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Financial Education and Access to Savings Accounts:Complements or Substitutes? Evidence from Ugandan Youth Clubs

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Abstract

Evidence on the effectiveness of financial education and formal savings account access is lacking, particularly for youth. We randomly assign 250 youth clubs to receive either financial education, access to a cheap group account, or both. The financial education treatments increase financial literacy; the account-only treatment does not. Administrative data shows the education plus account treatment increases bank savings relative to account-only. But survey-measured total savings shows roughly equal increases across all treatment arms. Earned income also increases in all treatment arms. We find little evidence that education and account access are strong complements, and some evidence they are substitutes.

JEL Codes: D12, D91, O12
Keywords: financial education; financial literacy; financial access; savings; youth savings; microsaving

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Interventions to facilitate saving are touted worldwide as anti-poverty tools. These interventions are motivated by evidence suggesting that the poor have substantial, potentially latent, demand for accumulating financial assets (Karlan, Ratan, and Zinman 2013). Surveys indicate poor households do tend to have some surplus that they use for non-essential expenditures (Banerjee and Duflo, 2007). Similarly, detailed "diary" studies document complexity in poor households' financial portfolios and highlight the demand for small irregular flows to be aggregated into lump sums for household or business investment (Rutherford, 2000; Collins et al., 2009). When formal savings products are unavailable or unaffordable, the poor often save under mattresses, in informal groups, and/or in livestock.

One increasingly prevalent pro-saving intervention is to increase access to basic formal saving accounts. This approach is motivated by an apparent lack of access, particularly for the world's poor: only 22% of adults worldwide report having saved at a formal financial institution in the past 12 months, and only 23% of adults living on less than $2 a day report having an account at a formal financial institution (Demirguc-Kunt and Klapper 2012). Many microfinance institutions (MFIs) are responding by broadening their initial focus on microcredit to include the provision of savings products. MFIs have 72 million microsavings clients to date, compared to 94 million microcredit clients (www.mixmarket.org).

Recent evidence supports the hypothesis that efforts to expand access to basic accounts can have large, positive effects on household saving, income, and well-being. Burgess and Pande (2005) uses a natural experiment on bank expansion (i.e., both credit and savings) in India from 1977 to 1990 and finds a 2.22 percentage point reduction in rural poverty per one percentage point increase in the share of savings held by rural banks. More recently, several field experiments find large impacts of expanding access to formal accounts on savings rates (Ashraf, Karlan, and Yin 2006; Ashraf, Karlan, and Yin 2010; Dupas and

Robinson 2013a; Dupas and Robinson 2013b; Brune et al. 2013; Prina 2013; Schaner 2013). Most of these studies also find impacts on downstream outcomes like income, expenditures, and decision power, and the magnitudes hint at more transformative impacts than found thus far in similar evaluations of microcredit (Banerjee 2013).

Financial education is another prevalent pro-saving intervention. This approach is motivated by descriptive evidence that most people lack basic financial knowledge. In India for instance, 26% of respondents provided no correct answers to four questions on basic financial principles, and only 3% answered all four questions correctly (Cole, Sampson, and Zia, 2011). Applying the same instrument in other less-developed countries yields similarly low levels of basic financial literacy (Xu and Zia, 2012).

However, the evidence that financial education, or other interventions designed to increase financial literacy, increases saving is mixed at best. Two recent meta-analyses of dozens of studies make different inferences, with Fernandes et al (2013) concluding "different approaches to financial education are required if one expects to produce effects on behavior larger than the very small effects we found", and Miller et al (2013) concluding "financial literacy and capability interventions can have a positive impact in some areas (increasing savings….)". Hastings, Madrian and Skimmyhorn (2013) concludes "the current literature is inadequate to draw firm conclusions about if and under what conditions financial education either works or is cost-effective." Karlan, Ratan and Zinman (2013) focuses on the handful of completed field experiments in developing countries and find "mixed (at best) impacts of financial literacy programs on literacy and downstream behaviors, and truly scant evidence on whether such interventions change… savings decisions."

We bring together the literatures on savings account access and financial education by randomly assigning each treatment, independently, across 240

Ugandan youth groups, containing a total sample of 2680 individuals. A baseline survey shows that financial knowledge and bank account use are low in our setting (Section I-A). 60 groups were offered financial education in the form of a 10-week, 15-hour curriculum, designed by NGOs with local and international expertise, that focused on the formal financial system, savings practices, savings costs and benefits (relative to borrowing), and other aspects of personal financial management. 60 groups were offered easy access to a basic savings account with FINCA, a local and international microfinance institution with a banking charter in Uganda. To eliminate fees and minimize time costs, accounts were offered at the group level (one account per group), with groups responsible for maintaining a ledger with individual members' savings, and selected group members serving as bank field agents for handling deposits and withdrawals. 60 groups were offered both education and the group account, and 60 groups were offered neither (the control group).

Financial education and account participation rates are sufficient to identify treatment effects on saving and downstream outcomes. The financial education participation rate is about 50%.[1] The savings account take-up rate is about 66%.[2] We measure savings in FINCA using administrative data on the two study arms offered FINCA group accounts. We measure total/net savings, for all four study arms, using a follow-up survey conducted about 9 months after random assignment. The follow-up survey also allows us to estimate treatment effects on decision inputs (e.g., knowledge, literacy, numeracy, preferences) and downstream outcomes (income, activities, and expenditures).

[1] Financial education participation is measured as the mean or median attendance rate among group members in the education study arms. This is unusually high for financial education, and may be due in part to the distribution channel, which piggybacked on regular group meetings (Section I-C).

[2] Savings account take-up is measured as the proportion of groups in the two account-offer study arms that opened an account.

Our study makes several contributions. First, the 2x2 design generates evidence on whether account access and financial education are complements or substitutes. The interventions might complement each other if education changes behavior only when there is an easy "on-ramp" to that behavior in the form of an account, or if account access changes behavior only when prospective savers have the knowledge required to navigate the formal financial system and/or use the account productively. Conversely, accounts may substitute for education if knowledge is not a prerequisite for saving, or if there is learning-by-doing. Second, we address concerns that self-reported data leads to upward-biased estimates of treatment effects by using bank data to complement survey data on savings. Because financial education for youth is typically implemented via schools, it is often difficult to use administrative bank data to measure impacts. Third, there have been relatively few field experiments with younger samples.[3] Savings interventions may have different effects on youth than on adults due to differences in cognition (e.g., youth may be more teachable) and/or choice sets (e.g., youth may have fewer productive uses for savings and/or more life-cycle reasons to borrow). Fourth, and closely related, we have rich data on decision inputs that allows us to estimate effects on various aspects of financial literacy (broadly defined as finance-specific human capital), numeracy, preferences (risk, time, and social), and risk perceptions.

Our treatment effect estimates on decision inputs suggest that financial education has an impact but that account-ownership alone does not. The results suggest that, relative to the control group, financial education increases financial literacy, as measured by quiz questions in the follow-up survey. Some of this may be due to "teaching-to-the-test" (although even that would be encouraging

[3] Bruhn et al (2013) is the only completed study we know of using a field experiment with youth in a developing country setting; they find that adding a substantial financial education curriculum component to high schools leads to large increases in knowledge and self-reported savings.

evidence), but not all elements of the curriculum show similar increases, as one would have expected if this were the primary driver of the results. There is also some evidence that financial education increases decision power and decreases risk tolerance and altruism.

Several sets of results suggest that financial education increases savings (defined as financial assets) and wealth. First, we use bank data on groups in the two study arms offered accounts. This administrative data, pulled about nine months post-treatment assignment, is free of any self-reporting biases but of course only captures saving at the partner bank, not total or net saving. These results suggest that there is a large marginal effect of financial education above and beyond account access, with savings 60-180% higher in the account+education group.

Turning to comparisons that the bank data cannot address, the survey data suggest that both the education-only and account+education arms increase *total* savings relative to the control group, by 5-50% depending on how we measure savings. The results are actually stronger for the education-only arm than the account+education arm (although this difference is only statistically significant for one out of six measures of savings), and hence do not support the hypothesis that account access and financial education are complements. Nor do the education arms produce significantly greater total savings than the account-only arm. We do not find evidence of significant treatment effects on borrowing or spending, or reductions in other assets, suggesting that the increases in financial assets translate into increases in wealth.

Does the increase in savings translate into substantial downstream impacts, as has been found in other studies? We start by examining effects on earned income, since even though our study participants are considered "youth" by Ugandan standards, they are also of working age (mean age of 24.5; SD of 3.5). We find that all three treatment arms increase earned income relative to the control group,

with increases of 13-29% depending on the measure. We do not find evidence of significant treatment effects on days worked, occupation, or school attendance.

All told, the results suggest that the interventions produced a powerful feedback loop between saving and income, with little evidence of strong complementarity between account access and financial education with respect to total savings or downstream impacts, and some evidence of substitutability. In particular, we see statistically equivalent increases in both total saving and earned income between the account-only and education treatments. But our results cannot sharply distinguish between the two likely mechanisms driving the feedback loop: initial saving being used to fund productive investments, and/or motivation to save leading to increased work effort.

I. Research Design and Implementation

This section details our setting and methods, moving chronologically from sampling, to baseline survey, to treatment design, implementation, and take-up rates, to endline data collection, and finally to our empirical model for estimating treatment effects. Appendix Figure 1 shows the timeline of study activities. For each of the surveys the research team trained, hired, and monitored its own surveyors.

a. Baseline Survey and Sample Characteristics

The Church of Uganda provided access to its country-wide network of youth clubs. The average club has about 40 members (with a standard deviation that is also around 40 in our data), and engages in activities including bible study, choir, community service, continuing education, and travel to conventions with other clubs.

The research team selected 240 youth clubs from the vicinity of district capitals in each of Uganda's four regions (Appendix Figure 2). Clubs were eligible for the study if they met at least twice a month, had at least 12 members,

and were located within a 60 minute-walk of public transportation. We measured eligibility characteristics using a club-level filter-survey, conducted in our targeted districts, in April and May of 2010. Amongst the eligible clubs, we then randomly chose 60 clubs per region for inclusion in the study sample frame.

After establishing the sample frame of 240 clubs, we conducted a detailed baseline survey of individual youth club members in May and June of 2010. We worked with the Church and club leaders to identify active members, and randomly selected 12 active members to survey. Surveys took place at each club's meeting place. Survey participants could earn money from preference elicitation tasks, with minimum earnings of 500 UGX and typical earnings of 1000-2000 UGX (US$1 = 2,500UGX). We completed 2810 baseline surveys.

Table 1 (Columns 1-4) shows some baseline characteristics of the clubs and their members. The first ten variables are measured using the individual survey, and averaged within-club to generate club-level statistics. We surveyed a little less than 12 members per club, for a response rate of over 90%. About 40% of club members are female. The average age is about 24.5. About 38% are currently attending school, with mean educational attainment of the 10^{th}-grade. Mean earnings during the last 90 days is about 150,000 UGX, or 120% of the individual poverty line scaled to 90 days.(Schreiner 2011) We aggregate four proxies for wealth into a mean-zero index, the components of which indicate that mean person in our sample: eats meat 1.7 times per week (SD=1.5), eats two complete meals per day (SD=0.5), lives in a household that owns their home (82%), and has a high-quality latrine (98%, where high-quality is defined as a covered pit latrine, a covered, ventilated, improved latrine, or a flush toilet). Mean baseline individual savings (i.e., total financial assets) is about 177,000 UGX, and 90,000 UGX after dropping the top 1% of observations.[4] Formal bank account ownership

[4] At endline the comparable figure in the control group is about 186,000 UGX (Table 4 Column 6).

is low, about 13%, as is baseline financial knowledge (mean score of about 5.5 correct out of 13 basic questions on the regulation of financial institutions and basic financial concepts like budgeting, interest, and collateral). Trust in the financial system is about 8.7 on a scale of 3 to 12. The three variables below the trust variable in Table 1 are measured using the club survey, and show that public transport to the district capital is cheap, that most clubs pool some money from club members, but that few clubs have a bank account.

b. Randomization and Balance Checks

Following the baseline survey, we randomly assigned clubs, 60 each, to control (no treatment), financial education only, account only, or financial education and account. The randomization stratified on region and savings.[5]

Table 1 suggests that baseline club characteristics are balanced across study arms. Columns 1-4 show means and standard errors for the 13 different variables described in Section I-A, separately for each of the four study arms. Column 5 compares these means across the four study arms, separately for each baseline variable, by regressing a baseline variable on the three treatment dummies and stratification variables. Each cell in Column 5 reports the p-value on the F-test of the hypothesis that the three treatment variables are jointly equal to zero. We do not reject that hypothesis for any of the 13 baseline variables. Column 6 tests the joint orthogonality of baseline variables by regressing a binary variable for receiving any treatment on the complete set of baseline variables listed in the rows. Each cell reports the coefficient and standard error, and the second-to-last row of the table reports the result from an f-test of the hypothesis that the baseline variables all equal zero. The p-value is 0.893, again suggesting that treatment assignment is uncorrelated with the characteristics of clubs and their members.

[5] Savings was stratified by binning clubs into those above and below the median total of individual member savings, as self-reported in the baseline survey.

c. Financial Education Treatment

Innovations for Poverty Action (IPA) developed the financial education course in cooperation with the NGOs Freedom from Hunger and Straight Talk Foundation (STF); STF runs a different network of youth groups throughout Uganda. The course is based on an earlier curriculum by the Global Financial Education Program (GFEP) that targets those near the poverty line in developing countries. GFEP is a strategic partnership between the NGOs Freedom from Hunger and Microfinance Opportunities.

Beginning in July 2010, the 15-hour course was delivered over ten weekly meetings. Some clubs scheduled course sessions to piggyback on regular club meeting times; others arranged for separate times. The curriculum focuses on saving, with closely related material on formal financial institutions, budgeting, borrowing, and interest. It covers one topic per meeting: (1) myths about the formal financial sector, (2) bank regulation by the Bank of Uganda, (3) how banks function as businesses, (4) the relative costs and benefits of saving versus borrowing, (5) targeted/goal-oriented saving, (6) budgeting and record keeping, (7) prioritizing spending decisions, (8) addressing challenges to saving, (9) making informed decisions about where and how to save, and (10) how to communicate about money. The pedagogical approach is focused on active and customized learning, with an emphasis on role playing, mini-cases, and group activities. Handouts and homework assignments are used to reinforce each lesson.

