.	Do you plan to do things and then postpone them until later? For example, saying "I will do it tomorrow"?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
205.	When you become ill, do you think it is because of fate?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
206.	In general, do you trust people in your community?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
207.	Do you sometimes act quickly without thinking about what things might happen because of your actions?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
208.	Will you walk alone at night even if you are not sure it is safe?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
210.	Would you argue with a friend about an issue on which he or she has a very different opinion?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
211.	Do you think that most of the unhappy things in people's lives are due to bad luck?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
For these next 4 questions, please answer either: often, sometimes, rarely or never. Again remember there is no right or wrong answer!		
212.	Do you act quickly instead of thinking too much about the results of your actions?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4
213.	If you get money, do you tend to spend it too quickly?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4 → TO 215
214.	Do you therefore put most of your money into a safe place in order to avoid spending it too quickly?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4
215.	Do you regret many of the choices you have made in the past?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4

Thank you. For the next few, you will be asked which of two options you prefer more.		
216.	Which statement do you agree with more: 1: Success in life is primarily a matter of hard work. 2: Success in life is primarily a matter of good luck.	STATEMENT 1----- 1 STATEMENT 2----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
217.	Suppose you have some money to do business, and you have the choice between two options: Option A: A business that can give a lot of profit every month, but there is a chance you can lose your money anytime. Option B: A business with less profit every month, but you can't lose your money. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
218.	Imagine you are sick (but not dying) and you have the choice between the following two options: Option A: You can get some medicine today which will make you feel somewhat better, but you will continue to feel a small amount sick for another month. Option B: You can wait and continue to be sick a week until a better medicine is available that will make you feel entirely good again. You can only choose one medicine. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
219.	Suppose you have a severe pain in your leg. You have the choice between two options. Option A: You can get some medicine that will reduce the pain but will not cure you. Option B: You can get surgery that will cure you, but there is a small risk of death. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
220.	Suppose you have two tasks, one easy and one difficult. Both need to be done today, and you have enough time to do both today. Which would you do first?	EASY TASK FIRST----- 1 HARD TASK FIRST----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8

18. INDIVIDUAL ACTIVITIES MODULE

We are almost done with the interview, and we appreciate your patience. In these last few questions, we will do some interesting activities that will involve potential payouts with real money. One of these questions will be chosen to be actually be paid at the end of our session, so be careful about which option you choose for each question, since that one might be chosen for you to play to receive money, and if so you will not be able to change your answer!

In this activity, we will ask you two types of questions in which you choose between different options. In some questions, the options involve decisions about receiving money now or receiving money later. If one of these questions is randomly selected for payout and you have chosen the option to be paid in two weeks or four weeks, a member of our team or an IPA field officer will visit to pay you. This will only happen in the case this question is randomly selected for payout.

In other questions, you will be asked to choose between games of zala in which you can win different amounts of money. Zala is a child's activity some of you may remember. In the activity, I have a stone in one hand, and you do not know which hand. You must then guess the hand with the stone. If you guess correctly, you win. If you do not guess correctly, you lose.

You will receive money based on your answers to 1 randomly selected question in the following exercise. Take care in the choices you make for all questions, because once you have answered all of the questions, we will reveal which question has been randomly selected to be performed with real money. We will then use the responses you have selected for those questions to determine the actual payment. You will not be able to change your responses once we reveal which questions have been selected.

Do you have any questions before we proceed? *ANSWER ANY QUESTIONS*

221.	Imagine you have a choice between the following two options: Option A: You can receive 900 USH for sure Option B: We play zala. If you win you get 1,500 USH. If you lose, you get 500 USH. Which option do you choose?	OPTION A----- 1 OPTION B----- 2 → TO 223 NO PREFERENCE----- 3 → TO 224 DON'T KNOW----- 8 → TO 224
222.	Now imagine you have a choice between the following two options: Option A: You can receive 600 USH for sure Option B: We play zala. If you win you get 1,500 USH. If you lose, you get 500 USH. Which option do you choose?	OPTION A----- 1 → TO 224 OPTION B----- 2 → TO 224 NO PREFERENCE----- 3 → TO 224 DON'T KNOW----- 8 → TO 224
223.	Now imagine you have a choice between the following two options: Option A: You can receive 1,200 USH for sure Option B: We play zala. If you win you get 1,500 USH. If you lose, you get 500 USH. Which option do you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
224.	Now imagine you have a choice between playing two different games of zala. Game 1: We play zala. If you win, you get 3,000 Shillings. If you lose, you get 2000 Shillings. Game 2: We play zala. If you win, you get 5,000 Shillings. If you lose, you get 1000 Shillings. Which game would you choose to play?	GAME 1----- 1 GAME 2----- 2 → TO 226 NO PREFERENCE----- 3 → TO 227 DON'T KNOW----- 8 → TO 227
225.	Now imagine you have a choice between playing two different games of zala. Game 1: We play zala. If you win, you get 2,000 Shillings. If you lose, you get 1500 Shillings. Game 2: We play zala. If you win, you get 5,000 Shillings. If you lose, you get 1000 Shillings. Which game would you choose to play?	GAME 1----- 1 → TO 227 GAME 2----- 2 → TO 227 NO PREFERENCE----- 3 → TO 227 DON'T KNOW----- 8 → TO 227
226.	Now imagine you have a choice between playing two different games of zala. Game 1: We play zala. If you win, you get 3,000 Shillings. If you lose, you get 2000 Shillings. Game 2: We play zala. If you win, you get 5,000 Shillings. If you lose, you get 0 Shillings. Which game would you choose to play?	GAME 1----- 1 GAME 2----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
227.	You have the choice between two different games. Game 1: We play zala. If you win, you get 5,000 Shillings If you lose, you get 1,000 Shillings. Game 2: If it rains in Beijing, China tomorrow, you get 7,000 Shillings. If it does not rain you get 1,000 Shillings. Which game would you want to play?	GAME 1----- 1 GAME 2----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
228.	Now imagine you have a choice between the following options: Option A: you get 2,000 Shillings immediately Option B: you get 6,000 Shillings in two weeks Which option would you choose?	OPTION A----- 1 OPTION B----- 2 → TO 230 NO PREFERENCE----- 3 → TO 231 DON'T KNOW----- 8 → TO 231
229.	Now imagine you have a choice between the following options: Option A: you get 2,000 Shillings immediately Option B: you get 8,000 Shillings in two weeks Which option would you choose?	OPTION A----- 1 → TO 231 OPTION B----- 2 → TO 231 NO PREFERENCE----- 3 → TO 231 DON'T KNOW----- 8 → TO 231
230.	Now imagine you have a choice between the following options: Option A: you get 2,000 Shillings immediately Option B: you get 4,000 Shillings in two weeks Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
231.	Now imagine you have a choice between the following options: Option A: you get 2,000 Shillings in two weeks Option B: you get 6,000 Shillings in four weeks Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8
232.	You have the choice between two options. Option A: I give you 5,000 Shillings, and another person from your community 5,000 Shillings. Option B: I give you 6,000 Shillings, and another person from your community 1,000 Shillings. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- 8

ENUMERATOR NOTES

COMPLETE AT THE END OF THE SURVEY (AFTER TRACKING INFORMATION)

USE THIS SPACE TO NOTE ANYTHING ABOUT THE RESPONDENT OR SURVEY THAT YOU THINK THE TEAM LEADERS, AUDITORS AND IPA PROFESSIONAL RESEARCH STAFF SHOULD BE MADE AWARE OF:

19. RESPONDENT TRACKING INFORMATION MODULE

Remember we would like to conduct a similar survey with you about one year from now. At that time, you will again be free to decide you do not want to participate in the survey. We'd like to ask you some information about yourself and people you know so that we will be able to find you in a year.

233.	CLUB ID CODE		
234.	RESPONDENT ID NUMBER		
235.	What is your surname? <i>WRITE IN CLEAR BLOCK LETTERS, CHECK SPELLING</i>	_____	
236.	What is your first name? <i>CLEAR BLOCK LETTERS, CHECK SPELLING</i>	_____	
237.	What is your other name? <i>IF NO OTHER NAME, LEAVE BLANK</i>	_____	
238.	What is your address?	_____	
239.	What is the name of the village where you usually stay?	_____	
240.	What is this village's subcounty?	_____	
241.	What is this village's parish?	_____	
242.	What is/are your phone numbers? <i>PHONE 1</i>	0 _____ - _____	
243.	<i>PHONE 2</i>	0 _____ - _____	
244.	<i>PHONE 3</i>	0 _____ - _____	
245.	Is there some way to describe where you live? (For example, near the old Catholic church or under the large mango tree on the hill)		

What are the names and contact information of two people who will likely know where you are in one year?

246.	CONTACT 1 NAME	_____	CONTACT 1
247.	CONTACT 1 RELATIONSHIP TO RESPONDENT	_____	
248.	CONTACT 1 PHONE NUMBER	0 _____ - _____	
249.	CONTACT 1 ADDRESS	_____	
250.	CONTACT 2 NAME	_____	CONTACT 2
251.	CONTACT 2 RELATIONSHIP TO RESPONDENT	_____	
252.	CONTACT 2 PHONE NUMBER	0 _____ - _____	
253.	CONTACT 2 ADDRESS	_____	
254.	If you were to move away, is there someone else we could ask for that might know how to find you?	YES ----- 1 NO ----- 2 → TO 259	

255.	OTHER CONTACT NAME	_____	OTHER CONTACT
256.	OTHER CONTACT RELATIONSHIP TO RESPONDENT	_____	
257.	OTHER CONTACT PHONE NUMBER	0 ____ ____ - ____ ____ ____ ____	
258.	OTHER CONTACT ADDRESS	_____	
259.	TIME INTERVIEW ENDS	HH:MM __ __ : __ __ AM/PM	

THANK YOU VERY MUCH FOR YOUR PARTICIPATION!

