

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Responses by Country			P-value
	kenya	tanzania	uganda	
country				
kenya	2,994 (100.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
tanzania	0 (0.0%)	3,001 (100.0%)	0 (0.0%)	
uganda	0 (0.0%)	0 (0.0%)	3,000 (100.0%)	
year_of_birth				
Mean (SD)	1979.8 (±14.9)	1979.4 (±14.0)	1979.8 (±14.8)	0.44
Missing	0 (0%)	44 (1.5%)	0 (0%)	
gender				
Male	1,162 (38.8%)	1,479 (49.3%)	1,045 (34.8%)	< 0.0001
Female	1,832 (61.2%)	1,522 (50.7%)	1,955 (65.2%)	
marital_status				
Single	797 (26.6%)	720 (24.0%)	588 (19.6%)	< 0.0001
Polygmous	160 (5.3%)	239 (8.0%)	344 (11.5%)	
Monogomous	1,684 (56.2%)	1,634 (54.4%)	1,349 (45.0%)	
Divorced	37 (1.2%)	50 (1.7%)	54 (1.8%)	
Separated	77 (2.6%)	145 (4.8%)	184 (6.1%)	
Widowed	172 (5.7%)	122 (4.1%)	235 (7.8%)	
Living Together	63 (2.1%)	89 (3.0%)	236 (7.9%)	
Other	2 (0.1%)	0 (0.0%)	4 (0.1%)	
Refused	2 (0.1%)	2 (0.1%)	6 (0.2%)	
education_level				
None	295 (9.9%)	292 (9.7%)	486 (16.2%)	< 0.0001
Primary	660 (22.0%)	224 (7.5%)	1,002 (33.4%)	
Some Secondary	682 (22.8%)	1,755 (58.5%)	448 (14.9%)	
Secondary Complete	446 (14.9%)	176 (5.9%)	593 (19.8%)	
Some Secondary Vocational	499 (16.7%)	411 (13.7%)	197 (6.6%)	
Complete Secondary Vocational	34 (1.1%)	29 (1.0%)	68 (2.3%)	
Some Diploma	53 (1.8%)	18 (0.6%)	55 (1.8%)	
Diploma Complete	37 (1.2%)	23 (0.8%)	11 (0.4%)	
Some College	109 (3.6%)	24 (0.8%)	45 (1.5%)	
Some University	91 (3.0%)	14 (0.5%)	30 (1.0%)	
Complete University	54 (1.8%)	20 (0.7%)	48 (1.6%)	
Post Graduate	8 (0.3%)	4 (0.1%)	7 (0.2%)	
Koranic	20 (0.7%)	2 (0.1%)	0 (0.0%)	
Other	5 (0.2%)	6 (0.2%)	10 (0.3%)	
Refused	1 (0.0%)	3 (0.1%)	0 (0.0%)	
heard_of_mobile_money				
Yes	2,222 (74.2%)	2,660 (88.6%)	2,750 (91.7%)	< 0.0001
No	772 (25.8%)	341 (11.4%)	250 (8.3%)	
biggest_challenge_with_mobile_money				
Service down time	624 (20.8%)	848 (28.3%)	666 (22.2%)	< 0.0001
Agent down time	352 (11.8%)	346 (11.5%)	145 (4.8%)	
Operating phone	79 (2.6%)	35 (1.2%)	36 (1.2%)	
Unclear Tx fees	78 (2.6%)	351 (11.7%)	176 (5.9%)	