IPA hired and trained instructors (with recruiting help from FINCA) who led the classes and tracked attendance. Among those in either of the education treatment arms (education, or education + account), estimated mean attendance is 4.66 sessions, with a standard deviation of 3.86 and a median of 5.[6] Conditional

[6] We calculate attendance rates using the 1,341 endline respondents in the two education study arms in the denominator. See Section I-E for more details on the endline survey.

on attending at least one meeting, the mean attendance was 6.22 and the median was 7. 75% of individuals attended at least one session, and 13% attended all ten.

d. Savings Account Treatment

The savings accounts were offered by FINCA, an international microfinance institution, headquartered in the US, with a banking charter in Uganda. IPA and FINCA worked together to design an account that would minimize transaction costs (pecuniary and otherwise), deciding on a group-based account as the most practical way to keep costs down while still enabling FINCA to deliver basic services. Each club had only one account and was responsible for maintaining a ledger with individual members' savings, and selected group members serve as bank field agents for handling deposits and withdrawals. There were no opening or maintenance costs, although clubs were required to make a deposit within thirty days of opening the account and had to maintain a minimum balance of 50,000 UGX.

FINCA began marketing in each of the study regions in November 2010, roughly in accordance with the study design: we encouraged FINCA to begin marketing around the time that the financial education course was concluding. Administrative issues delayed account-opening in the Mbarara district (Western region) until early February;[7] marketing continued during the delay.

Among clubs assigned to account treatments, an average of 12 club members attended the first account marketing meeting, with a standard deviation of 6.9 and a median of 10.33 percent of those surveyed at baseline attended the first meeting, with no statistically significant difference between those clubs that received financial education and those who did not. Overall, FINCA data shows that 66

[7] FINCA required Church authorization to open the accounts, and this authorization too longer than expected to obtain in Mbarara Diocese. Results are similar if we drop the 54 clubs in Mbarara District/Western Region.

percent of clubs offered the account took it up, with no difference in take-up between the account-only and account + education arms.

e. Outcomes from Administrative Bank Data and Endline Surveys

Administrative bank data show all transactions made by each individual from the time of account opening until July 2011. The latter date was chosen to parallel endline survey data on savings as closely as possible.

Endline surveys were administered between June 15 and August 28, 2011—roughly 9-12 months after the completion of financial education, and 7-10 months after the start of account marketing. We attempted to re-survey all baseline survey respondents, using the same surveyors and protocols deployed in the baseline survey. We obtained 2,680 completed endline surveys, for a 95% retention rate. Appendix Table 1 reconfirms the balance checks from Table 1 on the completed-endline survey. Appendix Table 2 shows that retention is uncorrelated with treatment assignment (Columns 1-3), with baseline characteristics (Column 2), or with interactions between treatment arm and baseline characteristics (Column 3). The bottom rows of Appendix Table 2 show the p-values on the requisite F-tests.

f. Estimation Strategy

We estimate the impacts of financial education and account access by comparing outcomes across treatment arms, and between treatment arms and the control group, using OLS models of the form:

$$Y_{1ij} = B_1 FeAcct + B_2 Fe + B_3 Acct + Y_{0ij} + StratVars_j + \varepsilon_{ij}$$

Y_{1ij} is an outcome variable, for member i of club j, in time period 1 (endline) or 0 (baseline). Y takes several different forms: we measure several different types of outcomes using the FINCA data and our endline survey. We measure some of these outcomes as individual variables, and aggregate others into

standardized indices to mitigate measurement error and multiple hypothesis testing.

The treatment arm variables are *FeAcct* (financial education + account), *Fe* (financial education only), and *Acct* (account only), with the control group omitted. These variables take the value of 1 if individual *i* was randomly *assigned* to that study arm, and 0 otherwise. We use only the random assignment, and thereby identify intent-to-treat (ITT) estimates, because we lack separate instruments for the extensive and intensive margins of the treatments. B_1, B_2 and B_3 are the ITT point estimates. We cluster standard errors at the unit of randomization: the club. $StratVars_j$ is a vector of controls for the randomization stratification variables: region, and above-median club level savings at baseline.

II. Results: Treatment Effect Estimates

Each Column in Tables 2-7 presents intent-to-treat estimates from a single OLS regression of an outcome variable on the treatment variables (with the control group as the omitted category), randomization stratification variables, and controls for the baseline value of the dependent variable (where available).

a. On Decision Making Inputs (Table 2)

We start by estimating treatment effects on directly-elicited measures of various inputs into (financial) decision making: information and decision making ability, plans (financial practices), expectations, and preferences. We elicit these measures using multiple survey questions per input. This multiplicity deals with the likelihoods that some inputs are multi-faceted (e.g., there are probably multiple relevant dimensions of knowledge: e.g., of prices, of contract features, of institutions, etc.), and that many inputs are difficult to measure. We then combine our various measures of an input (the index "component outcomes") into a single index that is meant to summarize that input ("outcome family" in program

evaluation parlance), scaling each index such that higher values indicate more of the outcome. We standardize each index so that the control group has mean zero and standard deviation one and thus treatment effects are in standard deviation units.[8] We summarize the content of each index here, and provide surveys used in the Survey Appendix. Appendix Tables 3-15 present treatment effect estimates for each component of each index.

For each outcome family below we summarize related content in the financial education curriculum, to motivate why it is plausible to hypothesize that the education treatment arms might affect that outcome. For most outcomes it is also plausible to hypothesize that the savings account alone has an effect, through the channel of increased market experience.[9]

Table 2 Columns 1-4 present estimates of treatment effects on various measures of how well-informed/skilled/financially literate subjects are. We measure information and skills that were explicitly covered in the financial education course, so it plausible to think that the treatment arms with financial education might have positive effects. One might also acquire information and skills through market experience, so it is also plausible to think that the account-only treatment arm might have positive effects.

Table 2 Column 1 presents treatment effect estimates on *financial knowledge*, as measured by an index of 10 questions on bank regulation (e.g,. "what is the name of the government institution of Uganda that regulates formal banks?"; "Is

[8] Following standard practice (e.g.,Kling et al (2007)), if we are missing some but not all of the components for an index for the dependent variable, we replace the missing components with the mean of the control group, i.e. zero.

[9] In principle, the account-only treatment could also affect decision inputs through a feedback loop: account => more wealth => changes in preferences (e.g., lower risk aversion), expectations, etc. As we discuss below, this sort of loop is not consistent with the full picture of our results. More generally however, the possibility of this sort of feedback (which presumably would take time to materialize), and/or market experience feedback, speaks to the value of measuring inputs at shorter interval(s) post-treatment, before the full causal chain has occurred. Budget constraints however made short-run follow-up surveys infeasible in our case.

Post Bank regulated by the government of Uganda?", etc.) and 7 questions on the definition of basic financial concepts (e.g., budgeting, interest, collateral). The financial education course covered these concepts, and indeed we find a significant 0.08 standard deviation increase in the financial education groups, regardless of whether the savings account was offered as well. Subjects might also learn about these concepts through the experience of saving in a formal account, but we find no evidence of that: the point estimate on the account-only group is -0.01, and the education-only and account+education treatment effects are nearly identical. Appendix Table 3 presents treatment effect estimates for each component of the knowledge index (after aggregating the 10 regulation questions into a single sub-index).

Table 2 Column 2 presents treatment effect estimates on *financial awareness*, as measured by an index of 11 questions re: market prices (interest rates on savings and loans, exchange rates, mineral water) and currency ("What is the color of a new 50,000 Shilling note?"; "How can you see if a 20,000 Shilling note is fake…?"). Again this is information that might be gleaned from the financial education course and/or from market experience spurred by the bank account. We find no evidence of significant treatment effects, although the point estimates on the two education groups are positive. Appendix Table 4 presents treatment effect estimates for each component of the awareness index.

Table 2 Column 3 presents treatment effect estimates on *numeracy*, as measured by one question on addition (that 91% of respondents answered correctly), one on calculating a percentage (32% answered correctly), and one on compounding (59% answered correctly, but it was multiple choice with only two possible answers). We find an increase of 0.05 standard deviations in the education+account treatment group (p-value = 0.077). Appendix Table 5 presents treatment effects estimates for each component of the numeracy index.

Table 2 Column 4 presents estimates on a financial literacy index that combines the knowledge, awareness, and numeracy indices. We find an increase of 0.039 standard deviations in the education-only treatment group (p-value = 0.078), an increase of 0.056 standard deviations in the education+account treatment group (p-value = 0.001), and no significant effect in the account-only treatment.

Table 2 Column 5 finds no effects of the treatments on an index of dealing with financial matters at youth club meetings, suggesting that any effects of financial education on financial literacy (components) work through individual learning and not social learning. Appendix Table 6 presents treatment effects estimates for each component of the club financial matters index.

Table 2 Column 6 presents treatment effect estimates on *financial planning*, as measured by an index of 4 components re: budgeting, tracking, emergency preparation, and follow-through on financial plans. We do not find any significant effects. Appendix Table 7 presents treatment effect estimates for each component of the planning index.

Table 2 Columns 7-12 present treatment effect estimates on measures of *preferences* and *expectations*. Many of the financial education lessons illustrate the benefits of patience, and provide tips for controlling spending, so it is plausible to think that education might induce lower *discount rates* (Column 7) and increase *self-control* (Column 8).[10] But we find no significant effects. Appendix Tables 8 and 9 present treatment effect estimates for each component of the discounting and self-control indices.

[10] We measure discounting using four standard questions offering smaller-sooner vs. larger-later real-stakes monetary payoffs. We measure self-control using three qualitative questions, and two measures of time-inconsistency based on the real-stakes discounting questions. Stakes took the form of a lottery: there were 13 discounting and risk questions, and the surveyor randomly choose one question per respondent to pay out.

The financial education curriculum might also affect risk tolerance (Column 9), in the sense that the curriculum draws attention to various types of risks and the value of preparing for bad shocks. Indeed, we find that both education arms decreased risk tolerance, as measured by eight standard questions, by about 0.06 standard deviations.[11] There is suggestive evidence that this effect works through a change in *expectations* rather than in preferences per se. First, as shown below (Table 5), there is some evidence that education treatments increase wealth (or at least income), which would tend to increase risk tolerance under constant relative risk aversion; i.e., the positive treatment effect on income pushes against the negative treatment effect on risk tolerance. Second, point estimates on the treatment effect on the perceived likelihood of a future emergency are positive and relatively large (Table 2 Column 10). But these estimates are noisy because the *shock perception index* is comprised of only two questions. Appendix Tables 10 and 11 present treatment effect estimates for each component of the risk tolerance and shock perception indices.

Trust in other people and financial institutions might increase as well (Column 11), if the educational content on institutional workings and regulation leads people to take a more optimistic view of market interactions. But we do not find any effect on an index of 14 standard questions, and the point estimates are all quite small: around 0.01 standard deviations. Appendix Table 12 presents treatment effect estimates for each component of the trust index.[12]

[11] We measure risk tolerance using 7 real-stakes choices (three between two lotteries, one between a risky and an ambiguous lottery, three between a certain option and a lottery), and one lifetime income gamble hypothetical question. Please see the Data Appendix for question scripts. Interestingly, we only see increases in risk aversion for choices where the less-risky option is a certain one, suggesting the financial education increases direct risk aversion (DRA) in particular. See Callen et al (forthcoming) for field evidence on the prevalence of DRA in Afghanistan.

[12] The results on component variables in Appendix Table 12 suggest that there are offsetting effects where the education treatments increase trust in financial institutions (Columns 2 and 3) but decrease trust in other people (note the preponderance of negative point estimates on these variables).

There are two reasons why financial education might decrease *altruism*. First, the financial education curriculum includes a module on developing social strategies for protecting assets from various external claimants. Second, a key theme of the curriculum is that "anyone can save", which might engender less sympathy for those who do not. Table 2 Column 12 provides some evidence that education does in fact decrease altruism, as measured by an index comprised of responses to one qualitative question and three real-stakes choices in standard social preference elicitations: by 0.06 standard deviations in the education+account arm (p-value= 0.083), and by 0.04 standard deviations in the education-only arm (p-value = 0.233). In contrast, the account-only arm only reduces altruism by an estimated 0.01 standard deviations (p-value =0.705). Appendix Table 13 presents treatment effect estimates for each component of the altruism index.

Column 13 shows no effects on financial independence, as measured by an index of one question being financially supported by others, and five questions on financial decision making power/autonomy. Appendix Table 14 presents treatment effect estimates for each component of the financial independence index.

b. On Savings in the Group Account (administrative data, comparing the two arms offered accounts)

Next we compare savings in the group account across the two study arms offered access to the account: account-only vs. account+education. This exercise enables us to estimate whether there is an additive effect of financial education, using data that is free from any self-reporting biases. The downside of course is that the administrative bank data lack information on the other two study arms (the education-only, and control, groups) and on saving in other vehicles (e.g., in other financial institutions, or fixed assets). The next sub-section describes our

use of survey data to estimate effects using the full sample, and broader measures of savings.

Table 3 shows three important patterns in the administrative bank data. First, most club members do not use the account; we estimate a usage rate of 14% by dividing the number of depositors in Panel A by the number of club members in Panel B. Second, individuals that do use the account save nontrivial amounts; e.g., about 15,000 UGX in the account-only group (Panel A Column 2). It is important to keep in mind that we measure a stock rather than a flow here, and FINCA savings rather than overall savings, so the effect on total savings could be larger (or smaller). Third, intention-to-treat estimates suggest that financial education has an additive effect on saving in the group account. Panel A Columns 2-6 use individual-level data, on depositors only, and finds that individuals in the account+education group save 4,000-7,000 UGX more than individuals in the account-only group, across a variety of definitions of savings balance.[13] The effect is statistically significant for four of the five measures of savings, in which cases the implied percentage increase ranges from 58 to 70 percent. Column 1 also shows an effect on the extensive margin (i.e., on the number of members per club who make any deposit), meaning that presence in our depositor-only sample is affected by education. So Panel B repeats Panel A's analysis after adding zeroes for non-depositors.[14] All five point estimates are positive, three are statistically significant with at least 95% confidence, and their implied percentage increases range from 75-200%.

c. On Financial Assets and Liabilities (Survey data)

[13] The data shows only a snapshot, taken as of July 2011, to match the endline survey timing as closely as possible. Column 2 estimates the treatment effect on level balances, and Columns 3-6 use various top-coding and trimming rules to check for the influence of outliers.