We greatly appreciate your time and your input. Unfortunately, we cannot offer any compensation. However, we hope that the results of this survey will contribute the provision of improved services to your community. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, please feel free to contact us under this number or email address.

Innovations for Poverty Action * Uganda Office, Kampala * Email: Uganda@poverty-action.org
 * Phone: at +256 (0) 414 669 840



END-LINE SURVEY: INDIVIDUAL CLUB MEMBER

Innovations for Poverty Action

Informed Consent

Hello, my name is [SAY YOUR NAME] and I'm working for Innovations for Poverty Action, a non-profit organization based in America that conducts research all around the world and has been working in Uganda since 2007. You may remember Innovations for Poverty Action from when we visited your club last year to conduct research. At that time we mentioned we would be visiting you this year to interview you again. Your answers to the questions in this research will in no way affect your eligibility for aid. **The purpose of this study is to continue learning about the financial behavior, knowledge and attitudes of Ugandan youth.** Innovations for Poverty Action is working with the Church of Uganda to conduct this study and has received approval from the Province, Diocese and Parish. Your participation is entirely voluntary. You can refuse to answer the entire survey, or you can tell us when a question makes you uncomfortable and we will skip that question. There is no need to answer any question that makes you uncomfortable. If you like, you can end the interview at any time. If you refuse to participate in the survey or any part of it, you will not receive any sort of penalty, and will not change your relationship with the Church of Uganda in any way.

The research today will consist of regular survey questions as well as some activities for which you can receive money to take home. This is not our personal money. Rather, it is money given to us by the research organization, Innovations for Poverty Action, to do these activities in order to better understand you.

You should expect to be here with us today for about 90 minutes. I will first ask you some questions about yourself, your education, your family, and many questions about money. All your answers will be kept private and confidential. The only people who will have access to this information will be the professional researchers involved in the study. None of your fellow youth group members, or anyone in the Church of Uganda, will ever know your answers to these questions. Any identifying information about you will be separated from the survey and stored separately to keep all personal information confidential. All necessary precautions will be taken to prevent any potential risks of participating in the survey, such as stress over questions or loss of confidentiality.

After the survey I will conduct several activities with you that deal with real money. At the end of the activities, we will randomly decide which of the activities we will pay for. Which activities we pay out for will be randomly decided – it will not be affected in any way by your responses to the survey questions or the activities. Participants typically earn between 1000 and 2000 Shillings, and are guaranteed a minimum of 500 Shillings.

Should you feel at any time that you are not comfortable answering a question or that confidentiality is not ensured please let us know. **There will not be any direct benefit to you** for answering this survey. However, the information gathered today will help organizations and researchers in the future to know better how to help young people in Uganda.

If you have any questions later on, please feel free to contact the Church of Uganda, or you can contact a member of our team by phone at +256 (0) 414 669 840 or email at Uganda@poverty-action.org.

If you agree to participate in the study, please tick the box and write your initials to show that you understand the information above and that your consent is given.

3. Yes 4. No

Initials of respondent: _____

BEFORE INTERVIEW IDENTIFICATION		
1	ENUMERATOR NAME AND ID	_ _ _
2	RESPONDENT ID NUMBER	_ _ _ _ _ _ _
3	HAS THE RESPONDENT READ, UNDERSTOOD AND SIGNED THE INFORMED CONSENT?	YES ----- 1 NO ----- 2
4	DOES THIS PERSON SEEM EMOTIONALLY AND MENTALLY CAPABLE OF COMPLETING THIS SURVEY?	YES ----- 1 NO, INTOXICATED ----- 2 → TL NO, MENTALLY IMPAIRED ----- 3 → TL NO, OTHER: _____ ----- 4 → TL
5	IS THE INTERVIEW BEING CONDUCTED WITH THE INTERVIEWEE ALONE (EXCEPTING SURVEY STAFF)?	YES ----- 1 NO -- POLITELY ASK TO BE ALLOWED TO INTERVIEW THE RESPONDENT ALONE. STRESS THAT THE INTERVIEW IS PRIVATE AND CONFIDENTIAL. ----- 2
6	LANGUAGE OF SURVEY	ENGLISH ----- 1 LUGANDA ----- 2 RUNYANKOLE ----- 3 LUGISU ----- 4 LUGBARA ----- 5

1: DEMOGRAPHICS MODULE		
7	In which month did IPA come and interview you the first time?	MAY ----- 1 JUNE ----- 2 JULY ----- 3
8	How old were you the first time IPA came and interviewed you?	_ _ _ years
9	What was the gender of the IPA staff person who interviewed you the first time?	MALE ----- 1 FEMALE ----- 2
10	How much money did you get for the Individual Activities at the end of the IPA survey last time?	_____ UGX
11	How much money did you get for the Group Activities at the end of the IPA survey last time?	_____ UGX
12	Are you currently a student in school?	YES ----- 1 NO ----- 2
13	What is the highest level you have completed in school? ENTER THE CORRECT 2-DIGIT CODE IN THE SPACES AT FAR RIGHT.	<u>PRIMARY</u> <u>SECONDARY</u> <u>OTHER</u> 01) NONE 09) S1 15) SOME TERTIARY/VOCATIONAL INSTITUTE 02) P1 10) S2 16) COMPLETED TERTIARY/VOCATIONAL INSTITUTE 03) P2 11) S3 17) SOME UNIVERSITY 04) P3 12) S4 18) COMPLETED UNIVERSITY 05) P4 13) S5 19) MASTER'S OR PHD 06) P5 14) S6 07) P6 08) P7

2: PRESENT HOUSEHOLD PROFILE MODULE		
READ: Thank you for your responses. The next questions are about your main household as it is today. By "household" I mean the people who usually stay in the same homestead as their "home", share meals together and share money and resources together.		
14	Who contributes the most money to your household, in order to buy the basic things in the home?	RESPONDENT ----- 1 OTHER PERSON ----- 2
15	Who is the head of the household?	RESPONDENT ----- 1 → 18 OTHER PERSON ----- 2
16	Does the head of the household have an account with a formal bank, for example Crane, Barclays, FINCA or Centenary?	YES ----- 1 NO ----- 2 → 18

17	When did the head of the household open this account? If he/she has multiple accounts, we want to know when the most recent account was opened. <i>IF BEFORE 2010, ENTER ONLY YEAR</i> <i>IF 2010 OR 2011, ENTER YEAR AND MONTH</i>	YYYY: __ __ __ __ MM: __ __
18	Is the head of your household a different person since July first of 2010?	YES ----- 1 NO ----- 2
19	How much money did you get in the last 30 days, from any place or person? This can be money you worked for as well as money that you were given. It's okay to estimate. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> DON'T KNOW = -99	_____ UGX
20	How much money do you think you will get in the next 30 days, from any person or place? It's okay to estimate. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> DON'T KNOW = -99	_____ UGX
21	In how many meals did you eat meat (including fish) in the past 7 days? <i>HELP RESPONDENT ESTIMATE</i>	__ __ meals
22	Does that include times you ate chicken?	YES ----- 1 → 24 NO ----- 2
23	In how many meals did you eat chicken in the past 7 days?	__ __ meals

3: INCOME BEHAVIOR MODULE

Now I would like to ask you about the ways and activities you get money from. Please remember that this information is totally confidential - no one will know how you answer!