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Agent float cash avail	431 (14.4%)	60 (2.0%)	69 (2.3%)	
Contacting customer care	163 (5.4%)	35 (1.2%)	8 (0.3%)	
Sending to wrong number	310 (10.4%)	53 (1.8%)	55 (1.8%)	
Family friends stealing money	18 (0.6%)	13 (0.4%)	8 (0.3%)	
Other fraud	23 (0.8%)	12 (0.4%)	23 (0.8%)	
Other	263 (8.8%)	50 (1.7%)	127 (4.2%)	
DK/Refused	84 (2.8%)	75 (2.5%)	80 (2.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
reason_never_used_mobile_money				
Don't know what it is	11 (0.4%)	45 (1.5%)	149 (5.0%)	< 0.0001
Don't know how to open	41 (1.4%)	109 (3.6%)	102 (3.4%)	
Don't have ID	69 (2.3%)	5 (0.2%)	9 (0.3%)	
No POS	17 (0.6%)	125 (4.2%)	59 (2.0%)	
Don't need	62 (2.1%)	130 (4.3%)	163 (5.4%)	
Registration too complicated	4 (0.1%)	8 (0.3%)	26 (0.9%)	
Registration fee too high	0 (0.0%)	17 (0.6%)	20 (0.7%)	
Too difficult	5 (0.2%)	43 (1.4%)	21 (0.7%)	
Tx fee too high	4 (0.1%)	25 (0.8%)	18 (0.6%)	
No money	90 (3.0%)	237 (7.9%)	428 (14.3%)	
No friends or family using	1 (0.0%)	18 (0.6%)	36 (1.2%)	
Don't understand	11 (0.4%)	32 (1.1%)	63 (2.1%)	
No phone	136 (4.5%)	15 (0.5%)	33 (1.1%)	
Don't trust	9 (0.3%)	15 (0.5%)	28 (0.9%)	
Family don't approve	4 (0.1%)	3 (0.1%)	9 (0.3%)	
All agents men	0 (0.0%)	1 (0.0%)	0 (0.0%)	
No advantage over existing	5 (0.2%)	3 (0.1%)	40 (1.3%)	
Other	59 (2.0%)	177 (5.9%)	403 (13.4%)	
Missing	2,466 (82.4%)	1,993 (66.4%)	1,393 (46.4%)	
ever_used_mobile_money_for.deposit				
No	402 (13.4%)	470 (15.7%)	592 (19.7%)	< 0.0001
Yes	2,023 (67.6%)	1,408 (46.9%)	801 (26.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paygovt				
No	2,385 (79.7%)	1,832 (61.0%)	1,372 (45.7%)	0.090
Yes	40 (1.3%)	46 (1.5%)	21 (0.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.sendmoneyindiv				
No	479 (16.0%)	786 (26.2%)	531 (17.7%)	< 0.0001
Yes	1,946 (65.0%)	1,092 (36.4%)	862 (28.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getmoneyindiv				
No	128 (4.3%)	490 (16.3%)	331 (11.0%)	< 0.0001
Yes	2,297 (76.7%)	1,388 (46.3%)	1,062 (35.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getmoneygovt				

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	Responses by Country			
	kenya	tanzania	uganda	P-value
No	2,401 (80.2%)	1,850 (61.6%)	1,366 (45.5%)	0.047
Yes	24 (0.8%)	28 (0.9%)	27 (0.9%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getwages				
No	2,178 (72.7%)	1,826 (60.8%)	1,352 (45.1%)	< 0.0001
Yes	247 (8.2%)	52 (1.7%)	41 (1.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paylarge				
No	2,404 (80.3%)	1,866 (62.2%)	1,387 (46.2%)	0.31
Yes	21 (0.7%)	12 (0.4%)	6 (0.2%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payinsurance				
No	2,390 (79.8%)	1,868 (62.2%)	1,387 (46.2%)	0.001
Yes	35 (1.2%)	10 (0.3%)	6 (0.2%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payloan				
No	2,182 (72.9%)	1,861 (62.0%)	1,383 (46.1%)	< 0.0001
Yes	243 (8.1%)	17 (0.6%)	10 (0.3%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.savemoney				
No	1,739 (58.1%)	1,699 (56.6%)	1,230 (41.0%)	< 0.0001
Yes	686 (22.9%)	179 (6.0%)	163 (5.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.setasidepension				
No	2,384 (79.6%)	1,853 (61.7%)	1,371 (45.7%)	0.64
Yes	41 (1.4%)	25 (0.8%)	22 (0.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.withdraw				
No	38 (1.3%)	64 (2.1%)	119 (4.0%)	< 0.0001
Yes	2,387 (79.7%)	1,814 (60.4%)	1,274 (42.5%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.setasideother				
No	1,957 (65.4%)	1,721 (57.3%)	1,282 (42.7%)	< 0.0001
Yes	468 (15.6%)	157 (5.2%)	111 (3.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.makeinvestment				
No	2,412 (80.6%)	1,866 (62.2%)	1,381 (46.0%)	0.47
Yes	13 (0.4%)	12 (0.4%)	12 (0.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payatstore				
No	2,249 (75.1%)	1,859 (61.9%)	1,373 (45.8%)	< 0.0001
Yes	176 (5.9%)	19 (0.6%)	20 (0.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transfermobile				
No	2,111 (70.5%)	1,786 (59.5%)	1,371 (45.7%)	< 0.0001