[14] We infer zeros using a measure of the total number of group members from the Club Survey. E.g., if we have a club where we observe 8 depositors in the FINCA data, and 20 members in the club survey, we infer that there are 12 non-depositors, with zero balances, in the FINCA data.

Next we use endline survey data to examine treatment effects on the stock of total savings, using all four study arms.

The first six columns of Table 4 present estimated treatment effects on various measures of total money currently held across all financial savings instruments at the time of the follow-up survey. The survey prompts for 12 such instruments (e.g., "pocket", "an individual account at a formal bank", "other", etc.) We use this data to construct six different measures of total financial savings: any savings (control group mean = 0.84), total number of instruments with positive savings (control mean = 1.3; this is correlated 0.34 with UGX value of total savings and might proxy for diversification as well), UGX value of total savings (control mean = 247,094 = $99 USD), total savings top-coded at the 95th or 99th percentile (control means= 162,941 and 221,940 UGX), and total savings dropping the top percentile (control mean = 185,740 UGX).

Qualitatively, we find some evidence that the treatments increased savings relative to the control group. Across the six different measures of savings, all 18 treatment effect point estimates are positive (Table 4 Columns 1-6), and 10 are statistically significant with at least 90% confidence. Quantitatively, the point estimates from the survey data imply modest effects (1% to 5%) on the extensive margin (Column 1), and large effects on the intensive margin of money saved: the estimated increases in total savings (Columns 3-6) are 7% to 52% of the control group's savings.[15]

Although the results are statistically stronger for financial education than for the account-- 9 of the 10 statistically significant effects are on the two arms that include financial education, and only one of the account-only treatment effects is

[15] To scale by income and thereby infer the effect on individual savings rates, take, e.g., Table 4 Column 4 and compare those treatment effects (roughly 40,000 UGX increase) to the control group's income over the last 90 days in Table 5 Column 2 (180,000 UGX), tripling this income to account for the average time elapsed between treatment and follow-up of 9 months (i.e., assume that savings accumulated over 9 months): 40,000/(180,000x3)= a savings rate increase of roughly 7%.

statistically significant (p-value= 0.074)-- the table also shows that we cannot reject, statistically speaking, equality between the account-only arm and the education arms. We should also keep in mind that subjects were exposed to the account for less time than to education, due to both the design (which sought to have accounts offered at the *conclusion* of the 3-month curriculum) and implementation issues (account marketing delays in one of the four regions). This timing issue may weaken our power to identify effects of the account treatment if treatment effects on saving take time to materialize; e.g., if, as hypothesized, they are the result of several months of incremental changes in behavior. Our setup may tilt toward finding larger effects in the education arms, which makes the lack of strong evidence for larger effects all the more striking.

All told, in contrast to the administrative bank data, the endline data shows little evidence of strong complementarity between financial education and account access. Unlike the administrative bank data, we find little evidence of greater saving in the account+education arm than in the account-only arm: the lowest p-value on the six differences is 0.12, on the extensive margin of money saved (Column 1). Nor do we find strong evidence of greater saving in the account+education arm than in the education-only arm: actually four of the six point estimates are larger for the education-only treatment. Rather, the results support one of two interpretations: (1) education and the account are *substitutes* for increasing saving; this interpretation focus on the lack of statistically significant differences between the single-treatment arms and the joint-treatment arm; (2) only education is effective at increasing saving; this interpretation focuses on the greater number of statistically significant results in the education-only arm vs. account-only arm (5 vs. 1).

Appendix Table 15 show results on savings behavior-- deposits, withdrawals, and having a goal— that are consistent with the effects on the stock of financial assets in Table 4 Columns 1-6. Appendix Table 15 shows some evidence of

increases in regular deposits and having a savings goal (Columns 1 and 3), and no significant effects on making regular withdrawals (with point estimates around zero in Column 2).

The survey has limited data on non-financial assets (e.g,. businesses, livestock), although below we make some inferences below about whether and how the treatments affected investment in non-financial assets through questions on income (Table 5) and expenditures (Table 7).

Table 4 Columns 7-12 present treatment effect estimates on borrowing that parallel those for saving. The motivation for estimating treatment effects on borrowing is twofold: 1) the education curriculum directly discourages borrowing (while presenting saving as a more cost-effective alternative); 2) we are interested in testing whether any increased saving is financed by borrowing (as opposed to by reducing expenses and/or increasing income).[16] We find no evidence of statistically significant treatment effects on borrowing but emphasize that our confidence intervals are wide: these are noisy nulls.

The results thus far suggest that the treatments increase net worth, and the next columns offer a bit of additional support for this inference, examining treatment effects on individuals' evaluations of their current and prospective wealth relative to the rest of their community (individuals rank themselves using a 10-rung ladder). Columns 13 and 14 show that five of the six point estimates are positive, with statistically significant effects on the account+education treatment group. The point estimates imply that any effects are modestly-sized: about half a "rung" or less on the 10-rung ladder (i.e., a shift of < 5 percentile points in the wealth distribution). The effects on prospective wealth are significantly larger

[16] Another possible mechanism is that the treatments help youth claim household assets as their own; i.e., it might be that the treatments merely affect the *division* of household resources in addition to (or instead of) affect the *amount* or *composition* of resources. But the lack of treatment effects on financial independence, including intra-household decision power (Appendix Table 14), casts doubt on the importance of a division/claiming mechanism.

from account+education than from the other treatments, suggesting that financial education and account access might be complements in the long-run even if they are not in the shorter-run.

d. Income and Work

The large effects on saving motivate estimating treatment effects on income. There are two distinct channels that could produce treatment effects on income as well as on savings. The first channel runs from income to saving: respondents might fund their increased saving by increasing work effort. After all, if they are not increasing borrowing (as suggested by the results in Table 4 Columns 7-12) or increasing their claims on household resources (recall that Table 2 Column 13 finds no effect on financial independence), the only alternative means of increasing saving are earning more (Table 5) or spending less (Table 7). The second channel runs from saving to income: initial increases in saving (over a shorter horizon than our follow-up survey) might fund high-return investments that generate income by the time we conduct our follow-up survey.

Table 5 Columns 1-4 suggest that each of the treatments causes a substantial increase in individually[17]-earned income (10% to 15% over the control mean of total earnings over the last 90 days).[18] As with the effects on savings, we find no evidence of differential effects across treatment arms, or that financial education and the savings account are complements. Columns 5-16 examine disaggregated

[17] We find no effects on club-generating income activities. 48% of clubs report that they have done some type of activity to generate income for individual club members.

[18] We measured income by asking "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" and then, "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", and then asking for various details on each activity, include the amount earned in the past 90 days.

income, from the three most prevalent occupation categories: farming & livestock rearing, informal employment (e.g., bricklaying, boda/taxi driving), and business ownership. Most of the point estimates are positive, but we do not find statistically robust evidence of increases in any particular category. Column 17 suggests that those in the account+education treatment arm were more likely to be lenders (5 percentage points on a base of 71, p-value=0.074), although Column 18 suggests that even the upper bound of lending's effect on total earnings is likely small. In all, Table 5 shows evidence that each of the treatments increases total earnings, but does not yield strong clues about whether this increase runs from income to saving, or vice versa; e.g., we do not see particularly strong evidence of increases in business earnings that would suggest that initial savings are used to finance productive investments.

Table 6 looks for clues on the mechanism linking savings and income by examining additional measure of work effort. Columns 1 and 2 present estimates of treatment effects on the quantity of work effort. These show no significant effects, although all six point estimates are positive. Columns 3-6 show no significant effects on occupational choice: the likelihood of working in farming/livestock, informal employment, formal employment, or business ownership. Column 7 shows no significant effects on the likelihood of school attendance.

In all, the results on income and work effort yield two main findings: the treatments increase earned income, and our results on income and effort in different types of activities are too imprecise to yield strong clues about the mechanism linking increases in saving with increases in income. Our results are consistent with either or both channels: respondents working more to fund savings, or respondents using initial savings to fund income-generating investments (see also Table 7 Column 9, discussed below).

e. Expenditures

Table 7 examines impacts on recent expenditures (with Appendix Table 16 providing some robustness checks re: outliers). Over the roughly nine-month follow-up horizon there are potentially offsetting effects on spending. In the first-order, the treatments might reduce spending in order to free up money for saving. Higher-frequency and shorter-run follow-ups may be needed to detect such an effect, especially given that the treatments increase income (Table 5), creating the potential for spending increases via an income effect. Indeed, we find no evidence of significant effects on the large expenditures that are measured with six-month look-backs (Columns 7-9)—school fees, health, and business investment—although these "nulls" have large confidence intervals. Columns 1-6 focus on very recent expenditure, and hence present a cleaner test of the income effect. The only significant effects suggest an increase in the consumption of meat, which is thought to be a very income-elastic good.

In all, we find little of evidence of treatment effects on expenditure, although it is important to keep in mind that our nulls are imprecisely estimated. It may also be the case that our estimated null results obscure offsetting substitution and income effects.

f. Reporting Bias?

Are the estimates of large treatment effects on saving artifacts of reporting bias (e.g., experimenter demand effects)? After all, each of the three treatment arms was encouraged to save—through the financial education curriculum and/or marketing of the savings account—so it is reasonable to wonder whether individuals assigned to treatment might simply report more savings due to image concerns. In our view two factors push against the reporting bias interpretation. First, we find a treatment effect in administrative data that is unaffected by reporting bias concerns (Section II-B and Table 3). Second, we find treatment

effects on income as well as on saving, and the treatments did not emphasize income generation.

III. Conclusion

Microfinance increasingly focuses on encouraging savings, especially among youth. We develop some evidence on whether and why two common approaches to encouraging saving—expanding basic account access and financial education—are (in)effective, using a 2x2 field experiment among 240 Ugandan youth clubs.

We find significant treatment effects on financial knowledge and other inputs to decision making for those in the two financial education treatment groups relative to the control group, but not for those who only received simplified access to subsidized group savings accounts. We also find a significant increase in savings for the education groups; the point estimate for the account-only group is positive but not significantly different from either the control group or those in the other treatment arms. All three treatment groups report significantly higher earned income than the control group, at roughly equal levels.

Our results come with several caveats. We lack data on some key mechanisms; e.g., on how much of the savings increase is in formal versus informal vehicles, and on whether savings leads to higher income via motivation and/or productive investments. We also lack data to measure whether the treatment effects persist over longer horizons. This is clearly critical to the motivation, and policy focus, on youth financial education and access.

The question of whether expanding account access and financial education are complements or substitutes is a critical one given the relatively high cost of financial education as typically delivered (i.e., in a labor intense way). One could reasonably infer from our results that increased knowledge is not a necessary condition for increasing saving or income, and hence that account access and

financial education are substitutes. This interpretation focuses on the findings of: 1) knowledge increases in the education groups but not in the account-only groups; 2) similar effects on saving in the account-only and education treatments; 3) similar increases in earned income in the account-only and education treatments. Under this interpretation one might elect to pursue only the lower-cost of the two interventions, and/or to invest in developing and evaluating lower-cost delivery approaches (e.g., through mobile platforms). On the other hand, one might reasonably ask whether our data are rich enough, or results precise enough, to detect higher savings in the education+account group versus the account-only group (as suggested by the bank administrative data and some of the point estimates in the survey data), and/or all of the downstream effects of increased knowledge (e.g., on unmeasured or longer-term outcomes). This highlights the value of further work to pin down the mechanisms underlying pro-savings and other anti-poverty interventions.

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Table 1: Baseline Club Characteristics by Study Arm

	(1) Account Only	(2) Education Only	(3) Account + Education	(4) Control	(5) p-value from f-test from regressing row var on indicators for each treatment	(6) p-value from f-test from regressing row variable on indicator for any treatment
Count of Baseline Survey Respondents	11.80	11.53	11.55	11.95	0.263	0.111
	(0.184)	(0.192)	(0.172)	(0.147)		
Proportion of Female Club Members	0.425	0.409	0.423	0.443	0.737	0.332
	(0.0237)	(0.0194)	(0.0204)	(0.0224)		
Has Any Formal Account	0.121	0.126	0.174	0.132	0.214	0.712
	(0.0188)	(0.0179)	(0.0230)	(0.0190)		
Financial Knowledge Score (# of questions answered correctly of 13)	5.664	5.406	5.713	5.670	0.532	0.687
	(0.158)	(0.158)	(0.165)	(0.173)		
Trust in Financial System on scale of 3 (least) to 12 (most)	8.731	8.681	8.699	8.723	0.985	0.868
	(0.106)	(0.0847)	(0.111)	(0.103)		
Age	24.66	24.56	24.65	24.27	0.922	0.498
	(0.453)	(0.469)	(0.445)	(0.438)		
Currently in school	0.366	0.394	0.377	0.391	0.895	0.717
	(0.0304)	(0.0297)	(0.0292)	(0.0278)		
Education: Highest Grade Completed	10.24	10.12	10.50	10.30	0.741	0.959
	(0.255)	(0.226)	(0.261)	(0.241)		
Income: total last 90 days ('000 UGX)	146.7	146.0	168.8	141.3	0.47	0.417
	(11.82)	(14.24)	(13.33)	(13.88)		
Wealth Index	0.0228	-0.0728	0.00596	-0.0352	0.739	0.789
	(0.0742)	(0.0533)	(0.0726)	(0.0624)		
Cost to Reach District Capital by Public Transport ('000 UGX)	4.364	4.918	4.193	4.422	0.704	0.894
	(0.354)	(0.579)	(0.396)	(0.457)		
Whether Club Has Money	0.817	0.695	0.767	0.833	0.277	0.237
	(0.0504)	(0.0605)	(0.0551)	(0.0485)		
Whether Club Has Bank Account	0.0667	0.0500	0.0833	0.0667	0.913	1.000
	(0.0325)	(0.0284)	(0.0360)	(0.0325)		
Stratification Variables:						
Average Savings of All Members by Club ('000 UGX)	82.69	103.7	84.99	91.40	0.478	0.758
	(9.166)	(12.31)	(9.538)	(5.258)		
Region: North	0.250	0.283	0.283	0.271	0.973	0.934
	(0.0564)	(0.0587)	(0.0587)	(0.0287)		
Region: East	0.300	0.283	0.267	0.279	0.974	0.804
	(0.0597)	(0.0587)	(0.0576)	(0.0290)		
Region: West	0.183	0.167	0.183	0.183	0.974	0.701
	(0.0504)	(0.0485)	(0.0504)	(0.0250)		
Region: Central	0.267	0.267	0.267	0.267	1.000	1.000
	(0.0576)	(0.0576)	(0.0576)	(0.0286)		
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 signifiance of the three treatment variables, from an OLS regression of the row variable on the treatment. 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.