24	We would like to know about what work you did to earn money since [90 DAYS AGO]. Have you done any activities to earn any money? This can include small activities or even being given something as a thank-you for work you did.	YES ----- 1 NO ----- 2 → 34																												
25	<p>Please take a moment to think about what work you did to earn money in that time. Please tell me the activities that you got money from in these months.</p> <p><i>FOR EACH OF THE ACTIVITIES, COMPLETE THE TABLE BELOW FOR QUESTIONS 26-33</i></p> <table border="0"> <tr> <td>01) SUBSISTENCE FARMER/AGRICULTURE</td> <td>29) SALARIED EMPLOYEE IN A COMPANY OR FIRM</td> </tr> <tr> <td>02) COMMERCIAL FARMER/AGRICULTURE</td> <td>18) SALARIED EMPLOYEE IN CHURCH</td> </tr> <tr> <td>06) DIGGING IN SOMEONE ELSE'S GARDEN</td> <td>26) NON-SALARIED (WAGE-EARNING FOR HOURS WORKED) EMPLOYEE IN CHURCH</td> </tr> <tr> <td>08) LIVESTOCK REARING</td> <td>28) OTHER WAGE EMPLOYMENT (CASUAL LABOR – MONEY EARNED FOR HOURS WORKED OR JOB COMPLETED)</td> </tr> <tr> <td>03) LAYING BRICKS FOR SALE</td> <td>24) SMALL-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH LESS THAN 100,000 UGX</td> </tr> <tr> <td>04) MAKING CHARCOAL FOR SALE</td> <td>25) LARGER-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH MORE THAN 100,000 UGX</td> </tr> <tr> <td>09) BUILDING/CONSTRUCTION</td> <td>30) OTHER SMALL BUSINESS OWNER – BUSINESS ASSETS VALUED AS LESS THAN 100,000 UGX</td> </tr> <tr> <td>14) QUARRYING</td> <td>31) OTHER LARGER BUSINESS OWNER – BUSINESS ASSETS VALUED AS MORE THAN 100,000 UGX</td> </tr> <tr> <td>16) SALOON (CUTTING OR PLAINTING HAIR)</td> <td>-99) DON'T KNOW</td> </tr> <tr> <td>11) BODA-BODA/TAXI DRIVING</td> <td>32) OTHER: [SPECIFY IN RESPONSE SPACE]</td> </tr> <tr> <td>19) TEACHER OR OTHER PUBLIC EMPLOYEE</td> <td></td> </tr> <tr> <td>21) WORK IN ANOTHER PERSON'S HOME (EX. ASCARI, MAID)</td> <td></td> </tr> <tr> <td>22) WORK IN OWN HOME</td> <td></td> </tr> <tr> <td>15) SMALL-SCALE VOCATION (EX. METAL-WORK, CARPENTRY, SHOE-REPAIR, SEWING)</td> <td></td> </tr> </table>	01) SUBSISTENCE FARMER/AGRICULTURE	29) SALARIED EMPLOYEE IN A COMPANY OR FIRM	02) COMMERCIAL FARMER/AGRICULTURE	18) SALARIED EMPLOYEE IN CHURCH	06) DIGGING IN SOMEONE ELSE'S GARDEN	26) NON-SALARIED (WAGE-EARNING FOR HOURS WORKED) EMPLOYEE IN CHURCH	08) LIVESTOCK REARING	28) OTHER WAGE EMPLOYMENT (CASUAL LABOR – MONEY EARNED FOR HOURS WORKED OR JOB COMPLETED)	03) LAYING BRICKS FOR SALE	24) SMALL-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH LESS THAN 100,000 UGX	04) MAKING CHARCOAL FOR SALE	25) LARGER-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH MORE THAN 100,000 UGX	09) BUILDING/CONSTRUCTION	30) OTHER SMALL BUSINESS OWNER – BUSINESS ASSETS VALUED AS LESS THAN 100,000 UGX	14) QUARRYING	31) OTHER LARGER BUSINESS OWNER – BUSINESS ASSETS VALUED AS MORE THAN 100,000 UGX	16) SALOON (CUTTING OR PLAINTING HAIR)	-99) DON'T KNOW	11) BODA-BODA/TAXI DRIVING	32) OTHER: [SPECIFY IN RESPONSE SPACE]	19) TEACHER OR OTHER PUBLIC EMPLOYEE		21) WORK IN ANOTHER PERSON'S HOME (EX. ASCARI, MAID)		22) WORK IN OWN HOME		15) SMALL-SCALE VOCATION (EX. METAL-WORK, CARPENTRY, SHOE-REPAIR, SEWING)		
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	26	27	28	29	30	31	32	33
	ACTIVITY CODE FROM ABOVE	How much money did you get for [ACTIVITY] in the last 90 days? It's okay to estimate. DON'T KNOW = -99 RESPONSE IN UGX	In which months did you do [ACTIVITY]? A) April B) May C) June D) July E) August CIRCLE ALL THAT APPLY	Out of the past 90 days, during how many days did you spend at least some time doing [ACTIVITY]? It is okay to estimate HELP RESPONDENT ESTIMATE	[ONLY ASK IF RESPONDENT IS STUDENT] How often did you do [ACTIVITY] during your school term? 1) Often 2) Sometimes 3) Rarely 4) Never CIRCLE ONE PER ACTIVITY	[ONLY ASK IF RESPONDENT IS STUDENT] How often did you do [ACTIVITY] during your school holiday? 1) Often 2) Sometimes 3) Rarely 4) Never CIRCLE ONE PER ACTIVITY	How often did you do [ACTIVITY] during the rainy season? 1) Often 2) Sometimes 3) Rarely 4) Never CIRCLE ONE PER ACTIVITY	How often did you do [ACTIVITY] during the dry season? 1) Often 2) Sometimes 3) Rarely 4) Never CIRCLE ONE PER ACTIVITY
1	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
2	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
3	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
4	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
5	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
6	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
7	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
8	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
9	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
10	_ _ _		A B C D E	_ _ _	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

4: EXPENDITURE BEHAVIOR MODULE

34	If someone has a small amount of money but wants to make sure he does not spend it, what is the best way for him to keep it?	POCKET----- 01 IN A BOX OR TIN WHERE HE/SHE STAYS----- 02 HIDDEN AT HOME STAY (EX. IN MATTRESS) ----- 03 IN A HOLE IN GARDEN----- 04 ROTATING SAVINGS CLUB (ROSCA) ----- 05 SACCO----- 06 GROUP ACCOUNT AT A FORMAL BANK----- 07 INDIVIDUAL ACCOUNT AT A FORMAL BANK----- 08 HAVE ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLD IT FOR HIM/HER----- 09 BUY AN ASSET ----- 10 INVEST IN A PROJECT OR BUSINESS TO MAKE MONEY----- 11
35	If someone has a big amount of money but wants to make sure he does not spend it, what is the best way for him to keep it?	POCKET----- 01 IN A BOX OR TIN WHERE HE/SHE STAYS----- 02 HIDDEN AT HOME STAY (EX. IN MATTRESS) ----- 03 IN A HOLE IN GARDEN----- 04 ROTATING SAVINGS CLUB (ROSCA) ----- 05 SACCO----- 06 GROUP ACCOUNT AT A FORMAL BANK----- 07 INDIVIDUAL ACCOUNT AT A FORMAL BANK----- 08 HAVE ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLD IT FOR HIM/HER ----- 09 BUY AN ASSET ----- 10 INVEST IN A PROJECT OR BUSINESS TO MAKE MONEY----- 11

36	How much money did you spend in the last 7 days on everything?? That is from today and back 7 days. <i>PROBE - ENCOURAGE RESPONDENT TO BE ACCURATE, BUT ALLOW ESTIMATION</i> <i>DON'T KNOW = -99</i>	_____ UGX IF 0 → 38
37	Of the [READ RESPONSE TO 36] you spent in the last 7 days, how much money did you spend on snacks (such as samosas, chips, mandazi or sausage)? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = -99</i>	_____ UGX
38	Do you own a mobile phone?	YES ----- 1 NO ----- 2
39	How much airtime did you use on a mobile phone or pay-phone in the last 7 days? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = -99</i>	_____ UGX IF 0 → 41
40	How much of that airtime that you used in the last 7 days was for greeting people or chatting? This could be by calling or messaging. <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = -99</i>	_____ UGX
41	How much money do you expect to spend in the next 7 days on everything? <i>PROBE - ENCOURAGE RESPONDENT TO ESTIMATE</i> <i>DON'T KNOW = -99</i>	_____ UGX
42	How many people support you financially? By "support" I mean they regularly give you financial assistance that you do not have to work for.	____ ____ people
43	How many people do you give financial support to regularly ? This could include children or adults, and people who live with you or people outside of your home.	____ ____ people
44	When making decisions about your own money, is it you who can decide what you will do with it? READ RESPONSE OPTIONS	Always----- 1 Sometimes ----- 2 Rarely----- 3 Never----- 4
45	Are you involved in making decisions about how to use money in your household? READ ALL RESPONSE OPTIONS	Yes, you make all financial decisions alone----- 1 Yes, you are involved in all financial decisions in the household----- 2 Yes, you are involved in SOME financial decisions in the household, but not all----- 3 No, you are not involved in financial decisions----- 4
46	Would the other people in your household or family be angry if you saved money by yourself?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4

5: WEALTH AND SOCIAL STANDING LADDER MODULE

Now I would like to ask you some questions about how you think about yourself compared to other people.

SHOW RESPONDENT THE LADDER CARD FOR QUESTIONS 41-43

47	Imagine a ladder with 10 steps, where on the bottom, the first step, stand the poorest people in your Church of Uganda youth group, and on the highest step, the 10th, stand the wealthiest people in your youth group. On which step are you today?	____ ____
48	Now imagine that the ladder represents the wealth of people in your whole community where your household is. Where are you today?	____ ____
49	On which step of the ladder do you expect you will be in 10 years, by comparison to other people in your community?	____ ____

6: FINANCIAL ATTITUDES MODULE

Thank you for your cooperation! Now let's talk about what you prefer to do with your money.

	Imagine that you received 100,000 Shillings right now, what would you do with it? Please list off everything you would use the money for, and how much you would spend on that item/activity.	1) SCHOOL FEES OR SCHOLASTIC MATERIALS FOR SELF OR OTHER 2) HEALTH OR MEDICAL EXPENSES FOR SELF OR OTHER 3) INVESTMENTS FOR AGRICULTURAL OR LIVESTOCK REARING 4) INVESTMENTS IN OWN OR OTHERS' BUSINESS – INVESTING MONEY TO MAKE MORE MONEY 5) HOUSEHOLD NEEDS OR OTHER NECESSARY GOODS 6) GIVE TO ANOTHER PERSON, ORGANIZATION OR CHURCH 7) CHURCH TITHE OR OPERATORY 8) GOODS, ACTIVITIES OR FOOD FOR ENJOYMENT 9) PAY OFF LOAN 10) KEEP IT IN CASE HE/SHE WANTS OR NEEDS TO BUY SOMETHING SOON (BUT NOT "SAVING") 11) SAVING FOR A SPECIFIC PLAN 12) LONG-TERM SAVING (FOR EXAMPLE: "SAVE FOR THE FUTURE") 13) OTHER
	<p><i>WRITE THE RESPONSES AS REPORTED IN THE FIRST COLUMN ("EXPENSE (OPEN RESPONSE)"), THEN INSERT THE CODE FOR EACH ITEM IN THE SECOND COLUMN ("EXPENSE CODE") ACCORDING TO THE CODES LISTED AT RIGHT, THEN THE AMOUNT OF MONEY HE/SHE WOULD SPEND IN THE THIRD COLUMN ("AMOUNT"). DO NOT WORRY IF IT DOES NOT ADD UP TO EXACTLY 100,000 UGX.</i></p>	
	50 CODE	51 AMOUNT (UGX)
1	_ _ _ _	_____
2	_ _ _ _	_____
3	_ _ _ _	_____
4	_ _ _ _	_____
5	_ _ _ _	_____
6	_ _ _ _	_____
7	_ _ _ _	_____
8	_ _ _ _	_____
9	_ _ _ _	_____
10	_ _ _ _	_____
52	What do you think is the best way to keep a big amount of money?	POCKET----- 01 IN A BOX OR TIN WHERE HE/SHE STAYS----- 02 HIDDEN AT HOME STAY (EX. IN MATTRESS) ----- 03 IN A HOLE IN GARDEN----- 04 ROTATING SAVINGS CLUB (ROSCA) ----- 05 SACCO----- 06 GROUP ACCOUNT AT A FORMAL BANK----- 07 INDIVIDUAL ACCOUNT AT A FORMAL BANK----- 08 HAVE ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLD IT FOR HIM/HER----- 09 BUY AN ASSET----- 10 IN A TELECOM COMPANY ACCOUNT (MTN MOBILE MONEY, UTL M-SENTE, ZAP)----- 11 INVEST IN A BUSINESS OR PROJECT TO MAKE MONEY ----- 12 OTHER: _____ ----- 13

7: FINANCIAL KNOWLEDGE MODULE

Thank you. Now I'd like to ask you some different types of questions. You may not know the answers to some of these questions, but that's okay! Remember that this is not a test.