Variable Definitions: Formal account includes group and/or individual accounts; Financial Knowledge: 13 questions on definitions of basic financial terrms (e.g., budgeting, interest, collateral) and the regulation of financial institutions; Trust in financial system: three questions re: theft/expropriation risk at banks; Age and income exclude the top 1% of individual-level observations; Wealth Index: standardized at the individual-level and based on responses to 4 questions re: meat-eating, number of meals, homeownership, and toilet facilities; Cost to reach district capital: Average of up to 5 individual responses from the Club Survey; Whether Club Has Money: From Club Survey question asking whether club has collective money; Whether Club Has Bank Account: From Club Survey question asking whether club has a formal bank account.

Table 2: Treatment Effects on Inputs to Decision Making
Regressions of Standardized Indices on Treatment Variables and Controls

LHS:	(1) Financial Knowledge Questions	(2) Financial Awareness	(3) Numeracy	(4) Financial Literacy	(5) Financial Matters at Club Meetings
Account Only	-0.009	-0.022	-0.008	-0.020	0.051
	(0.028)	(0.024)	(0.029)	(0.022)	(0.042)
Education Only	0.085***	0.018	0.009	0.039*	-0.009
	(0.028)	(0.024)	(0.030)	(0.022)	(0.040)
Account + Education	0.084***	0.036	0.048*	0.056***	0.015
	(0.028)	(0.024)	(0.027)	(0.021)	(0.037)
Controls for Baseline Values	No	No	Yes	No	Yes
N baseline miss val	0	0	0	0	0
Observations	2680	2680	2680	2680	2680
Control Mean	0.000	0.000	0.000	0.000	0.000
Std. Dev	0.423	0.370	0.607	0.337	0.675
F-test (p-value): Acct = Acct + Ed	12.28 (0.00)	4.90 (0.03)	3.26 (0.07)	11.10 (0.00)	1.04 (0.31)
F-test (p-value): Ed = Acct + Ed	0.00 (0.97)	0.48 (0.49)	1.53 (0.22)	0.55 (0.46)	0.49 (0.49)
F-test (p-value): Acct = Ed	12.33 (0.00)	2.41 (0.12)	0.24 (0.62)	6.22 (0.01)	2.30 (0.13)
Proportion of Obs Equal Zero	0.00	0.00	0.00	0.00	0.00

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. Each dependent variable is a index of several related questions ("component outcomes", indexed to form an "outcome family"). Each index is standardized so the control group has a mean of zero and a standard deviation of one. A missing value for a component outcome is replaced with the control group mean. We briefly summarize index components on the next page and provide details in the below-referenced Appendix Tables and the Data Appendix.

Table 2 (cont): Treatment Effects on Inputs to Decision Making
Regressions of Standardized Indices on Treatment Variables and Controls

(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Financial Planning	Discounting	Self Control	Risk Tolerance	Likelihood of Bad Shock	Trust	Altruism	Financial Independence Index
0.022	0.017	0.011	0.001	0.079	0.011	-0.014	-0.022
(0.033)	(0.028)	(0.025)	(0.033)	(0.052)	(0.022)	(0.036)	(0.036)
0.048	-0.012	0.009	-0.068**	0.050	-0.007	-0.039	0.019
(0.032)	(0.029)	(0.023)	(0.033)	(0.057)	(0.022)	(0.033)	(0.033)
-0.026	-0.014	0.034	-0.061*	0.075	0.010	-0.057*	0.029
(0.032)	(0.030)	(0.023)	(0.033)	(0.051)	(0.022)	(0.033)	(0.035)
No	Yes	No	No	No	No	No	No
0	0	0	0	0	0	0	0
2680	2680	2680	2680	2680	2680	2680	2680
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.533	0.517	0.464	0.554	0.900	0.364	0.531	0.548
1.91 (0.17)	1.17 (0.28)	0.82 (0.37)	3.30 (0.07)	0.01 (0.93)	0.00 (0.98)	1.49 (0.22)	1.80 (0.18)
4.69 (0.03)	0.00 (0.95)	1.10 (0.29)	0.05 (0.83)	0.24 (0.62)	0.64 (0.43)	0.30 (0.58)	0.08 (0.77)
0.52 (0.47)	1.12 (0.29)	0.01 (0.93)	3.96 (0.05)	0.32 (0.57)	0.66 (0.42)	0.51 (0.48)	1.35 (0.25)
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Index Components:

(1) Financial Knowledge: 17 questions on whether various financial institutions in Uganda are regulated and the definitions of simple financial terms like budgeting, interest, and collateral (see Appendix Table 3).

(2) Financial Awareness: 11 questions about market prices and currency characteristics (see Appendix Table 4).

(3) Numeracy: 3 questions re: simple addition, percentage, and the concept of compound growth (see Appendix Table 5).

(4) Financial Literacy: Composite of columns 1-3.

(5) Financial Matters at Club Meetings: 3 questions about the extent to which money related matters are discussed in respondent's youth group (see Appendix Table 6).

(6) Financial Planning: 4 questions about whether a respondent keeps track of their monetary expenses or makes plans for using money they receive (see Appendix Table 7).

(7) Time Discounting: 4 real-stakes choices between money now and money in the future (see Appendix Table 8).

(8) Self Control: 3 qualitative questions re: procrastination and spending money too quickly or without thinking, and two measures of time-inconsistency based on the real-stakes discounting questions (see Appendix Table 9).

(9) Risk Tolerance: based on 7 real-stakes choices (three between two lotteries, one between a risky and an ambiguous lottery, three between a certain option and a lottery), and one lifetime income gamble hypothetical question (see Appendix Table 10).

(10) Shock Perceptions: 2 questions about whether the respondent thinks they are likely to be effected by a negative shock in the next 3 or 6 months (see Appendix Table 11).

(11) Trust: 14 standard hypothetical questions about trust in financial institutions and in other people (see Appendix Table 12).

(12) Altruism: one qualitative question and three real-stakes choices in standard social preference elicitations (see Appendix Table 13)

(13) Financial Independence: one question being financially supported by others, and five questions on financial decision making power/autonomy (see Appendix Table 14).

Table 3: Treatment Effects on Savings in the Group Account: Administrative Data
Sample Frame: Account Treatment Groups Only

LHS:	(1) Number of Members Who Made Deposits per Club	(2) Recorded Making any Deposit	(3) Balance ('000 UGX)	(4) Balance: 95% Winsor ('000 UGX)	(5) Balance: 99% Winsor ('000 UGX)	(6) Balance: 95% Trim ('000 UGX)	(7) Balance: 99% Trim ('000 UGX)
Panel A: Administrative Data with Depositors Only							
Account + Education	2.610*		-0.395	4.577**	6.775*	3.481**	5.292**
(omitted = Account Only)	(1.418)		(11.289)	(2.003)	(3.978)	(1.675)	(2.479)
Mean of Account Only Treatment	3.767		15.291	7.625	9.695	5.986	8.741
Observations	120		544	544	544	518	539
Panel B: Administrative Data with Zeros Imputed							
Account + Education		0.073	1.213	0.645**	1.238**	0.107	1.054**
(omitted = Account Only)		(0.047)	(1.018)	(0.289)	(0.534)	(0.125)	(0.447)
Mean of Account Only Treatment		0.103	1.606	0.441	0.736	0.260	0.489
Observations		3775	3775	3775	3775	3587	3738

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 for Panel A contains only those respondents from the Account Only and Account + Education treatments who were listed in the ledger as depositing money into the group's account. Sample for Panel B includes the individuals from Panel A plus added zero value observations for the number of members reported in each relevant club. Each column reports results for a single OLS regression of the dependent variable listed in the column heading on the treatment variable listed in the row headings (account only is omitted), the stratification variables for randomization (not shown in table): average savings per club member at time of baseline, and region. Balances are measured in a single snapshot taken in July 2011 to match the timing of the endline survey as closely as possible. Except for Column 1, observations are at the individual level. The exchange rate between Ugandan Shillings and USD during summer 2011 was approximately 2500 to 1.

Table 4: Treatment Effects on Financial Assets and Liabilities ('000 UGX): Self-Report from Survey

	(1)	(2)	(3)	(4)	(5)	(6)
LHS:	Any Money Saved	Total number of Savings Instruments	Total Savings	Total Savings: topcode top 5%	Total Savings: topcode top 1%	Total Savings: drop top 1%
Account Only	0.008	0.098*	52.780	24.329	48.754	22.788
	(0.023)	(0.055)	(55.161)	(16.788)	(37.858)	(26.348)
Education Only	0.022	0.147**	127.949**	48.663***	101.844**	56.611*
	(0.020)	(0.059)	(61.957)	(17.873)	(41.572)	(30.023)
Account + Education	0.042**	0.148***	17.834	39.592**	47.354	52.271*
	(0.019)	(0.057)	(46.047)	(17.254)	(34.637)	(27.937)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes	Yes
N baseline miss val	0	0	4.000	4.000	4.000	0.000
Observations	2680	2680	2678	2678	2678	2647
Control Mean	0.839	1.276	247.094	162.941	221.940	185.740
Std. Dev	0.368	0.876	867.992	296.602	606.003	438.797
F-test (p-value): Acct = Acct + Ed	2.47 (0.12)	0.89 (0.35)	0.63 (0.43)	0.87 (0.35)	0.00 (0.97)	1.54 (0.22)
F-test (p-value): Ed = Acct + Ed	1.31 (0.25)	0.00 (0.98)	4.64 (0.03)	0.27 (0.60)	2.27 (0.13)	0.03 (0.87)
F-test (p-value): Acct = Ed	0.34 (0.56)	0.81 (0.37)	1.55 (0.21)	2.09 (0.15)	1.83 (0.18)	1.74 (0.19)
Proportion of Obs Equal Zero	0.143	0.142	0.145	0.145	0.145	0.146

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. The exchange rate between Ugandan Shillings and USD during summer 2011 was approximately 2500 to 1.

Table 4 (cont): Treatment Effects on Financial Assets and Liabilities: Self-Report from Survey

(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Borrowed Any Money (past 6 months)	# of Times Borrowed Money (past 6 months)	Total Amount Borrowed (past 6 months)	Total Amount Borrowed: topcode top 5%	Total Amount Borrowed: topcode top 1%	Total Borrowed: drop top 1%	Wealth Compared to Community: Current	Wealth Compared to Community: Future
-0.043	0.002	21.763	-1.783	-5.832	-3.711	0.139	0.088
(0.027)	(0.053)	(29.271)	(4.544)	(10.160)	(7.832)	(0.124)	(0.134)
-0.042	-0.041	6.971	-1.025	4.552	-6.065	0.127	-0.006
(0.026)	(0.052)	(12.935)	(4.092)	(10.351)	(7.284)	(0.126)	(0.136)
-0.034	-0.020	22.883	2.346	2.523	-4.156	0.276**	0.342***
(0.030)	(0.055)	(18.349)	(4.585)	(9.888)	(7.077)	(0.120)	(0.129)
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3.000	0.000	0.000	0.000	0.000	0.000	0	0
2680	2680	2678	2678	2678	2648	2680	2680
0.522	0.758	63.387	37.377	62.604	49.751	3.854	7.307
0.500	0.905	203.572	77.762	197.020	143.167	2.002	2.113
0.08 (0.78)	0.17 (0.68)	0.00 (0.97)	0.75 (0.39)	0.67 (0.42)	0.00 (0.95)	1.16 (0.28)	3.67 (0.06)
0.07 (0.79)	0.14 (0.71)	0.56 (0.45)	0.61 (0.44)	0.04 (0.84)	0.07 (0.78)	1.32 (0.25)	6.80 (0.01)
0.00 (0.97)	0.71 (0.40)	0.23 (0.63)	0.03 (0.86)	1.00 (0.32)	0.10 (0.76)	0.01 (0.92)	0.46 (0.50)
0.507	0.504	0.506	0.506	0.506	0.511		

Total savings is a snapshot of total financial assets held across all different types of instruments (the survey prompted for 12 different types, including "pocket").

Total amount borrowed is measured as a flow over the previous six months and elicited by prompting for loans from different types of lenders, and their originated loan amounts.

LHS variables in Cols (13) and (14) are elicited using 10-rung ladders, with higher rungs indicating higher wealth.

Table 5: Treatment Effects on Income ('000 UGX)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
LHS:	Total Earnings Last 90 Days	Total Earnings: Winsor Top 5%	Total Earnings: Winsor Top 1%	Total Earnings: Top 1% Dropped	Farm Earnings	Farm Earnings: Winsor Top 5%	Farm Earnings: Winsor Top 1%	Farm Earnings: Top 1% Dropped
Account Only	30.693	23.385*	31.404**	36.985**	22.510	7.266	14.244*	5.636
	(33.472)	(12.749)	(15.911)	(16.507)	(14.221)	(5.501)	(8.092)	(6.257)
Education Only	23.725	24.254*	29.608*	45.012***	10.435	4.875	11.264	4.117
	(30.702)	(13.112)	(16.389)	(16.230)	(7.905)	(4.817)	(7.326)	(5.671)
Account + Education	34.143	27.188**	37.862**	53.293***	5.586	4.232	10.156	6.498
	(35.197)	(12.784)	(16.716)	(17.998)	(7.983)	(5.165)	(7.513)	(6.206)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes	No	No	Yes
N baseline miss val	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Observations	2679	2679	2679	2652	2680	2680	2680	2652
Control Mean	232.824	180.191	199.902	184.098	43.364	35.717	42.745	38.251
F-test (p-value): Acct = Acct + Ed	0.01 (0.92)	0.10 (0.75)	0.15 (0.70)	0.85 (0.36)	1.29 (0.26)	0.24 (0.63)	0.19 (0.66)	0.01 (0.91)
F-test (p-value): Ed = Acct + Ed	0.12 (0.73)	0.06 (0.81)	0.22 (0.64)	0.22 (0.64)	0.22 (0.64)	0.01 (0.91)	0.02 (0.90)	0.12 (0.73)
F-test (p-value): Acct = Ed	0.06 (0.80)	0.01 (0.94)	0.01 (0.91)	0.25 (0.62)	0.61 (0.43)	0.16 (0.69)	0.10 (0.75)	0.05 (0.83)
Proportion of Obs Equal Zero	0.119	0.119	0.119	0.121	0.544	0.544	0.544	0.549

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. The exchange rate between Ugandan Shillings and USD during summer 2011 was approximately 2500 to 1.

The survey elicits earnings by asking about working for money, then asking for a list of earning activities, and then asking for details on each activity, including the amount earned in the past 90 days. See the Data Appendix for details.

Table 5 (cont): Treatment Effects on Income

(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Informal Earnings	Informal Earnings: Winsor Top 5%	Informal Earnings: Winsor Top 1%	Informal Earnings: Top 1% Dropped	Busines Ownership Earnings	Business Ownership Earnings: Winsor Top 5%	Business Ownership Earnings: Winsor Top 1%	Business Ownership Earnings: Top 1% Dropped	Lent Any Money Out (last 6 months)	Interest Received from a Borrower
-10.368	7.488	4.629	7.846	8.628	4.333	8.752	8.439	-0.004	1.032
(19.237)	(6.707)	(10.649)	(8.438)	(16.426)	(5.021)	(7.872)	(6.369)	(0.024)	(1.233)
0.479	15.695**	15.846	18.138**	-1.414	-1.213	0.191	2.458	-0.008	-0.516
(18.050)	(7.314)	(11.666)	(8.657)	(16.726)	(4.742)	(7.686)	(6.025)	(0.024)	(0.870)
0.270	12.308*	13.715	14.159	-0.359	3.816	8.355	6.886	0.045*	2.917
(18.066)	(7.022)	(11.750)	(8.732)	(14.880)	(4.993)	(8.059)	(6.279)	(0.025)	(3.024)
Yes	No	No	Yes	Yes	No	No	Yes	Yes	No
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	5.000	0.000
2680	2680	2680	2652	2680	2680	2680	2649	2680	2680
81.120	46.367	60.631	49.892	51.522	28.749	38.336	29.242	0.709	2.069
0.71 (0.40)	0.57 (0.45)	0.86 (0.35)	0.63 (0.43)	0.52 (0.47)	0.01 (0.92)	0.00 (0.96)	0.06 (0.81)	3.32 (0.07)	0.39 (0.54)
0.00 (0.99)	0.24 (0.63)	0.04 (0.85)	0.23 (0.63)	0.01 (0.93)	1.19 (0.28)	1.12 (0.29)	0.49 (0.49)	4.13 (0.04)	1.25 (0.26)
0.73 (0.39)	1.54 (0.22)	1.36 (0.24)	1.77 (0.18)	0.47 (0.49)	1.44 (0.23)	1.31 (0.25)	0.88 (0.35)	0.02 (0.88)	1.83 (0.18)
0.566	0.566	0.566	0.572	0.774	0.774	0.774	0.783	0.284	0.890

Table 6: Treatment Effects on Activities

LHS:	(1) Total Number of Days Worked in past 90	(2) Days Worked if Only Did 1 Activity	(3) Activities: Farming or Livestock Rearing	(4) Activies: Informal Employment	(5) Activities: Formal (salaried) Employment	(6) Business Ownership	(7) Currently Attending School
Account Only	1.371	0.415	0.011	-0.001	-0.004	0.027	-0.000
	(1.974)	(2.096)	(0.031)	(0.019)	(0.013)	(0.024)	(0.023)
Education Only	1.565	0.564	-0.039	0.022	0.018	0.003	-0.018
	(1.999)	(2.109)	(0.031)	(0.019)	(0.015)	(0.024)	(0.023)
Account + Education	2.319	0.181	0.005	0.018	-0.001	0.019	0.014
	(1.941)	(2.156)	(0.034)	(0.018)	(0.014)	(0.025)	(0.023)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N baseline miss val	0	0	0	0	0	0	0
Observations	2680	1526	2680	2680	2680	2680	2675
Control Mean	41.058	30.080	0.462	0.875	0.115	0.218	0.355
F-test (p-value): Acct = Acct + Ed	0.24 (0.63)	0.01 (0.91)	0.03 (0.87)	0.99 (0.32)	0.06 (0.81)	0.10 (0.76)	0.42 (0.52)
F-test (p-value): Ed = Acct + Ed	0.15 (0.70)	0.03 (0.86)	1.63 (0.20)	0.04 (0.84)	1.56 (0.21)	0.38 (0.54)	2.24 (0.14)
F-test (p-value): Acct = Ed	0.01 (0.92)	0.01 (0.94)	2.38 (0.12)	1.25 (0.26)	2.38 (0.12)	0.93 (0.34)	0.70 (0.40)
Proportion of Obs Equal Zero	0.119	0.207	0.534	0.114	0.880	0.770	0.652

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) We sum the number of days worked for each activity, and topcode at 90 because some respondents worked partial days on several activities.

(3)-(6) take the value of 1 if respondent reports income from that activity during the past 90 days, and 0 otherwise.

(4): Informal activies include Build/Construction, Quarrying, Salon, Boda/Taxi driving, Work in other HH, Work in own HH, Small Scale Vocation, Non-Salary (Wage) Church, Other Wage employ, Other, Brewing Alcohol, Fetching Water, Collecting Firewood, Computer Related, Fishing, Music, Nursing, Drama, Sports, Sewing, Rent

Table 7: Treatment Effects on Expenditures ('000 UGX)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
LHS:	Money Spent in Last 7 days	Money Spent on Snacks Last 7 days	1=Owns mobile phone	# of Meals w/ Meat last 7 days	Airtime Used last 7 days	# of People you Support Financially	Own Money Spent on Health Related Exps. last 6 mths	Own Money Spent on School Fees last 6 mths	Own Money Spent on Business Investment last 6 mths
Account Only	-0.717	-0.309	-0.031	0.172	0.067	0.210	43.380	12.814	-8.111
	(5.259)	(0.882)	(0.025)	(0.131)	(0.270)	(0.164)	(50.474)	(16.273)	(54.153)
Education Only	0.086	-0.561	0.011	0.193*	0.091	0.268	-0.986	11.773	-13.782
	(5.398)	(0.786)	(0.026)	(0.114)	(0.246)	(0.179)	(13.460)	(14.739)	(51.090)
Account + Education	-0.249	-0.012	0.001	0.231*	0.226	0.089	-9.766	10.106	-24.914
	(4.886)	(0.899)	(0.026)	(0.123)	(0.279)	(0.167)	(13.483)	(14.119)	(49.444)
Controls for Baseline Values	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N baseline miss val	0.000	179.000	0.000	0.000	3.000	5.000	2.000	0.000	0.000
Observations	2678	2627	2679	2679	2679	2680	2679	2679	2673
Control Mean	31.768	3.517	0.662	1.942	2.090	2.333	62.482	24.322	141.295
F-test (p-value): Acct = Acct + Ed	0.02 (0.90)	0.27 (0.60)	2.11 (0.15)	0.20 (0.65)	0.36 (0.55)	0.48 (0.49)	1.15 (0.28)	0.03 (0.87)	0.26 (0.61)
F-test (p-value): Ed = Acct + Ed	0.01 (0.93)	1.21 (0.27)	0.17 (0.68)	0.11 (0.74)	0.33 (0.56)	0.90 (0.34)	1.25 (0.26)	0.01 (0.92)	0.14 (0.71)
F-test (p-value): Acct = Ed	0.03 (0.85)	0.34 (0.56)	3.49 (0.06)	0.03 (0.86)	0.01 (0.91)	0.10 (0.76)	0.81 (0.37)	0.00 (0.95)	0.02 (0.88)
Proportion of Obs Equal Zero	0.020	0.288	0.341	0.236	0.240	0.380	0.072	0.974	0.518

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. The exchange rate between Ugandan Shillings and USD during summer 2011 was approximately 2500 to 1.

Outcomes:

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

(4) "Meat" includes chicken.

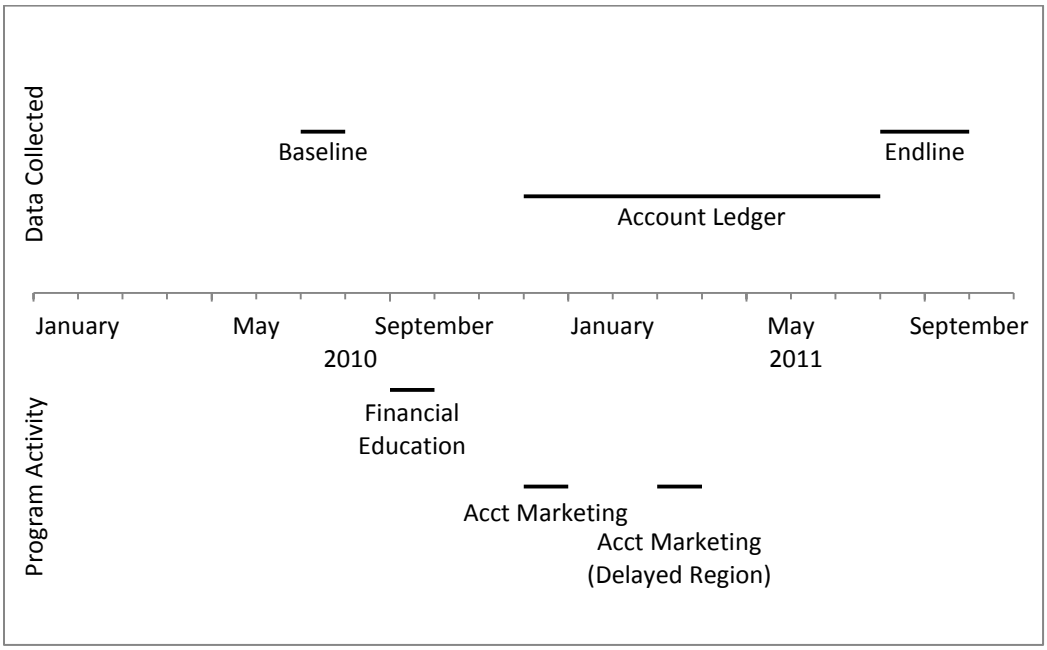
(5) We estimate airtime value by eliciting minutes used, and multiplying that by the market price.

(6) "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."

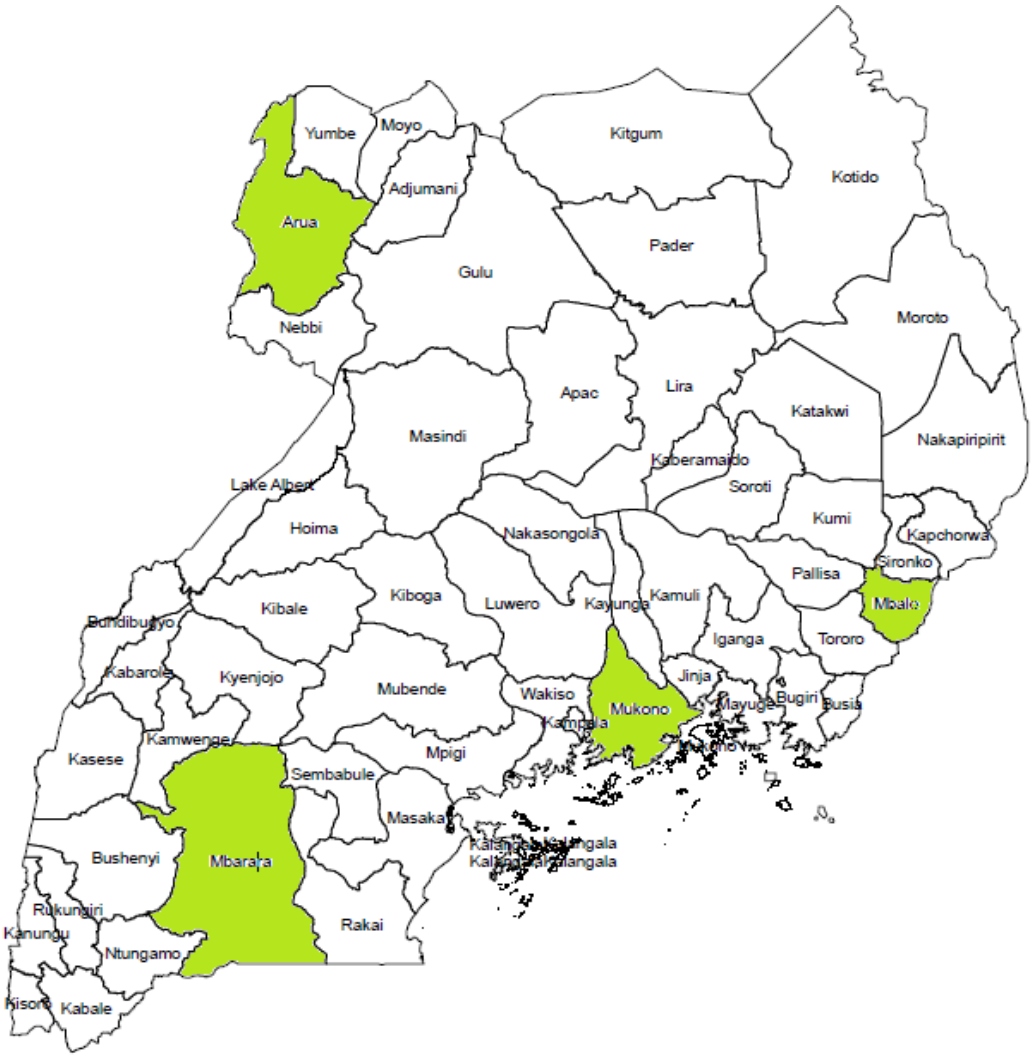
(9) "How much money total did you spend on investments in business in order to try to make profits in the past 6 months? It is okay to estimate."