Thank you for your responses. For the next few questions, we will ask you about whether certain financial institutions are regulated by the government of Uganda. By "regulated" I mean they are monitored and controlled by the government of Uganda. Remember that this is not an exam - it is very okay to say you don't know the answer to a question!

IF RESPONDENT SAYS "DON'T KNOW" TO ANY OF QUESTIONS 53 – 62, PROBE IF THEY MEAN THAT THEY DON'T KNOW THE BANK OR THEY DON'T KNOW IF THE BANK IS REGULATED

53	First, what is the name of the government institution of Uganda that regulates formal banks?	BANK OF UGANDA / CENTRAL BANK ----- 1 MINISTRY OF FINANCE ----- 2 WORLD BANK ----- 3 COMMERCIAL BANK (E.G., "STANBIC", "BARCLAYS", "CENTENNARY", "FINCA") ----- 4 OTHER: _____ ----- 5 DON'T KNOW----- -99
----	--	--

54	Is Post Bank Uganda regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
55	Is TEAM Bank regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
56	Is FINCA Bank Uganda regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
57	Is Centenary Bank regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
58	What is the name of the local savings and credit cooperative (SACCO) nearest to where you stay?	NAME INCLUDES WORD "SACCO"----- 1 NAME INCLUDES WORD "COOPERATIVE"----- 2 NAME INCLUDES WORDS "SAVINGS GROUP"----- 3 OTHER: _____ ----- 4 DOESN'T KNOW ANY SACCO----- -99 → 60
59	Is [READ RESPONSE TO 58] regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW IF REGULATED----- 4
60	Is the World Bank regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
61	Is Chase Bank regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
62	Is PRIDE Microfinance regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW THE BANK----- 3 DON'T KNOW IF REGULATED----- 4
63	Are all banks, SACCOs and microfinances in Uganda regulated by the government of Uganda?	YES----- 1 NO ----- 2 DON'T KNOW ----- -99
Thank you for that! Now we will ask some different types of questions.		
64	What is the word for a summary of estimated income and how it will be spent over a defined period of time? <i>READ RESPONSE OPTIONS</i>	Expenditure----- 1 Budget----- 2 Accountability----- 3 Planning----- 4 Record-Keeping----- 5 Saving----- 6 Other: _____ ----- 7 DON'T KNOW----- -99
65	What is the word for the extra money that you have to pay if you borrow money from a bank? <i>READ RESPONSE OPTIONS</i>	Interest----- 1 Collateral----- 2 Bonus----- 3 Profit----- 4 Bank Charges----- 5 Other: _____ ----- 6 DON'T KNOW----- -99

66	There are two general categories of things to spend money on. One is "needs", what is the other category? <i>READ RESPONSE OPTIONS</i>	Luxury ----- 1 Food ----- 2 Charity ----- 3 Wants ----- 4 Other: _____ ----- 5 DON'T KNOW ----- -99
67	What do you call the extra money that banks give to people who have savings accounts? <i>READ RESPONSE OPTIONS</i>	Bank Charges ----- 1 Loan ----- 2 Interest ----- 3 Bonus ----- 4 Profit ----- 5 Other: _____ ----- 6 DON'T KNOW ----- -99
68	What do you call it when a group of people save together and the money they collect goes to a different member each month? <i>READ RESPONSE OPTION</i> <i>RE-READ QUESTION IF RESPONDENT SEEMS CONFUSED</i>	Rotating savings group ----- 1 Individual account in a bank ----- 2 Group bank account ----- 3 Saving at home ----- 4 Other: _____ ----- 5
69	What is the name for that thing that a person must promise to the bank in order for him to be able to get a loan? <i>READ RESPONSE OPTIONS</i>	Asset ----- 1 Collateral ----- 2 Property ----- 3 Land ----- 4 Other: _____ ----- 5 <i>DO NOT READ: SECURITY</i> ----- 6 DON'T KNOW ----- -99
70	What do you call a plan for the money you expect to get and the money you expect to spend? <i>READ RESPONSE OPTIONS</i>	Accountability ----- 1 Expenditure ----- 2 Budget ----- 3 Planning ----- 4 Record-Keeping ----- 5 Saving ----- 6 Other: _____ ----- 7 DON'T KNOW ----- -99
71	If you put your money in a bank that is regulated by the government of Uganda, how possible is it that the bank or someone working in the bank would steal your money? <i>READ RESPONSE OPTIONS</i>	Very possible ----- 1 Somewhat possible ----- 2 Not very possible ----- 3 Definitely not possible ----- 4
72	If you put your money in a bank that is regulated by the government of Uganda, and someone robbed all the money from the bank, including yours, do you think you would get your money back? <i>READ RESPONSE OPTIONS</i>	Yes, definitely ----- 1 Probably ----- 2 Probably not ----- 3 Definitely not ----- 4
<i>READ: These next questions ask you to do some math in your mind. Remember that this is not a test, so it doesn't matter if you are right or wrong!</i>		
<i>AS MUCH AS POSSIBLE, DO NOT ALLOW THE RESPONDENT TO CALCULATE USING PEN AND PAPER OR A CALCULATOR.</i>		
73	What does 16 plus 12 equal?	_____ <i>DON'T KNOW: -99</i>
74	What is 10% of 20?	_____ <i>DON'T KNOW: -99</i>
75	What is the normal interest rate per year in most savings accounts in regulated banks in Uganda? <i>IF RESPONDENT REPORTS A SHILLING AMOUNT, PROBE FOR THE INTEREST RATE – BUT DO NOT CALCULATE FOR THEM!</i>	_____ % <i>DON'T KNOW: -99</i>
76	Imagine you put 10,000 Shillings in a normal individual savings account in a regulated bank in Uganda. Guess about how much money you think would be in the account after one year.	_____ UGX 71 <i>DON'T KNOW: -99</i>

77	What do you think is the highest interest rate per year you can get in a savings account in banks in Uganda?	_____ % DON'T KNOW: -99
78	Imagine the following two options: Option A: You put some amount of money in a savings account that gives you 5% interest and you leave it there for 4 or 5 years. Option B: You put a larger amount of money in a savings account that also gives you 5% interest, but you only leave it there for 1 year. Is it possible that Option A would outgrow Option B and wind up being more money? <i>RE-READ IF NECESSARY</i>	YES 1 NO 2 DON'T KNOW -99
79	What is the normal interest rate per year for most loans from regulated banks in Uganda?	_____ % DON'T KNOW: -99
80	Imagine you take a loan of 100,000 Shillings from a regulated bank in Uganda that you must pay back in one year. How much total do you think you will have to pay back to the bank after that year?	_____ UGX DON'T KNOW: -99
81	How much does a half-liter bottle of mineral water cost on average?	_____ UGX DON'T KNOW: -99
82	What is the cost of one American Dollar today, in Ugandan Shillings?	_____ UGX DON'T KNOW: -99
83	What is the color of a new 50,000 Shilling note? <i>SHOW COLOR CARD</i>	PINK 1 GREEN 2 WHITE 3 RED 4 BLUE 5 YELLOW/ORANGE/BROWN 6 PURPLE 7 GREY 8
84	How can you see if a 20,000 Shilling note is fake or counterfeit? <i>MARK ALL THAT THE RESPONDENT MENTIONS</i>	CRANE WATERMARK A "20000" WATERMARK B IF CRUMPLED, NOTE UN-CRUMPLES C SILVER LINE D "BOU" IN STRIPE E "XX" ("20") IN STRIPE F COLOR-CHANGING RECTANGLE G TWO SERIAL NUMBERS MATCH H TEXTURE OF THE PAPER I "20000" IS RAISED/TEXTURED K "XX" IS RAISED/TEXTURED L
85	Has the value of Ugandan Shillings gone up in the past 12 months?	YES 1 NO 2 DON'T KNOW -99

8: BUDGETING MODULE

Thank you so much for your cooperation so far. In this next section, I'd like to learn a little bit about how you manage your money. Please remember that all of your responses are totally confidential – no one else will ever know what you say in this interview!