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) Account Only	(2) Education Only	(3) Account + Education	(4) Control	(5) p-value from f-test from regressing row var on indicators for each treatment	(6) p-value from f-test from regressing row variable on indicator for any treatment
Count of Baseline Survey Respondents	11.02	11.10	11.25	11.30	0.674	0.401
	(0.192)	(0.182)	(0.203)	(0.153)		
Proportion of Female Club Members	0.405	0.425	0.419	0.447	0.607	0.235
	(0.0195)	(0.0203)	(0.0247)	(0.0238)		
Has Any Formal Account	0.129	0.173	0.121	0.136	0.255	0.848
	(0.0188)	(0.0228)	(0.0189)	(0.0194)		
Financial Knowledge Score (# of questions answered correctly of 13)	5.428	5.733	5.686	5.703	0.526	0.644
	(0.157)	(0.163)	(0.164)	(0.170)		
Trust in Financial System on scale of 3 (least) to 12 (most)	8.665	8.697	8.764	8.705	0.923	0.979
	(0.0862)	(0.110)	(0.111)	(0.102)		
Age	24.58	24.64	24.76	24.33	0.926	0.533
	(0.469)	(0.451)	(0.463)	(0.438)		
Currently in school	0.391	0.380	0.368	0.390	0.943	0.776
	(0.0300)	(0.0296)	(0.0313)	(0.0277)		
Education: Highest Grade Completed	10.09	10.50	10.23	10.33	0.709	0.855
	(0.225)	(0.266)	(0.261)	(0.243)		
Income: total last 90 days ('000 UGX)	145.3	169.5	147.8	140.3	0.417	0.364
	(13.81)	(12.88)	(12.09)	(14.01)		
Wealth Index	-0.0653	-0.0113	0.0245	-0.0288	0.81	0.881
	(0.0527)	(0.0741)	(0.0724)	(0.0623)		
Cost to Reach District Capital by Public Transport ('000 UGX)	4.918	4.193	4.364	4.422	0.704	0.894
	(0.579)	(0.396)	(0.354)	(0.457)		
Whether Club Has Money	0.695	0.767	0.817	0.833	0.265	0.237
	(0.0605)	(0.0551)	(0.0504)	(0.0485)		
Whether Club Has Bank Account	0.0500	0.0833	0.0667	0.0667	0.913	1.000
	(0.0284)	(0.0360)	(0.0325)	(0.0325)		
Stratification Variables:						
Average Savings of All Members by Club ('000 UGX)	83.64	102.5	84.44	92.49	0.559	0.85
	(9.683)	(12.28)	(9.782)	(10.27)		
Region: North	0.250	0.283	0.283	0.267	0.973	0.934
	(0.0564)	(0.0587)	(0.0587)	(0.0576)		
Region: East	0.300	0.283	0.267	0.267	0.974	0.804
	(0.0597)	(0.0587)	(0.0576)	(0.0576)		
Region: West	0.183	0.167	0.183	0.200	0.974	0.701
	(0.0504)	(0.0485)	(0.0504)	(0.0521)		
Region: Central	0.267	0.267	0.267	0.267	1.000	1.000
	(0.0576)	(0.0576)	(0.0576)	(0.0576)		
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	-0.0092	-0.1015
	(0.012)	(0.012)	(0.081)
Ed Only	-0.0166	-0.0154	0.0119
	(0.012)	(0.011)	(0.075)
Account + Ed	-0.0075	-0.0061	0.0926
	(0.013)	(0.013)	(0.081)
Female		0.0049	-0.0112
		(0.009)	(0.016)
Has Any Formal Account		-0.0116	-0.0472**
		(0.013)	(0.020)
Average Savings ('000 UGX)		0.0000	-0.0000
		(0.000)	(0.000)
Financial Knowledge Score (# of questions		-0.0040**	-0.0079*
answered correctly out of 13)		(0.002)	(0.004)
Age		-0.0017**	-0.0009
		(0.001)	(0.002)
Income: total last 90 days ('000 UGX)		-0.0003	0.0097
		(0.011)	(0.026)
Education: Highest Grade Completed		0.0002	0.0008
		(0.001)	(0.003)
Self Reported Income ('000 UGX)		0.0000	0.0001*
		(0.000)	(0.000)
Wealth Index		-0.0247**	-0.0189
		(0.010)	(0.017)
Trust in Financial System on scale of 3 (least)		0.0013	0.0036
to 12 (most)		(0.002)	(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=Distinguished '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	-0.007	0.009	0.005	0.006	-0.001	-0.060**	0.015	0.010
	(0.028)	(0.017)	(0.031)	(0.030)	(0.023)	(0.028)	(0.028)	(0.027)	(0.028)
Education Only	0.085***	0.029*	0.056*	0.013	0.064**	0.072**	0.050*	0.007	0.049*
	(0.028)	(0.017)	(0.029)	(0.029)	(0.026)	(0.030)	(0.029)	(0.025)	(0.028)
Account + Education	0.084***	0.040**	0.049	0.030	0.057**	0.069**	0.041	0.014	0.034
	(0.028)	(0.017)	(0.031)	(0.030)	(0.027)	(0.029)	(0.029)	(0.025)	(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	0.015	-0.021	-0.014	-0.004
	(0.024)	(0.023)	(0.020)	(0.023)	(0.027)
Education Only	0.018	0.043*	-0.013	0.021	-0.030
	(0.024)	(0.023)	(0.020)	(0.023)	(0.026)
Account + Education	0.036	0.018	-0.019	0.058**	0.010
	(0.024)	(0.023)	(0.019)	(0.025)	(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

LHS:	(1) Numeracy	(2) 1=Answers 16+12 Correctly	(3) 1=Answers 10% of 20 Correctly	(4) 1=Understands Effect of Compound Interest
Account Only	-0.008	-0.008	-0.012	-0.004
	(0.029)	(0.017)	(0.029)	(0.027)
Education Only	0.009	0.010	0.027	-0.030
	(0.030)	(0.015)	(0.029)	(0.026)
Account + Education	0.048*	0.017	0.029	0.010
	(0.027)	(0.015)	(0.027)	(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	0.028	0.155	0.087
	(0.042)	(0.045)	(0.103)	(0.212)
Education Only	-0.009	0.066	-0.081	-0.240
	(0.040)	(0.049)	(0.098)	(0.203)
Account + Education	0.015	0.072	0.002	-0.166
	(0.037)	(0.046)	(0.091)	(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

LHS:	(1) Financial Planning	(2) 1=Regularly Keeps Track of Money Spent	(3) 1=Regularly Plans/Budgets	(4) Ratio of Financial Plans Succeeded to Plans Made	(5) Prepares for Emergencies
Account Only	0.022	-0.006	-0.007	0.012	0.091
	(0.033)	(0.032)	(0.013)	(0.016)	(0.063)
Education Only	0.048	0.022	-0.005	0.015	0.117*
	(0.032)	(0.030)	(0.015)	(0.015)	(0.067)
Account + Education	-0.026	-0.021	-0.033**	0.000	0.069
	(0.032)	(0.030)	(0.016)	(0.015)	(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 indiciating 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	0.019	0.028	-0.008	-0.004
	(0.028)	(0.025)	(0.028)	(0.020)	(0.028)
Education Only	-0.012	0.009	-0.003	-0.026	0.003
	(0.029)	(0.027)	(0.027)	(0.020)	(0.026)
Account + Education	-0.014	-0.021	-0.001	0.024	-0.042
	(0.030)	(0.028)	(0.029)	(0.020)	(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	0.026	0.106*	-0.033	-0.019	0.007
	(0.025)	(0.053)	(0.058)	(0.057)	(0.017)	(0.022)
Education Only	0.009	0.004	0.092*	0.004	-0.015	-0.008
	(0.023)	(0.055)	(0.055)	(0.050)	(0.017)	(0.024)
Account + Education	0.034	0.085	0.019	0.050	-0.008	0.013
	(0.023)	(0.052)	(0.052)	(0.056)	(0.018)	(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

LHS:	(1) Risk Tolerance Index	(2) Risk Tolerance Index (without ambiguity variable)	(3) Chooses more risky business plan	(4) More Risk Tolerant: certain vs. risky options	(5) More Risk Tolerant: choices between lotteries	(6) More Ambiguity-Tolerant
Account Only	0.001	0.007	-0.012	0.009	0.047	-0.009
	(0.033)	(0.039)	(0.019)	(0.055)	(0.063)	(0.027)
Education Only	-0.068**	-0.089**	-0.047***	-0.132**	0.001	-0.002
	(0.033)	(0.037)	(0.018)	(0.056)	(0.062)	(0.029)
Account + Education	-0.061*	-0.056	-0.041**	-0.044	-0.008	-0.036
	(0.033)	(0.039)	(0.018)	(0.057)	(0.064)	(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 Bejing 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	0.042	0.093**
	(0.052)	(0.050)	(0.047)
Education Only	0.050	0.042	0.044
	(0.057)	(0.053)	(0.052)
Account + Education	0.075	0.061	0.068
	(0.051)	(0.050)	(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	-0.032	0.004	0.136	-0.000	0.004	-0.020
	(0.022)	(0.063)	(0.064)	(0.229)	(0.011)	(0.030)	(0.031)
Education Only	-0.007	0.084	0.243***	-0.227	0.001	-0.008	-0.039
	(0.022)	(0.058)	(0.061)	(0.197)	(0.011)	(0.029)	(0.030)
Account + Education	0.010	0.222***	0.302***	-0.204	-0.005	-0.012	-0.026
	(0.022)	(0.059)	(0.066)	(0.216)	(0.011)	(0.032)	(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	-0.042	-0.028	-0.049	25.230
	(0.036)	(0.051)	(0.027)	(0.138)	(17.425)
Education Only	-0.039	-0.065	-0.006	-0.112	-5.611
	(0.033)	(0.044)	(0.028)	(0.158)	(17.007)
Account + Education	-0.057*	-0.094*	-0.017	-0.162	-6.205
	(0.033)	(0.052)	(0.027)	(0.128)	(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	-0.018	0.004	-0.043	-0.046	-0.036	-0.074
	(0.036)	(0.025)	(0.040)	(0.056)	(0.062)	(0.059)	(0.062)
Education Only	0.019	-0.004	0.032	0.001	-0.019	0.021	0.037
	(0.033)	(0.026)	(0.040)	(0.056)	(0.063)	(0.060)	(0.064)
Account + Education	0.029	-0.012	0.029	0.051	0.064	0.011	-0.037
	(0.035)	(0.025)	(0.041)	(0.052)	(0.062)	(0.060)	(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?" Respnses 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

LHS:	(1) 1=Deposits Savings Often	(2) 1=Withdraws Savings Often	(3) 1=Has a Savings Goal
Account Only	0.033	-0.001	0.008
	(0.029)	(0.018)	(0.025)
Education Only	0.061**	0.011	0.013
	(0.028)	(0.018)	(0.022)
Account + Education	0.032	-0.004	0.038*
	(0.028)	(0.018)	(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	0.555	0.267	0.311	-0.032
	(1.509)	(2.417)	(0.208)	(0.293)	(0.125)
Education Only	0.690	2.232	0.283	0.269	0.131
	(1.482)	(2.467)	(0.191)	(0.259)	(0.129)
Account + Education	2.201	4.267	0.423**	0.455	0.085
	(1.529)	(2.621)	(0.207)	(0.283)	(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

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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 Diocesian 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.

☐ Yes ☐ No Initials of respondent: _____

☐ Yes ☐ No Initials of respondent: _____

☐ Yes ☐ No Initials of respondent: _____

☐ Yes ☐ No Initials of respondent: _____

☐ Yes ☐ 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 2) One time per week 3) One time every two weeks 4) One time every month 5) One time every two months 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)	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 13) Income-generating activities for members to make their own money 1) Income-generating activities to make money for the whole club 2) Income-generating activities to make money to give to other people or another organization (such as the church) 3) Financial training to club members 4) Financial training to people who are **NOT** part of the club 5) Sports (football, netball, etc.) 6) Going to events that are held by other organizations 7) Being visited by outside organizations 8) Other 1: _____ _____ 9) Other 2: _____ _____ 10) Other 3: _____ _____
Q6: How long ago was your last club meeting? [*open-ended, write what they respond, then help them calculate how many days ago this was*]	|_____| |____| |____| days ago [*help them calculate the number of days ago their last meeting was*]
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 *usually* at your youth group meetings?	|____| |____| |____| members

Q10: How many members are there in your youth group meetings who almost never miss a meeting or event?	|____| |____| |____| members	
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 [*Allow them to provide spontaneous responses, then categorize those responses according to the codes, at right*]	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	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
	Write their response	*Code their response according to the categories above. If "other", leave blank*
(a) Most important	_____ _____	|____|
(b) Second most important	_____ _____	|____|
(c) Third most important	_____ _____	|____|
Q12: How many times in the last 3 months (since January 2010) has your youth group met?	|____| |____| |____| times	
Q13: Is there a specific day and time when your club usually meets?	1) Meetings are almost always at the same time on the same day (meetings are on a regular schedule)	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
Q14: Does your club meet during school holidays?	1) Yes	2) No → ***Skip to Q15***
Q15: Does your group meet much more or less frequently during school holidays as during the school term? *Read options*	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	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 → ***Skip to Q20***
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 → ***Skip to Q22***
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 → ***Skip to Q25***
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?	_____	

	Q38: What is your phone number?	0|____| | ___| |____| - |____| |____| |____| |____| |____| |____| 0|____| | ___| |____| - |____| |____| |____| |____| |____| |____|
PERSON 3	Q39: 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 Q45***
	Q40 How much does it cost you to travel to [*INSERT NAME OF DISTRICT CAPITAL*] town	|____| |____| |____| |____| |____| |____| USH
	Q41: What is your position in the club (e.g., patron, president, treasurer, etc.)?	|_____|
	Q42: May we contact you again if we want to ask a couple more questions?	1) Yes 2) No ***→ Skip to Person 4 (Q49)***
	Q43: What is your name?	_____
	Q44: What is your phone number?	0|____| | ___| |____| - |____| |____| |____| |____| |____| |____| 0|____| | ___| |____| - |____| |____| |____| |____| |____| |____|
PERSON 4	Q45: 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 Q51***
	Q46: How much does it cost you to travel to [*INSERT NAME OF DISTRICT CAPITAL*] town	|____| |____| |____| |____| |____| |____| USH
	Q47: What is your position in the club (e.g., patron, president, treasurer, etc.)?	|_____|

	Q48: May we contact you again if we want to ask a couple more questions?	1) Yes	2) No → ***Skip to Person 5 (Q55)***
	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 → ***if 9) skip to Q57***
	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 → ***Skip to Q61***
	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 *M/F*	Position in club	Currently a student in school? 1) Yes 2) No
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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	|_____| 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?	|____|
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	|_____| . |_____| **E / W (CIRCLE ONE)**
Q63: Latitude of meeting place	|_____| . |_____| **N / S (CIRCLE ONE)**

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

ENGLISH

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 ACKNOWLEDING RECEIPT OF GAMES PAYMENT*	AMOUNT PAID FOR AMOUNT PAID |_____| INDIVIDUAL GAME |_____| FOR GROUP GAME |_____|