86	Do you regularly keep track of how much money you spend?	YES 1 NO 2 → 89
87	How do you usually keep track of how much money you spend? <i>READ ALL RESPONSE OPTIONS</i>	Write it down 1 Someone else writes it down for you 2 Make a mental plan 3 Other: _____ 9

88	How many times in the last 6 months have you done this activity in order to keep track of the money you spend? <i>HELP THE RESPONDENT ESTIMATE</i>	_____ times DON'T KNOW: -99
89	Do you regularly think about the money you expect to get and the money you expect to spend and then make a plan for what you will do with your money?	YES ----- 1 NO ----- 2 → 94
90	How do you usually make your plan? <i>READ ALL RESPONSE OPTIONS</i>	Write it down ----- 1 Someone else writes it down for you ----- 2 Make a mental plan ----- 3 Other: _____ ----- 9
91	How many times in the last 6 months have you made this plan? <i>HELP THE RESPONDENT ESTIMATE</i>	_____ times DON'T KNOW: -99
92	In the last 6 months, how many times has your plan failed, either because you got less money than you expected or because you had to spend more money than you expected?	_____ times DON'T KNOW: -99 IF 0 → 94
93	Now think of the last time your plan failed. What did you do when your plan failed that time? <i>READ ALL RESPONSE OPTIONS. MARK ALL THAT APPLY.</i>	Borrowed money and had to pay back more than you borrowed ----- A Borrowed money but only had to pay back the amount only that borrowed ----- B Given money by another person ----- C Sold something that you owned ----- D Found some other work to do in order to make more money ----- E Spent less on the things that you did not need as much ----- F Postponed the plan or made a new plan ----- G Other _____ ----- Z

108	DOES RESPONDENT SAVE IN A FORMAL BANK	YES ----- 1 NO ----- 2 → 112
109	Is your bank regulated by the government of Uganda?	YES ----- 1 NO ----- 2 DON'T KNOW ----- -99
110	What is the name of your bank?	-----
111	Why do you choose to save in this bank? We only want to know why you choose this bank specifically, not why you <i>didn't</i> choose others. <i>RECORD ALL RESPONSES</i>	OTHER PERSON TOLD TO ----- A OTHER PERSON ALREADY SAVES THERE ----- B WORKPLACE REQUIRED ----- C HIGH INTEREST ----- D LOW CHARGES ----- E CLOSE TO HOME ----- F SHORT LINES ----- G OFFERED GROUP ACCOUNT BY FINCA ----- H OTHER: ----- ----- Z
112	Why do you choose not to have an account in a regulated bank? We only want to know why you choose <i>not</i> to have an account in a regulated bank, not why you did choose the place you did <i>DO NOT PROBE. RECORD ALL RESPONSES.</i>	DOES NOT HAVE ENOUGH MONEY TO OPEN ACCOUNT ----- 1 BANK IS TOO FAR AWAY ----- 2 BANKS ARE NOT SAFE OR SECURE (E.G. MAY BE ROBBED, BURN DOWN) ----- 3 BANKS ARE NOT TRUSTWORTHY ----- 4 TOO MUCH WORK/TOO DIFFICULT TO OPEN ACCOUNT ----- 5 DOES NOT KNOW/NO REASON ----- -99 OTHER: ----- ----- 9
113	If someone told you that there is a bank which says if you put 100,000 Shillings in a savings account there, they will give you 15% interest at the end of one year, would you believe it?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4

10: BORROWING MODULE

Now I would like to ask you some questions about borrowing and lending money. First let's discuss money that you borrowed, which is money you got but that you have to repay. This money can come from a formal source such as a bank, or from an informal source, for example a friend, relative or local savings group.

114	In the past 6 months, have you borrowed a lot of money that you are or will be expected to pay back?	YES ----- 1 NO ----- 2 → 127
-----	--	---------------------------------

115 Please tell me all of the times you borrowed a lot of money in the **past 6 months**.
COMPLETE TABLE BELOW FOR EACH INCIDENCE OF BORROWED MONEY. COMPLETE ONE ROW AT A TIME.

	116 NAME OF SOURCE	117 CODE OF SOURCE READ RESPONSE OPTIONS	118 How many months ago did you borrow money from [...]?	119 How much did you borrow from [...]?	120 How much money do you still need to pay back?	121 Did you or will you have to pay back more money than you borrowed?	122 For the extra money you will have to pay, do you know the interest rate, or do you know the actual extra amount you have to pay?	123 What interest rate did you have to pay on the money you borrowed?	124 Is this interest rate per year, month, week or day?	125 What is the extra amount of money you will have to pay on top of what you borrowed?	126 What is the main thing that you used the money for?
		1) Family member or friend 2) Other club member 3) Commercial bank 4) Savings group 5) Microfinance agency 6) Moneylender 7) Workplace 9) Other <i>ENTER ONE</i>	LESS THAN ONE MONTH = 0 DON'T KNOW = -99 <i># MONTHS</i>	DON'T KNOW = -99 <i>UGX</i>	DON'T KNOW = -99 <i>UGX</i>	1) Yes 2) No → 126 <i>CIRCLE ONE</i>	1) Interest → 123 2) Extra amount → 125 <i>CIRCLE ONE</i>	%	1) Year 2) Month 3) Week 4) Day 5) Other → All to 126 <i>CIRCLE ONE</i>	UGX <i>UGX</i>	1) Pay for emergency 2) invest in own business or farm 3) Pay primary or secondary school fees for self 4) Pay primary or secondary school fees for other person 5) Pay for university 6) Invest in other's business or farm 7) Buying non-essential things (luxury or enjoyment) 5) Basic needs (food, shelter or preventative medical costs) 9) Other <i>CIRCLE ONE</i>
1						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
2						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
3						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
4						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
5						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
6						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
7						1 2	1 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9
8						1 2	176 2		1 2 3 4 5		1 2 3 4 5 6 7 8 9

127	Do you think you could be able to borrow 100,000 Shillings in case you want to?	YES----- 1 NO----- 2→ 129
128	From where do you think it is most likely you could borrow this money from?	FAMILY MEMBER OR FRIEND ----- 1 COMMERCIAL BANK ----- 2 SAVINGS GROUP ----- 3 MICROFINANCE AGENCY ----- 4 MONEYLENDER ----- 5 CHURCH ----- 6 SACCO ----- 7 OTHER-- ----- 9

11: LENDING MODULE

129	In the past 6 months , have you given a loan to anybody, with the expectation that they pay you back?	YES----- 1 NO----- 2→ 141
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130 Please list all of the people you lent money to in the past **6 months**
COMPLETE TABLE BELOW FOR EACH BORROWER

	131 NAME OF BORROWER	132 CODE OF SOURCE READ RESPONSE OPTIONS 1) Family member or friend 2) Other club member 3) Client or customer 9) Other <i>CIRCLE ONE</i>	133 How many months ago did you lend money to [...]? <i>IF LESS THAN ONE MONTH = 0</i> <i>DON'T KNOW = - 99</i> <i>MONTHS</i>	134 How much did you lend to [...]? <i>DON'T KNOW = -99</i> <i>UGX</i>	135 How much money does [...] still need to pay back? <i>DON'T KNOW = - 99</i> <i>UGX</i>	136 Did or will [...] have to pay back more money than [he/she] borrowed? 1) Yes 2) No → NEXT ROW <i>CIRCLE ONE</i>	137 For the extra money [...] will have to pay, do you know the interest rate, or do you know the actual extra amount [he/she] have to pay? 1) Interest → 138 2) Extra amount → 140 <i>CIRCLE ONE</i>	138 What interest rate did [...] have to pay on the money [he/she] borrowed? % <i>%</i>	139 Is this interest rate per year, month, week or day? 1) Year 2) Month 3) Week 4) Day 9) Other → NEXT ROW <i>CIRCLE ONE</i>	140 What is the extra amount of money [he/she] will have to pay on top of what [he/she] borrowed? <i>UGX</i>
1		1 2 3 9				1 2	1 2		1 2 3 4 9	
2		1 2 3 9				1 2	1 2		1 2 3 4 9	
3		1 2 3 9				1 2	1 2		1 2 3 4 9	
4		1 2 3 9				1 2	1 2		1 2 3 4 9	
5		1 2 3 9				1 2	1 2		1 2 3 4 9	
6		1 2 3 9				1 2	1 2		1 2 3 4 9	
7		1 2 3 9				1 2	1 2		1 2 3 4 9	
8		1 2 3 9				1 2	1 2		1 2 3 4 9	

141	In the past 6 months , have you lent money to anybody, with the expectation that they pay you back?	YES----- 1 NO----- 2→ 153
-----	--	------------------------------

142	Please list all of the people you lent money to in the past 6 months									
	<i>COMPLETE TABLE BELOW FOR EACH BORROWER</i>									
	143	144	145	146	147	148	149	150	151	152
	NAME OF BORROWER	CODE OF SOURCE READ RESPONSE OPTIONS	How many months ago did you lend money to [...]? <i>IF LESS THAN ONE MONTH = 0</i> <i>DON'T KNOW = -99</i>	How much did you lend to [...]? <i>DON'T KNOW = -99</i>	How much money does [...] still need to pay back? <i>DON'T KNOW = -99</i>	Did or will [...] have to pay back more money than [he/she] borrowed? 1) Yes 2) No → NEXT ROW	For the extra money [...] will have to pay, do you know the interest rate, or do you know the actual extra amount [he/she] have to pay? 1) Interest → 150 2) Extra amount → 152	What interest rate did [...] have to pay on the money [he/she] borrowed?	Is this interest rate per year, month, week or day? 1) Year 2) Month 3) Week 4) Day 9) Other → NEXT ROW	What is the extra amount of money [he/she] will have to pay on top of what [he/she] borrowed?
		<i>CIRCLE ONE</i>	<i>MONTHS</i>	<i>UGX</i>	<i>UGX</i>	<i>CIRCLE ONE</i>	<i>CIRCLE ONE</i>	<i>%</i>	<i>CIRCLE ONE</i>	<i>UGX</i>
	1	1 2 3 9				1 2	1 2		1 2 3 4 9	
	2	1 2 3 9				1 2	1 2		1 2 3 4 9	
	3	1 2 3 9				1 2	1 2		1 2 3 4 9	
	4	1 2 3 9				1 2	1 2		1 2 3 4 9	
	5	1 2 3 9				1 2	1 2		1 2 3 4 9	
6	1 2 3 9				1 2	1 2		1 2 3 4 9		
7	1 2 3 9				1 2	1 2		1 2 3 4 9		
8	1 2 3 9				1 2	1 2		1 2 3 4 9		