	1: DEMOGRAPHICS MODULE		
16.	*GENDER*	MALE---------- 1 FEMALE---------- 2	
17.	*DISCREETLY AND DO NOT ASK:* *CONDITION OF RESPONDENT'S FOOTWEAR?*	SHOES, CLEAN, IN GOOD REPAIR---------- 1 SHOES, DIRTY, IN GOOD REPAIR---------- 2 SHOES, IN POOR REPAIR---------- 3 SLIPPERS---------- 4 BAREFOOT---------- 5 OTHER:| _____|---- 9	
18.	*DISCREETLY, AND DO NOT ASK:* *CONDITION OF THE CLOTHING?*	CLEAN CLOTHING AND IN GOOD REPAIR---------- 1 CLOTHING A BIT DIRTY / IN POOR REPAIR---------- 2 CLOTHING VERY DIRTY VERY POOR REPAIR---------- 3	
19.	*DISCREETLY, AND DO NOT ASK:* *CLEANLINESS OF FACE, HAIR AND HANDS?*	CLEAN---------- 1 A BIT DIRTY---------- 2 VERY DIRTY---------- 3	
20.	What is your tribe? *ENTER THE CORRECT 2-DIGIT CODE IN THE SPACES AT FAR RIGHT. IF OTHER, WRITE TRIBE IN "OTHER" SPACE AND FILL 99 CODE*	01) ACHOLI 02) ALUR 03) BAAMBA 04) BABUKUSU 05) BABWISI 06) BAFUMBIRA 07) BAGANDA 08) BAGISU 09) BAGUNGU 10) BAGWE 11) BAGWERE 12) BAHEHE 13) BAHORORO 14) BAKENYI 15) BAKIGA 16) BAKHONZO 17) BANYABINDI 18) BANYAKOLE 19) BANYARA 20) BANYARWANDA 21) BANYOLE 22) BANYORO 23) BARULI 24) BASAMIA 25) BASOGA 26) BASONGORA 27) BATAGWENDA 28) BATORO 29) BATUKU 30) BATWA 31) CHOPE 32) DODOTH 33) ETHUR 34) IK (TEUSO) 35) ITESO 36) INDIAN 37) JAPADHOLA 38) JIE 39) JONAM 40) KAKWA 41) KARIMOJONG 42) KEBU 43) KUKU 44) KUMAM 45) LANGI 46) LENDU 47) LUGBARA 48) MADI 49) MENING 50) MVUBA 51) NAPORE 52) NUBI 53) NYANGIA 54) POKOT 55) SABINY 56) SO (TEPETH) 57) VONOMA 99) OTHER: |_____|	|___|___|
21.	How old are you? *IF RESPONDENT DOES NOT KNOW, HELP HIM/HER TO ESTIMATE*	|___|___|years	
22.	Are you currently a student in school?	YES---------- 1 NO ---------- 2 → ***TO 24***	
23.	Do you board at school or are you a day-schooler?	BOARDER---------- 1 DAY-SCHOOLER---------- 2	
24.	What is the highest level you have completed in school? ENTER THE CORRECT 2-DIGIT CODE IN THE SPACES AT FAR RIGHT.	01) 0 02) P1 08) P7 14) S6 03) P2 09) S1 15) SOME TERTIARY INSTITUTE 04) P3 10) S2 16) COMPLETED TERTIARY INSTITUTE 05) P4 11) S3 17) SOME UNIVERSITY 06) P5 12) S4 18) COMPLETED UNIVERSITY 07) P6 13) S5 19) MASTER'S OR PHD	|___|___|
25.	Have you ever received training at a vocational program or technical school?	YES---------- 1 NO ---------- 2 → ***TO 27***	
26.	What training did you receive? *ENTER THE CORRECT 2-DIGIT CODE IN THE SPACES AT FAR RIGHT.* *IF OTHER, ENTER IN "OTHER" SPACE AND FILL 99 CODE* *ENTER ALL THAT APPLY, UP TO 4. IF LESS THAN 4, ENTER "00" FOR ANY EMPTY RESPONSE SPACES.*	01) FISHING 02) SHOE REPAIR 03) CARPENTRY AND JOINERY 04) BRICK/BLOCK MAKING AND CLAY WORKS 05) BEE-KEEPING 06) BOREHOLE REPAIR 07) METAL FABRICATION 08) TAILORING 09) MOTOR MECHANICS 10) BICYCLE REPAIR 11) SALOON 12) BLACKSMITH 13) PLUMBING 14) MANAGEMENT 15) FINANCIAL MANAGEMENT 16) BUSINESS START-UP SKILLS 17) COMPUTERS 18) MASONRY 19) NURSING 99) OTHER: |_____| 00) BLANK	1.|___|___| 2.|___|___| 3.|___|___| 4.|___|___|
27A.	Can you please read the following statement for me? You can choose which language you prefer to read in. *GIVE LITERACY CARD WITH CHOSEN LANGUAGE* *("IN ORDER TO PREVENT MALARIA, YOU SHOULD SLEEP UNDER A TREATED BED NET AND COVER YOUR ARMS AFTER DARK.")*	READS FLUENTLY AND WITHOUT ANY PROBLEMS---------- 1 CAN READ BUT WITH SOME INTERRUPTIONS---------- 2 READS WITH DIFFICULTY---------- 3 CAN'T READ A COMPLETE SENTENCE---------- 4	

27B.	*IN WHICH LANGUAGE DID THE RESPONDENT (ATTEMPT TO) READ THE LITERACY CARD FOR 27A?*	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. *OPEN-ENDED, BUT DO NOT SPEND MORE THAN 2 MINUTES.*	
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. *HELP RESPONDENT ESTIMATE*	|___|___|times/month

40.	How many proper meals (not snacks or tea) did you usually take each day when you were 12 years old? *HELP RESPONDENT ESTIMATE*	|___|___|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? *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*	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

			A Contrib.	B Head
		NAME	51	52
51.	Who contributes the most money to the household, in order to regularly meet the household's basic needs? *COMPLETE 53A – 56A IN COLUMN **A** ("CONTRIB.") OF THE TABLE AT RIGHT FOR THIS PERSON*			
52.	Who is the head of the household? *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.*			
53.	How is [*READ RESPONSE TO 51, THEN REPEAT FOR 52*] related to you? *ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON.* *CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PRESON*	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	**53A** |___|___|	**53B** |___|___|
54.	What is the highest level of education [*READ RESPONSE TO 51, THEN REPEAT FOR 52*] has reached? *ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON.* *CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PRESON*	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	**54A** |___|___|	**54B** |___|___|
55.	What is the **MAIN** way [*READ RESPONSE TO 51, THEN REPEAT FOR 52*] gets money? *ENTER THE CORRECT 2-DIGIT CODE AT RIGHT FOR EACH PERSON.* *CHECK WITH ABOVE TO ENSURE YOU FILL THE CORRECT INFORMATION FOR THE CORRECT PRESON*	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, PLAITING 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]	**55A** |___|___|	**55B** |___|___|
56.	Does [*READ RESPONSE TO 51, THEN REPEAT FOR 52*] have an account with a formal bank, for example Crane, Barclays, FINCA or Centenary? *ENTER CODE FOR EACH PERSON AT RIGHT*	1) YES 2) NO 9) DON'T KNOW	**56A** |___|	**56B** |___|

57.	*DO NOT READ:* *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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* 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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* DON'T KNOW = 9,999,998	|___|,|___|___|___|,|___|___|___|UGX
60.	How many times in the last 7 days did you eat meat (including fish)? *HELP RESPONDENT ESTIMATE*	|___|___|times
61.	How many proper meals (not snacks or tea) do you usually take each day? *HELP RESPONDENT ESTIMATE*	|___|___|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.	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. *WRITE NUMBER OWNED FOR EACH ITEM, WITH 2 DIGITS (IE."03").* *NONE = "00"* *"DON'T KNOW" = "98"*	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.	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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|UGX
68.	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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|UGX

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

69.

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 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 PLAITING HAIR)
16) HEALTH OR NGO WORKER
17) SOLDIER/POLICEMAN
18) TEACHER OR OTHER PUBLIC EMPLOYEE
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]

	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? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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. *PROBE - ENCOURAGE RESPONDENT TO BE ACCURATE, BUT ALLOW ESTIMATION* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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)? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998]*	|___|,|___|___|___|,|___|___|___|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? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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)? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|UGX
89.	How much money do you expect to spend in the next 7 days? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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? *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

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? *IF RESPONDENT IS A STUDENT, READ*: 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.

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.

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.

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

	103 USE (OPEN RESPONSE)	**104** CODE	**105** 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? *READ ALL RESPONSE OPTIONS*	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? *READ ALL RESPONSE OPTIONS*	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? *MARK ALL THAT RESPONDENT MENTIONS, DO NOT PROBE*	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? *DON'T KNOW = 98.00*	|___|___|.|___|___|%
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! *DO NOT ALLOW THE RESPONDENT TO CALCULATE* *DON'T KNOW = 99,999,998*	|___|___|,|___|___|___|,|___|___|___|UGX
127.	*DO NOT READ:* 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? *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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! *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|UGX
130.	What is the cost of one American Dollar? *DON'T KNOW = 9,999,998*	|___|,|___|___|___|,|___|___|___|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 else 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? *READ ALL RESPONSE OPTIONS*	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? *HELP THE RESPONDENT ESTIMATE*	|___|___|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? *READ ALL RESPONSE OPTIONS*	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? *HELP THE RESPONDENT ESTIMATE*	|___|___|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? *READ ALL RESPONSE OPTIONS*	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.

141 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
02) IN A "LOCAL BANK", BOX OR TIN AT HOME
03) HIDDEN AT HOME (EX. "IN MY MATTRESS")
04) IN A HOLE IN THE GARDEN
05) IN A ROTATING SAVINGS CLUB (ROSCA)
06) IN A SACCO
07) IN A TELECOM COMPANY ACCOUNT (EX. MTN MOBILE MONEY, UTL M-SENTE, ZAIN ZAP)
08) IN A GROUP ACCOUNT AT A FORMAL BANK
09) IN AN INDIVIDUAL ACCOUNT AT A FORMAL BANK
10) ANOTHER PERSON (E.G. A FRIEND, MY MOTHER) HOLDS IT
11) SAVES BY BUYING THINGS THAT CAN BE RESOLD (SUCH AS A GOAT OR A BICYCLE)
12) BY INVESTING IN MY BUSINESS
99) OTHER

	141 *PLACE CODE*	**142** How much money do you have saved in […]? *UGX*	**143** How many months ago did you first start saving in […]? IF LESS THAN 1 MONTH = 0 *MONTHS*	**144** How many weeks ago did you last put money in […]? IF LESS THAN 1 WEEK = 0 *WEEKS*	**145** How much money did you put in […] that time? *UGX*	**146** How often do you put money in […]? 1) Often 2) Sometimes 3) Rarely 4) Never *CIRCLE ONE*	**147** How many weeks ago did you last take money out of […]? WITHIN LAST WEEK = 00 ***NEVER 99→ TO 150*** *# WEEKS*	**148** How much money did you take out of […]? *UGX*	**149** How often do you take money out of […]? 1) Often 2) Sometimes 3) Rarely 4) Never *CIRCLE ONE*	**150** Why do you choose […] to keep your money in? 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 *CIRCLE ALL THAT APPLY*	**151** What is your plan or goal for what you will do with the money in […]? 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 *CIRCLE ALL THAT APPLY*	**152** How much money **total** do you want to save in order to achieve this plan or goal? *DON'T KNOW = 98* *UGX*
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			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 *CIRCLE ONE*	**158** How many months ago did you borrow money from […]? *IF LESS THAN ONE MONTH = 0* *DON'T KNOW = 9* *# MONTHS*	**159** How much did you borrow from […]? *DON'T KNOW = 998* *UGX*	**160** Did you or will you have to pay back more money than you borrowed? 1) Yes 2) No → ***TO 162*** *CIRCLE ONE*	**161** What interest rate did you have to pay on the money you borrowed? *DO NOT PROBE OR HELP RESPONDENT CALCULATE DON'T KNOW = 998* *%*	**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 *CIRCLE ONE*	**163** How much money do you still need to pay back? *DON'T KNOW = 998* *UGX*
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 *CIRCLE ONE*	How much did you lend to this person? *UGX*	How many months ago did you lend money to […]? *WITHIN LAST MONTH = 0* *DON'T KNOW = 9*	Did they or will they pay back more money than they borrowed? 1) Yes 2) No → ***TO 175*** *CIRCLE ONE*	What interest rate will they have to pay back to you? *DO NOT PROBE OR HELP THE RESPONDENT CALCULATE* *DON'T KNOW = 998* *%*	How much money are you still waiting to receive back? *DON'T KNOW = 998* *UGX*
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)? *WITHIN THE PAST MONTH = 00* *NEVER = 99*	|___|___|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? *MARK ALL THAT APPLY*	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? *WITHIN THE PAST MONTH = 00* *NEVER = 99*	|___|___|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? *MARK ALL THAT APPLY*	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? *READ ALL RESPONSE OPTIONS*	OFTEN---------- 1 SOMETIMES ---------- 2 RARELY---------- 3 NEVER---------- 4

189.	Does your group do income generating activities to make money for individual group members? *READ ALL RESPONSE OPTIONS*	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? *READ ALL RESPONSE OPTIONS*	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? *DON'T KNOW = 98*	|___|___|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.	*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* 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 <u>only</u> 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? *WRITE IN CLEAR BLOCK LETTERS, CHECK SPELLING*	|_____|	
236.	What is your first name? *CLEAR BLOCK LETTERS, CHECK SPELLING*	|_____|	
237.	What is your other name? *IF NO OTHER NAME, LEAVE BLANK*	|_____|	
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? *PHONE 1*	0|___|___|___| - |___|___|___|___|___|___|	
243.	*PHONE 2*	0|___|___|___| - |___|___|___|___|___|___|	
244.	*PHONE 3*	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

ENGLISH

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.	PRIMARY 01) NONE 02) P1 03) P2 04) P3 05) P4 06) P5 07) P6 08) P7	SECONDARY 09) S1 10) S2 11) S3 12) S4 13) S5 14) S6	OTHER 15) SOME TERTIARY/VOCATIONAL INSTITUTE 16) COMPLETED TERTIARY/VOCATIONAL INSTITUTE 17) SOME UNIVERSITY 18) COMPLETED UNIVERSITY 19) MASTER'S OR PHD	|___|___|