12: ACCESS TO LUMP SUM MODULE

Thanks again for your time! Next I'd like to ask a couple different questions about how you use your money	
153	<p>If there was an emergency in the next six months that affected your life and required money, where would be the main place you expect to get the money from to pay for it?</p> <p>BORROW FROM SOMEONE WHO WILL NOT CHARGE INTEREST - A BORROW FROM SOMEONE/SOMEWHERE THAT WILL CHARGE INTEREST ----- B GIVEN MONEY FREE FROM ANOTHER PERSON ----- C USE SAVINGS ----- D SELL SOMETHING I OWN ----- E DO SOME CASUAL LABOR ----- F OTHER: ----- Z</p>
154	<p>Imagine that you want to buy something but an important member of your family or household disagrees. Would you try to argue with them to change their mind?</p> <p>YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4 → 156</p> <p><i>READ RESPONSE OPTIONS</i></p>
155	<p>Do you think you would be able to convince that person to allow you to buy it?</p> <p>YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4</p>

13: INVESTMENT BEHAVIOR MODULE

156	<p>How much money total did you spend on health-related things for yourself or someone else in the past 6 months? It is okay to estimate.</p> <p><i>PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR <u>ALL 6 MONTHS</u></i></p> <p><i>DON'T KNOW = -99</i></p>	<p align="right">_____ UGX IF 0 → 158</p>
157	<p>How did you get most of the money for these health-related expenses?</p> <p><i>READ ALL RESPONSE OPTIONS</i></p>	<p>Borrowed from somewhere that you will have to pay more money back to ----- 1</p> <p>Borrowed from somewhere that you will have to pay the same amount of money back to ----- 2</p> <p>Given money from someone else ----- 3</p> <p>Did some additional work ----- 4</p> <p>Money you already had/ savings ----- 5</p> <p>Sold something that you owned ----- 6</p> <p>Insurance ----- 7</p> <p>Other ----- 8</p>
158	<p>How much money total did you spend on school fees or other education-related things for yourself or someone else in the past 6 months? It is okay to estimate.</p> <p><i>PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR <u>ALL 6 MONTHS</u></i></p> <p><i>DON'T KNOW = -99</i></p>	<p align="right">_____ UGX IF 0 → 160</p>
159	<p>How did you get most of the money for these education-related expenses?</p> <p><i>READ ALL RESPONSE OPTIONS</i></p>	<p>Borrowed from somewhere that you will have to pay more money back to ----- 1</p> <p>Borrowed from somewhere that you will have to pay the same amount of money back to ----- 2</p> <p>Given money from someone else ----- 3</p> <p>Did some additional work ----- 4</p> <p>Money you already had/ savings ----- 5</p> <p>Sold something that you owned ----- 6</p> <p>Other ----- 8</p>
160	<p>How much money total did you spend on investments in business in order to try to make profits in the past 6 months? It is okay to estimate.</p> <p><i>PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR <u>ALL 6 MONTHS</u></i></p> <p><i>DON'T KNOW = -99</i></p>	<p align="right">_____ UGX IF 0 → 162</p>
161	<p>How did you get most of the money for these business-related expenses?</p> <p><i>READ ALL RESPONSE OPTIONS</i></p>	<p>Borrowed from somewhere that you will have to pay more money back to ----- 1</p> <p>Borrowed from somewhere that you will have to pay the same amount of money back to ----- 2</p> <p>Given money from someone else ----- 3</p> <p>Did some additional work ----- 4</p> <p>Money you already had/ savings ----- 5</p> <p>Sold something that you owned ----- 6</p> <p>Other ----- 8</p>

14: CLUB DYNAMICS MODULE

For this next section I would like to ask you some questions about your Church of Uganda youth group. Remember that none of your group members or anyone in the Church of Uganda will ever know how you answered these questions.

162	<p>When did you join this Church of Uganda youth group?</p>	<p align="right">MM/YYYY: __ __ / __ __ __ __ </p>
163	<p>How many members are in your Church of Uganda youth group?</p>	<p align="right">79 _____ members DON'T KNOW = -99</p>

164	How many of these fellow group members would you tell a secret to and trust that they would keep it?		_____ members
165	Does your group do income generating activities to make money for the whole group? <i>READ ALL RESPONSE OPTIONS</i>	Often ----- 1 Sometimes ----- 2 Rarely ----- 3 Never ----- 4	
166	Does your group do income generating activities to make money for individual group members? <i>READ ALL RESPONSE OPTIONS</i>	Often ----- 1 Sometimes ----- 2 Rarely ----- 3 Never ----- 4	
167	Are financial matters an important topic in your group meetings and activities? <i>READ ALL RESPONSE OPTIONS</i>	Very much ----- 1 Somewhat ----- 2 A little ----- 3 Not at all ----- 4	
168	How many times in the last 30 days have you discussed about money as a group in a meeting? <i>DON'T KNOW = -99</i>		__ __ times
169	How many times in the last 30 days have you discussed personal money issues with another person who is in your group? This does not necessarily have to be for a group event, it could just be asking advice from a fellow group member about money issues.		__ __ times
170	Imagine you need to send money to somewhere far away but you could not take it yourself. Instead you would have someone else transport the money for you. Is there one of your fellow Church of Uganda youth club members you would trust to transport 1,000 Shillings for you?	YES ----- 1 NO ----- 2 → 177	
171	What if it was 10,000 Shillings?	YES ----- 1 NO ----- 2 → 177	
172	What if it was 50,000 Shillings?	YES ----- 1 NO ----- 2 → 177	
173	What if it was 100,000 Shillings?	YES ----- 1 NO ----- 2 → 177	
174	What if it was 500,000 Shillings?	YES ----- 1 NO ----- 2 → 177	
175	What if it was 1 million Shillings?	YES ----- 1 NO ----- 2 → 177	
176	What if it was 2 million Shillings?	YES ----- 1 NO ----- 2 → 177	
177	<i>BEFORE ASKING THE NEXT QUESTION, BE SURE THE PATRON IS NOT SITTING NEAR ENOUGH TO HEAR. IF HE/SHE IS, ASK HIM/HER TO MOVE AND REMIND HIM/HER THAT IT IS IMPORTANT THAT THE RESPONDENT'S ANSWERS BE CONFIDENTIAL</i> Now imagine that it is your Church of Uganda youth club patron. Would you trust him or her to transport 1,000 Shillings for you?	YES ----- 1 NO ----- 2 → 184	
178	What if it was 10,000 Shillings?	YES ----- 1 NO ----- 2 → 184	
179	What if it was 50,000 Shillings?	YES ----- 1 NO ----- 2 → 184	
180	What if it was 100,000 Shillings?	YES ----- 1 NO ----- 2 → 184	
181	What if it was 500,000 Shillings?	YES ----- 1 NO ----- 2 → 184	
182	What if it was 1 million Shillings?	YES ----- 1 NO ----- 2 → 184	
183	What if it was 2 million Shillings?	YES ----- 1 NO ----- 2 → 184	

15: BIAS AND PREFERENCE MODULE

Now I would like to ask you a few questions about your behaviors and preferences. I will read out a few questions to you.

184	Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?	MOST PEOPLE CAN BE TRUSTED ----- 1 YOU CAN'T BE TOO CAREFUL IN DEALING WITH PEOPLE ----- 2
185	Do you think most people would try to take advantage of you if they got a chance, or would they try to be fair?	THEY TRY TO TAKE ADVANTAGE OF YOU ----- 1 THEY TRY TO BE FAIR ----- 2
186	Would you say that most of the time people try to be helpful, or that they are mostly just looking out for themselves?	PEOPLE TRY TO BE HELPFUL ----- 1 PEOPLE ARE MOSTLY JUST LOOKING OUT FOR THEMSELVES ---- 2

For each of the next few questions, please tell me how you respond: "yes, definitely", "probably", "probably not", or "definitely not". Remember, there are no right or wrong answers, it is just what you prefer!

SHOW RESPONSE-CARD FOR QUESTIONS 187 – 194

187	Do you think an emergency that will affect your life will happen at some time in the next 6 months?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
188	What about in just the next 3 months? Do you think an emergency that will affect your life will happen?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
189	When you work hard to achieve something in your life, do you think it is likely that something bad will happen and you will lose your hard work?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
190	Would you ever give money to someone else to keep for you?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
191	Are you willing to sacrifice if it makes people around you better?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
192	Do you plan to do things and then postpone them until later? For example, saying "I will do it tomorrow"?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
193	In general, do you trust people in your community?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4
194	Would you argue with a friend about an issue on which he or she has a very different opinion?	YES, DEFINITELY ----- 1 PROBABLY ----- 2 PROBABLY NOT ----- 3 DEFINITELY NOT ----- 4

For these next 4 questions, please answer either: often, sometimes, rarely or never. Again remember there is no right or wrong answer!

195	Do you regularly prepare for emergencies?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4
196	Do you act quickly instead of thinking too much about the results of your actions?	OFTEN ----- 1 SOMETIMES ----- 2 RARELY ----- 3 NEVER ----- 4

197	If you get money, do you tend to spend it too quickly?	OFTEN----- 1 SOMETIMES----- 2 RARELY----- 3 NEVER----- 4 → 199
198	Do you therefore put most of your money into a safe place in order to avoid spending it too quickly?	OFTEN----- 1 SOMETIMES----- 2 RARELY----- 3 NEVER----- 4
199	Now, this question is a little bit different. Suppose you have some money to do business, and you have the choice between two options: Option A: A business that can give a big profit every month, but there is a small chance you can lose your money. Option B: A business with very small profit every couple of months, but you can't lose your money. Which option would you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- -99
200	Suppose you have two tasks, one easy and one difficult. Both need to be done today, and you have enough time to do both today. Which would you do first?	EASY TASK FIRST----- 1 HARD TASK FIRST----- 2 NO PREFERENCE----- 3 DON'T KNOW----- -99

16: INDIVIDUAL GAMES MODULE

We are almost done with the interview, and we appreciate your patience. In this last section, we will do some interesting activities for which you can get real money. All of these activities ask you to make different types of decisions about money. After you finish answering all of these next questions, I will randomly choose one, and you will actually get money according to how you answered for that activity. Since any one question might turn out to be the one chosen for you to get money, you must choose your answers very carefully! Once you choose your answer, you cannot change it. **Are we together?**

So remember, you will receive money based on your answer to one randomly selected activity out of the following exercises. Take care in the choices you make for all questions, because once you have made your choices, we will find out which question has been randomly selected to be performed with real money. We will then use the responses you have given for those questions to determine the actual money you will receive. You will not be able to change your responses once we reveal which questions have been selected.

[SHOW THE RESPONDENT THE INDIVIDUAL GAME GRAPHIC RESPONSE CARD]

For these next questions, we are going to use these pictures to help show what your options are.

Do you have any questions before we proceed? [ANSWER ANY QUESTIONS]

201	You have a choice between the following two options: Option A: You can receive 900 USH for sure Option B: I flip a 500 Shilling coin. If it shows the crane you get 1,500 USH. If it's the coat of arms, you get 500 USH. Which option do you choose?	OPTION A----- 1 OPTION B----- 2 → 203 NO PREFERENCE----- 3 → 204 DON'T KNOW----- -99 → 204
202	You have a choice between the following two options: Option A: You can receive 600 Shillings for sure Option B: I flip a coin. If it shows the crane you get 1,500 USH. If it's the coat of arms, you get 500 Shillings. Which option do you choose?	OPTION A----- 1 → 204 OPTION B----- 2 → 204 NO PREFERENCE----- 3 → 204 DON'T KNOW----- -99 → 204
203	You have a choice between the following two options: Option A: You can receive 1,200 Shillings for sure Option B: I flip a coin. If it shows the crane you get 1,500 USH. If it's the coat of arms, you get 500 Shillings. Which option do you choose?	OPTION A----- 1 OPTION B----- 2 NO PREFERENCE----- 3 DON'T KNOW----- -99

204	<p>You have a choice between the following two options.</p> <p>Option A: I flip a coin. If it shows the crane you get 3,000 Shillings. If it's the coat of arms, you get 2,000 Shillings.</p> <p>Option B: I flip a coin. If it shows the crane you get 5,000 Shillings. If it's the coat of arms, you get 1,000 Shillings.</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2→ 206</p> <p>NO PREFERENCE----- 3→ 207</p> <p>DON'T KNOW----- -99→ 207</p>
205	<p>You have a choice between the following two options.</p> <p>Option A: I flip a coin. If it shows the crane you get 2,000 Shillings. If it's the coat of arms, you get 1,500 Shillings.</p> <p>Option B: I flip a coin. If it shows the crane you get 5,000 Shillings. If it's the coat of arms, you get 1,000 Shillings.</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1→ 207</p> <p>OPTION B----- 2→ 207</p> <p>NO PREFERENCE----- 3→ 207</p> <p>DON'T KNOW----- -99→ 207</p>
206	<p>You have a choice between the following two options.</p> <p>Option A: I flip a coin. If it shows the crane you get 3,000 Shillings. If it's the coat of arms, you get 2,000 Shillings.</p> <p>Option B: I flip a coin. If it shows the crane you get 5,000 Shillings. If it's the coat of arms, you get zero Shillings.</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2</p> <p>NO PREFERENCE----- 3</p> <p>DON'T KNOW----- -99</p>
207	<p>You have the choice between the following two options.</p> <p>Option A: I flip a coin. If it shows the crane you get 5,000 Shillings If it's the coat of arms, you get 1,000 Shillings.</p> <p>Option B: If it rains in Beijing, China tomorrow, you get 7,000 Shillings. If it does not rain you get 1,000 Shillings.</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2</p> <p>NO PREFERENCE----- 3</p> <p>DON'T KNOW----- -99</p>
<p>In these next questions, the options involve decisions about receiving money now or receiving money later. If one of these questions is randomly selected to be paid with real money and you have chosen the option to be paid later, a member of IPA will visit to pay you. If this means we have to come back another time to give you your money, then we will.</p>		
208	<p>You have a choice between the following two options:</p> <p>Option A: you get 2,000 Shillings immediately</p> <p>Option B: you get 6,000 Shillings in two weeks</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2→ 210</p> <p>NO PREFERENCE----- 3→ 211</p> <p>DON'T KNOW----- -99→ 211</p>
209	<p>You have a choice between the following two options:</p> <p>Option A: you get 2,000 Shillings immediately</p> <p>Option B: you get 8,000 Shillings in two weeks</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1→ 211</p> <p>OPTION B----- 2→ 211</p> <p>NO PREFERENCE----- 3→ 211</p> <p>DON'T KNOW----- -99→ 211</p>
210	<p>You have a choice between the following two options:</p> <p>Option A: you get 2,000 Shillings immediately</p> <p>Option B: you get 4,000 Shillings in two weeks</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2</p> <p>NO PREFERENCE----- 3</p> <p>DON'T KNOW----- -99</p>
211	<p>You have a choice between the following two options:</p> <p>Option A: you get 2,000 Shillings in two weeks</p> <p>Option B: you get 6,000 Shillings in four weeks</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2</p> <p>NO PREFERENCE----- 3</p> <p>DON'T KNOW----- -99</p>
212	<p>You have the choice between the following two options.</p> <p>Option A: I give you 5,000 Shillings, and I give another person from your community where your household is 5,000 Shillings.</p> <p>Option B: I give you 6,000 Shillings, and I give another person from your community where your household is 1,000 Shillings.</p> <p>Which option do you choose?</p>	<p>OPTION A----- 1</p> <p>OPTION B----- 2</p> <p>NO PREFERENCE----- 3</p> <p>DON'T KNOW----- -99</p>

17: GROUP GAMES MODULE

In these last two activities, the money you will get if one of them is randomly chosen will depend on what you decide *and* what some other members of your Church of Uganda youth group decide. If one of these activities is chosen to be paid for, we will wait and pay you once everyone else has given their answers. If this means we have to come back another time to give you your money, then we will.

The first activity is a lottery. A lottery is a game where we put tickets in a bag, including one ticket for you then shake the bag up and you pick one ticket without looking. If the ticket for you is picked, you win a prize. If this activity ends up being the one that we do for real and you win the lottery, you will win ten 1,000 Shilling notes, with which you could do whatever you want. You could give some of the 10,000 Shillings away, or keep all of it – it is up to you!

For this lottery, I will put ten blank lottery tickets in the bag

[LAY OUT 10 BLANK LOTTERY TICKETS]

Now, here is a list of some members of your Church of Uganda youth group and here are tickets for each of these people. You can see they match by number. You are number [SAY RESPONDENT'S NUMBER], so this ticket [SHOW RESPONDENT THE TICKET THAT HAS THEIR NUMBER] is for you.

I also have here additional number tickets that match each of your fellow Church of Uganda youth group members that are on this list

[TAKE ONLY THE NUMBER TICKETS NECESSARY FOR THIS CLUB AND PUT THE OTHERS ASIDE]

For example, ticket number [READ LOWEST NUMBER ON LIST THAT IS NOT THE RESPONDENT] matches [READ MATCHING NAME ON THE CLUB LIST] and ticket number [READ NEXT LOWEST NUMBER ON LIST THAT IS NOT THE RESPONDENT] matches [READ NAME MATCHING NAME ON THE LIST].

Do you understand? Okay, so now you try. Who does ticket [READ HIGHEST NUMBER ON THE LIST THAT IS NOT THE RESPONDENT] match?

[IF RESPONDENT CORRECTLY READS CORRESPONDING NAME FROM THE CLUB LIST, CONTINUE BELOW]

[IF RESPONDENT READS THE WRONG NAME, RE-READ THE INSTRUCTIONS ABOVE]

Remember, there are 10 blank tickets in the bag. Now I am also going to add your ticket to the bag. So in total there are 11 tickets in the bag. I will then shake up the bag and you will pick one ticket without looking. If you pick your ticket, you win the ten 1,000 Shilling notes for you to do whatever you want with – if you want to, you can give some of this money away or you can keep it all for yourself. If you pick one of the blank tickets, though, you do not win the lottery.

Since there are 10 blank tickets and 1 ticket for you, there are a total of 11 tickets in the bag. This means you have a 1 out of 11 chance of winning.

Are we together?

Let's do an example. See that the bag is totally empty to start?

[SHOW THE EMPTY BAG]

I am putting inside the bag the ten blank tickets and the one ticket for you. [CLEARLY INSERT ALL TICKETS INTO THE BAG] Let me shake them and then you cover your eyes and pick one out. [SHAKE UP THE BAG AND LET THE RESPONDENT PICK ONE TICKET OUT]

[IF THE RESPONDENT WINS, SAY]: Oh! You would win ten 1,000 Shilling notes. If this was a blank ticket, you would not have won anything

[IF THE RESPONDENT LOSES, SAY]: Ah, you did not win. If we were playing for real now and you had drawn your ticket, you would have won the 10,000 Shillings.

[LAY OUT ALL 10 BLANK TICKETS AND THE RESPONDENT'S TICKET]

I want to now introduce another option. Remember, I have these other tickets for your fellow Church of Uganda youth group members that are on this list. You will have the option to put tickets for any of these other people in the lottery. You can include any of them that you want. You can choose to include none of them, some of them or even all of them.