	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. *IF BEFORE 2010, ENTER ONLY YEAR* *IF 2010 OR 2011, ENTER YEAR AND MONTH*	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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* 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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* DON'T KNOW = -99	|_____| UGX
21	In how many meals did you eat meat (including fish) in the past 7 days? *HELP RESPONDENT ESTIMATE*	|___|___|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 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 26-33

01) SUBSISTENCE FARMER/AGRICULTURE
02) COMMERCIAL FARMER/AGRICULTURE
06) DIGGING IN SOMEONE ELSE'S GARDEN
08) LIVESTOCK REARING
03) LAYING BRICKS FOR SALE
04) MAKING CHARCOAL FOR SALE
09) BUILDING/CONSTRUCTION
14) QUARRYING
16) SALOON (CUTTING OR PLAITING HAIR)
11) BODA-BODA/TAXI DRIVING
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)
29) SALARIED EMPLOYEE IN A COMPANY OR FIRM
18) SALARIED EMPLOYEE IN CHURCH
26) NON-SALARIED (WAGE-EARNING FOR HOURS WORKED) EMPLOYEE IN CHURCH
28) OTHER WAGE EMPLOYMENT (CASUAL LABOR – MONEY EARNED FOR HOURS WORKED OR JOB COMPLETED)
24) SMALL-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH LESS THAN 100,000 UGX
25) LARGER-SCALE RETAILER (SOMEONE WHO BUYS THINGS TO RESELL) – BUSINESS ASSETS WORTH MORE THAN 100,000 UGX
30) OTHER SMALL BUSINESS OWNER – BUSINESS ASSETS VALUED AS LESS THAN 100,000 UGX
31) OTHER LARGER BUSINESS OWNER – BUSINESS ASSETS VALUED AS MORE THAN 100,000 UGX
-99) DON'T KNOW
32) OTHER: [SPECIFY IN RESPONSE SPACE]

	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. *PROBE - ENCOURAGE RESPONDENT TO BE ACCURATE, BUT ALLOW ESTIMATION* *DON'T KNOW = -99*	|_____| 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)? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = -99*	|_____| 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? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = -99*	|_____| 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. *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = -99*	|_____| UGX
41	How much money do you expect to spend in the next 7 days on everything? *PROBE - ENCOURAGE RESPONDENT TO ESTIMATE* *DON'T KNOW = -99*	|_____| 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. *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.*	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 OFERATORY 8) GOODS, ACTIVITES 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

	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 **<u>all</u>** 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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTION* *RE-READ QUESTION IF RESPONDENT SEEMS CONFUSED*	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? *READ RESPONSE OPTIONS*	Asset ---------- 1 Collateral ---------- 2 Property ---------- 3 Land ---------- 4 Other: |_____| ---------- 5 *DO NOT READ:* SECURITY ---------- 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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTIONS*	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? *READ RESPONSE OPTIONS*	Yes, definitely ---------- 1 Probably ---------- 2 Probably not ---------- 3 Definitely not ---------- 4

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!

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

73	What does 16 plus 12 equal?	|_____| ***DON'T KNOW: -99***
74	What is 10% of 20?	|_____| ***DON'T KNOW: -99***
75	What is the normal interest rate per year in most savings accounts in regulated banks in Uganda? *IF RESPONDENT REPORTS A SHILLING AMOUNT, PROBE FOR THE INTEREST RATE – BUT DO NOT CALCULATE FOR THEM!*	|_____| % ***DON'T KNOW: -99***
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 ***DON'T KNOW: -99***

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? *RE-READ IF NECESSARY*	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? *SHOW COLOR CARD*	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? *MARK ALL THAT THE RESPONDENT MENTIONS*	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? *READ ALL RESPONSE OPTIONS*	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? *HELP THE RESPONDENT ESTIMATE*	|_____| 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? *READ ALL RESPONSE OPTIONS*	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? *HELP THE RESPONDENT ESTIMATE*	|_____| 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? *READ ALL RESPONSE OPTIONS. MARK ALL THAT APPLY.*	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

9: SAVING BEHAVIOR MODULE

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.

94	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. For example, your savings can be somewhere at home, hidden in a safe place, with a friend or family member, or any other way that you consider saving. So, do you have any money saved?	YES ---------- 1 NO ---------- 2 → **108**

95 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. CODE THE LOCATIONS IN EACH ROW OF THE FIRST COLUMN (95. "PLACE CODE") IN THE BELOW TABLE ACCORDING TO THE BELOW CODES, THEN PROCEED WITH QUESTIONS 96 – 107 FOR EACH LOCATION

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

	95 *PLACE CODE*	96 How much money do you have saved in […]? *UGX*	97 How many months ago did you first start saving in […]? IF LESS THAN 1 MONTH = 0 *MONTHS*	98 How many weeks ago did you last put money in […]? IF LESS THAN 1 WEEK = 0 *WEEKS*	99 How much money did you put in […] that time? *UGX*	100 How often do you put money in […]? READ RESPONSE OPTIONS 1) Often 2) Sometimes 3) Rarely 4) Never *CIRCLE ONE*	101 How many weeks ago did you last take money out of […]? WITHIN LAST WEEK = 00 ***NEVER 99 → 104*** *# WEEKS*	102 How much money did you take out of […]? *UGX*	103 How often do you take money out of […]? READ RESPONSE OPTIONS 1) Often 2) Sometimes 3) Rarely 4) Never *CIRCLE ONE*	104 Why do you choose […] to keep your money in? *DO NOT PROBE* 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) G) SOMEONE ELSE TOLD YOU TO H) FREE TO SAVE (NO CHARGES) Z) OTHER REASON *CIRCLE ALL THAT APPLY*	105 Are you saving up money in this place in order to achieve a certain plan? 1) Yes 2) No → ***NEXT ROW***	106 What is your plan for what you will do with the money in […]? B) LARGE PURCHASE (INCLUDING LAND AND BUILDING A HOUSE) C) SAVE FOR EMERGENCIES D) USE TO INVEST OR PAY FOR SOMETHING THAT WILL EARN MORE MONEY E) EDUCATION COSTS FOR SELF OR OTHER F) HEALTH-RELATED COSTS FOR SELF OR OTHER Z) OTHER *CIRCLE ALL THAT APPLY*	107 How much money **total** do you want to save in order to achieve this plan? *DON'T KNOW = -99* *UGX*
1						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F Z	
2						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F Z	
3						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F Z	
4						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F Z	
5						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F Z	
6						1 2 3 4			1 2 3 4	A B C D E F G H Z	1 2	A B C D E F 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 *didn't* choose others. *RECORD ALL RESPONSES*	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 *not* to have an account in a regulated bank, not why you did choose the place you did *DO NOT PROBE. RECORD ALL RESPONSES.*	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 1) Family member or friend 2) Other club member 3) Commercial bank 4) Savings group 5) Microfinance agency 6) Moneylender 7) Workplace 9) Other *ENTER ONE*	118 How many months ago did you borrow money from […]? *LESS THAN ONE MONTH = 0* *DON'T KNOW = -99* *# MONTHS*	119 How much did you borrow from […]? *DON'T KNOW = -99* *UGX*	120 How much money do you still need to pay back? *DON'T KNOW = -99* *UGX*	121 Did you or will you have to pay back more money than you borrowed? 1) Yes 2) No → ***126*** *CIRCLE ONE*	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? 1) Interest →***123*** 2) Extra amount →***125*** *CIRCLE ONE*	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? 1) Year 2) Month 3) Week 4) Day 5) Other → All to 126 *CIRCLE ONE*	125 What is the extra amount of money you will have to pay on top of what you borrowed? *UGX*	126 What is the main thing that you used the money for? 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 *CIRCLE ONE*
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	1 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**

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 *CIRCLE ONE*	133 How many months ago did you lend money to […]? *IF LESS THAN ONE MONTH = 0* *DON'T KNOW = -99* *MONTHS*	134 How much did you lend to […]? *DON'T KNOW = -99* *UGX*	135 How much money does […] still need to pay back? *DON'T KNOW = -99* *UGX*	136 Did or will […] have to pay back more money than [he/she] borrowed? 1) Yes 2) No → ***NEXT ROW*** *CIRCLE ONE*	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*** *CIRCLE ONE*	138 What interest rate did […] have to pay on the money [he/she] borrowed? *%*	139 Is this interest rate per year, month, week or day? 1) Year 2) Month 3) Week 4) Day 9) Other → NEXT ROW *CIRCLE ONE*	140 What is the extra amount of money [he/she] will have to pay on top of what [he/she] borrowed? *UGX*
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**

COMPLETE TABLE BELOW FOR EACH BORROWER

	143 NAME OF BORROWER	144 CODE OF SOURCE READ RESPONSE OPTIONS 1) Family member or friend 2) Other club member 3) Client or customer 9) Other *CIRCLE ONE*	145 How many months ago did you lend money to […]? *IF LESS THAN ONE MONTH = 0* *DON'T KNOW = -99* *MONTHS*	146 How much did you lend to […]? *DON'T KNOW = -99* *UGX*	147 How much money does […] still need to pay back? *DON'T KNOW = -99* *UGX*	148 Did or will […] have to pay back more money than [he/she] borrowed? 1) Yes 2) No → ***NEXT ROW*** *CIRCLE ONE*	149 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*** *CIRCLE ONE*	150 What interest rate did […] have to pay on the money [he/she] borrowed? *%*	151 Is this interest rate per year, month, week or day? 1) Year 2) Month 3) Week 4) Day 9) Other → NEXT ROW *CIRCLE ONE*	152 What is the extra amount of money [he/she] will have to pay on top of what [he/she] borrowed? *UGX*
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	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?	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
154	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? *READ RESPONSE OPTIONS*	YES, DEFINITELY ---------- 1 PROBABLY ---------- 2 PROBABLY NOT ---------- 3 DEFINITELY NOT ---------- 4→ **156**
155	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

	13: INVESTMENT BEHAVIOR MODULE	
156	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. *PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR ALL 6 MONTHS* *DON'T KNOW = -99*	|_____| UGX ***IF 0→ 158***
157	How did you get most of the money for these health-related expenses? *READ ALL RESPONSE OPTIONS*	Borrowed from somewhere that you will have to pay more money back to ---------- 1 Borrowed from somewhere that you will have to pay the same amount of money back to ---------- 2 Given money from someone else ---------- 3 Did some additional work ---------- 4 Money you already had/ savings ---------- 5 Sold something that you owned ---------- 6 Insurance ---------- 7 Other _____.....8
158	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. *PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR ALL 6 MONTHS* *DON'T KNOW = -99*	|_____| UGX ***IF 0→ 160***
159	How did you get most of the money for these education-related expenses? *READ ALL RESPONSE OPTIONS*	Borrowed from somewhere that you will have to pay more money back to ---------- 1 Borrowed from somewhere that you will have to pay the same amount of money back to ---------- 2 Given money from someone else ---------- 3 Did some additional work ---------- 4 Money you already had/ savings ---------- 5 Sold something that you owned ---------- 6 Other _____.....8
160	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. *PROBE. EMPHASIZE THAT YOU WANT TO KNOW TOTAL FOR ALL 6 MONTHS* *DON'T KNOW = -99*	|_____| UGX ***IF 0→ 162***
161	How did you get most of the money for these business-related expenses? *READ ALL RESPONSE OPTIONS*	Borrowed from somewhere that you will have to pay more money back to ---------- 1 Borrowed from somewhere that you will have to pay the same amount of money back to ---------- 2 Given money from someone else ---------- 3 Did some additional work ---------- 4 Money you already had/ savings ---------- 5 Sold something that you owned ---------- 6 Other _____.....8

	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	When did you join this Church of Uganda youth group?	MM/YYYY: |___|___| / |___|___|___|___|
163	How many members are in your Church of Uganda youth group?	|_____|members ***DON'T KNOW = -99***

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? *READ ALL RESPONSE OPTIONS*	Often---------- 1 Sometimes ---------- 2 Rarely---------- 3 Never---------- 4
166	Does your group do income generating activities to make money for individual group members? *READ ALL RESPONSE OPTIONS*	Often---------- 1 Sometimes ---------- 2 Rarely---------- 3 Never---------- 4
167	Are financial matters an important topic in your group meetings and activities? *READ ALL RESPONSE OPTIONS*	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? *DON'T KNOW = -99*	|___|___|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	*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* 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	You have a choice between the following two options. 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. 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. Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2→ **206** NO PREFERENCE---------- 3→ **207** DON'T KNOW---------- -99→ **207**
205	You have a choice between the following two options. 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. 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. Which option do you choose?	OPTION A---------- 1→ **207** OPTION B---------- 2→ **207** NO PREFERENCE---------- 3→ **207** DON'T KNOW---------- -99→ **207**
206	You have a choice between the following two options. 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. 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. Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2 NO PREFERENCE---------- 3 DON'T KNOW---------- -99
207	You have the choice between the following two options. 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. Option B: If it rains in Beijing, China tomorrow, you get **7,000** Shillings. If it does not rain you get **1,000** Shillings. Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2 NO PREFERENCE---------- 3 DON'T KNOW---------- -99
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.		
208	You have a choice between the following two options: Option A: you get **2,000** Shillings immediately Option B: you get **6,000** Shillings in two weeks Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2→ **210** NO PREFERENCE---------- 3→ **211** DON'T KNOW---------- -99→ **211**
209	You have a choice between the following two options: Option A: you get **2,000** Shillings immediately Option B: you get **8,000** Shillings in two weeks Which option do you choose?	OPTION A---------- 1→ **211** OPTION B---------- 2→ **211** NO PREFERENCE---------- 3→ **211** DON'T KNOW---------- -99→ **211**
210	You have a choice between the following two options: Option A: you get **2,000** Shillings immediately Option B: you get **4,000** Shillings in two weeks Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2 NO PREFERENCE---------- 3 DON'T KNOW---------- -99
211	You have a choice between the following two options: Option A: you get **2,000** Shillings in two weeks Option B: you get **6,000** Shillings in four weeks Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2 NO PREFERENCE---------- 3 DON'T KNOW---------- -99
212	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. Which option do you choose?	OPTION A---------- 1 OPTION B---------- 2 NO PREFERENCE---------- 3 DON'T KNOW---------- -99

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.

[FIRST REMOVE THE THREE OTHER MEMBERS' TICKET FROM THE BOARD LEAVING THE 10 BLANK TICKETS AND THE RESPONDENT'S TICKET. THEN,

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*]

213	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.*	|_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____| |_____|

[*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*

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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