Let's do another example. Imagine you decide to include lottery tickets for 3 of the other group members. Let's say you choose to include tickets for:

[SAY THE NAMES OF GROUP MEMBERS NUMBER 1, 3 AND 7 ON THE LIST. IF THE RESPONDENT IS NUMBER 1, 3 OR 7 THEN CHOOSE ANY OTHER TICKET. AS YOU PLACE THE TICKETS ON THE BOARD, POINT TO THE NAME ON THE LIST THAT MATCHES THE TICKET AND SAY THE NAME]

As before, If you pick the ticket that has your number on it, you will win the ten 1,000 Shillings yourself. Now, if you pick the number ticket for one of these 3 other members, then that person wins the ten 1,000 Shilling notes with which they can do whatever they want – they can share them or keep them for themselves. If you pick a blank ticket, no one wins anything.

[COUNT THE TICKETS AS YOU SAY:]

There are now 10 blank tickets, 1 ticket for you, and 3 tickets for these other group members [READ THE NAMES FOR THE OTHER THREE GROUP MEMBERS IN THE LOTTERY] – for a total of 14 tickets that would go in the bag for the lottery. This means that now, you as a person only have a 1 out of 14 chance of winning, which is a lower chance than you had with only 11 tickets in the bag. But, since there are 3 other tickets in the bag for 3 other group members, that means that now there is a 4 out of 14 chance that someone – either you or one of these three other group members – will win the lottery. This is higher than the 1 out of 11 chance that there would be a winner in the lottery before.

Let us do one more example. Now imagine that you decide to include tickets for 6 of the other group members on the list.

PICK THE THREE LOWEST AND THREE HIGHEST TICKETS THAT ARE NOT THE RESPONDENT AND, POINTING TO THE CORRESPONDING TICKETS, SAY:]

There are now 10 blank tickets, 1 ticket for you, and 6 tickets for other group members. This means there will be a total of 17 tickets in the bag. The chances that you as a person will win the lottery are now 1 out of 17, which is lower still than when you put tickets for 3 other people in the bag and had a 1 out of 14 chance of winning. However, the chances that you or one of the other 6 people whose tickets you included in the lottery will win are now 7 out of 17, which is much higher than when there were only tickets for 3 other group members in the lottery.

So you see, if you add more tickets, the chances that you as a person will win the lottery go down but the chance that there will be a winner go up. Is that clear?

Do you have any questions? *[ANSWER QUESTIONS]*

Okay, now it is time for you to make your choice. . Remember, if this activity is the one chosen to be actually done for real and you pick your ticket, you win the ten 1,000 Shilling notes. If you add tickets for any of your fellow Church of Uganda youth group members and one of those peoples' tickets is picked, that person will win the ten 1,000 Shilling notes! And please remember that this activity is confidential – I will never tell anyone what you choose.

I am putting the 10 blank lottery tickets and the ticket for you in the bag.

[PLACE THOSE TICKETS IN THE BAG]

Now, please tell me who from this list you want to also include tickets for in the lottery.

AS THE RESPONDENT PICKS TICKETS, ASK THEM TO CONFIRM THE NAME OF THE PERSON WHO EACH TICKET CORRESPONDS TO. RECORD THE PID OF THE MEMBERS THAT THE RESPONDENT CHOOSES TICKETS FOR.

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[PUT THE LOTTERY MATERIALS AWAY]

READ: Thank you for your participation! Now let's do a different sort of activity. For this activity, you will be asked to make choices about how to use money. There are no right or wrong answers; it is just what you prefer. Only I will know the decision you make, and I will never tell anyone.

You will be doing this activity with 3 of your fellow Church of Uganda youth group members on this list.

[SHOW RESPONDENT THE CLUB LIST]

However, I am not going to tell you who the other 3 people are who you will be doing the activity with – you just know that it will be 3 people from this list.

In this activity, we will give you and the other three people in the group 1,000 Shillings and each of you will get to decide how much of that 1,000 Shillings he or she would like to put in a group pot. You can put in anything from 0 Shillings to 1,000 Shillings. You and each of the 3 other people will decide how much to put in the group pot privately, so no one will know what anyone else has put. You will not know what the other 3 people put in the group pot and they will not know the amount you put in the group pot.

Once all 4 of you have decided how much to put in the group pot, I will add up the total amount in the group pot and top it up to make it double. Each person will then receive an equal share of the doubled amount. Each person will go home with an equal share from the group pot in addition to the amount that he or she did not add to the group pot and kept for him or herself. Note, the money in the group pot will be doubled and then shared out equally to all 4 people, regardless of how much each person put in the pot himself.

[BRING OUT THE GAME BOARD AND USE IT TO DEMONSTRATE THE FOLLOWING EXAMPLES]

Let's do an example together.

[POINT TO EACH CORNER AS YOU SAY:]

Each corner of the board will represent one of the players in the example.

[SHOW RESPONDENT 1 REAL 1000 SHILLING NOTE AND 1 FAKE SMALL 1000 SHILLING NOTE AND SAY:]

For these activities I will be using these small fake 1000 Shilling notes to represent real 1000 Shilling notes. If this activity is selected to be paid for with real money, you will receive real money.

We give a 1000 Shilling note to each person.

[PLACE A 1000 NOTE IN EACH CORNER OF THE BOARD]

Suppose that all 4 people individually choose to put all of their 1000 Shillings in the group pot.

[MOVE THE 4 1000 NOTES INTO THE CENTER "POT" ON THE BOARD WHILE SAYING:]

Then there will be a total of 1000 plus 1000 plus 1000 plus 1000 equals 4000 Shillings in the group pot. Each now remains with 0 Shillings. We would then top up this amount to double it, making 8000 Shillings in the group pot.

[COUNT OUT AN ADDITIONAL 4 1000 NOTES INTO THE GROUP POT AS YOU SAY:]

So we add another 1, 2, 3, 4 1000 Shilling notes to make a total of 8000 Shillings in the pot. Each of the 4 people then receives an equal share from the group pot, meaning each of them gets 2000 Shillings

[PLACE 2 1000 NOTES IN EACH CORNER]

Remember, each of the 4 people put all of their 1000 Shillings in the pot and remained with 0 Shillings.

[POINT TO EACH CORNER WHILE SAYING:]

So, each group member would then go home with the 2000 Shillings he or she received from the group pot.

Now let's look at another example.

[RE-SET THE GAME BOARD WITH 1 1000 NOTE IN EACH CORNER]

Imagine that 3 of the people put all of their 1000 Shillings in the group pot.

[MOVE THE 1000 NOTE FROM EACH OF CORNER 1-3 INTO THE POT]

[CHANGE THE 1000 NOTE IN CORNER 4 FOR 5 200 COINS, AND MOVE ONE 200 COIN INTO THE POT. DO NOT STACK THE COINS.]

The fourth person, however, puts only 200 Shillings.

[POINT TO CORNERS 1-3 AND SAY:]

This means that these people remain with 0 Shillings while this person [POINT TO CORNER 4] remains with 800 Shillings.

[PICK UP THE MONEY IN THE GROUP POT AND COUNT IT AS YOU PUT IT BACK IN, SAYING:]

In total there are 1000 plus 1000 plus 1000 plus 200 equals 3200 Shillings in the group pot. We would then top this amount up to make it double, equaling 6400 Shillings

[COUNT OUT AN ADDITIONAL 3 1000 NOTES AND A 200 COIN AND PLACE THEM IN THE POT AS WELL]

Each of the 4 people then receives back an equal share from the group pot, so each of them gets back 1600 Shillings

[PUT 1 1000 NOTE FROM THE POT IN EACH CORNER. THEN CHANGE OUT THE 2 REMAINING 1000 NOTES FOR 10 200 COINS AND PLACE THEM IN THE POT. THEN PUT 3 200 COINS FROM THE POT INTO EACH CORNER – DO NOT STACK THE COINS IN ANY OF THE 4 CORNERS. POINT TO CORNERS 1 – 3 WHILE SAYING:]

The 3 people who gave all 1000 Shillings and remained with 0 Shillings will go home with **only** the 1600 Shillings they received from the group pot. The person who put in 200 Shillings, however, and remained with 800 Shillings [**POINT TO THE 4 200 COINS THAT REMAINED IN CORNER 4**], would also get 1600 Shillings back from the group pot. He would therefore go home with a total of 2400 Shillings.

Here is a final example.

[RESET THE GAME BOARD TO ONLY 1 1000 NOTE IN EACH CORNER]

Suppose that all 4 people put 0 Shillings in the group pot. This means that there would be a total of 0 Shillings in the group pot, which when doubled remains 0 Shillings.

[POINT TO THE EMPTY GROUP POT WHILE SAYING]

Since there is no money in the group pot, that means that each of the 4 people would go home with only the 1000 Shillings he or she remained with.

Do you have any questions?

Now it's your turn to decide what to do.

[RESET THE GAME BOARD WITH A 1000 NOTE IN EACH OF CORNERS 2-4 AND PLACE 10 100 COINS IN CORNER ONE. DO NOT STACK THE COINS. POINT TO CORNER ONE AND SAY:]

This is you. These 3 other people who I will also ask to contribute to the same group pot are three other people from this list.

[POINT TO THE CLUB LIST]

Remember, if this game is chosen to be the one that you actually get real money for, I will get the contributions of the other 3 people [**POINT TO CORNERS 2-4**] who are also doing the activity with you – in the same group pot – and come back to give you your share from the group pot plus the amount you said you'd remain with. If this means I have to come back another day to give you your money, then I will.

Remember you and each of the other 3 people are being asked privately how much he or she wants to put in the group pot. This means, you will never know what the others decide to put, and they will not know what you decide to put.

Please put the money you would like to put in the group pot here [**POINT TO THE GROUP POT ON THE GAME BOARD**].

214	ENTER HOW MUCH THE RESPONDENT CHOSE TO PUT IN THE GROUP POT	_____ UGX
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THANK YOU VERY MUCH FOR YOUR PARTICIPATION!

We greatly appreciate your time and your input. Unfortunately, we cannot offer any compensation. However, we hope that the results of this survey will contribute the provision of improved services to your community. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, please feel free to contact us under this number or email address.

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