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	Responses by Country			P-value
	kenya	tanzania	uganda	
Yes	314 (10.5%)	92 (3.1%)	22 (0.7%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transferbank				
No	2,253 (75.3%)	1,841 (61.3%)	1,380 (46.0%)	< 0.0001
Yes	172 (5.7%)	37 (1.2%)	13 (0.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transfermobiletoother				
No	2,386 (79.7%)	1,853 (61.7%)	1,384 (46.1%)	0.030
Yes	39 (1.3%)	25 (0.8%)	9 (0.3%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.lendinggroup				
No	2,384 (79.6%)	1,866 (62.2%)	1,377 (45.9%)	0.006
Yes	41 (1.4%)	12 (0.4%)	16 (0.5%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payrent				
No	2,359 (78.8%)	1,856 (61.8%)	1,381 (46.0%)	< 0.0001
Yes	66 (2.2%)	22 (0.7%)	12 (0.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.accountmaint				
No	1,593 (53.2%)	1,559 (51.9%)	1,229 (41.0%)	< 0.0001
Yes	832 (27.8%)	319 (10.6%)	164 (5.5%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.other				
No	2,416 (80.7%)	1,872 (62.4%)	1,391 (46.4%)	0.50
Yes	9 (0.3%)	6 (0.2%)	2 (0.1%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paymobilebill				
No	644 (21.5%)	684 (22.8%)	794 (26.5%)	< 0.0001
Yes	1,781 (59.5%)	1,194 (39.8%)	599 (20.0%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payschoolfee				
No	2,188 (73.1%)	1,814 (60.4%)	1,306 (43.5%)	< 0.0001
Yes	237 (7.9%)	64 (2.1%)	87 (2.9%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paymedical				
No	2,339 (78.1%)	1,853 (61.7%)	1,361 (45.4%)	< 0.0001
Yes	86 (2.9%)	25 (0.8%)	32 (1.1%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payelectrical				
No	2,180 (72.8%)	1,701 (56.7%)	1,327 (44.2%)	< 0.0001
Yes	245 (8.2%)	177 (5.9%)	66 (2.2%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paywater				
No	2,360 (78.8%)	1,846 (61.5%)	1,361 (45.4%)	0.097
Yes	65 (2.2%)	32 (1.1%)	32 (1.1%)	

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	Responses by Country			P-value
	kenya	tanzania	uganda	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paysolar				
No	2,400 (80.2%)	1,860 (62.0%)	1,385 (46.2%)	0.33
Yes	25 (0.8%)	18 (0.6%)	8 (0.3%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paytv				
No	2,238 (74.7%)	1,802 (60.0%)	1,352 (45.1%)	< 0.0001
Yes	187 (6.2%)	76 (2.5%)	41 (1.4%)	
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
how_often_use_mobile_money_for.deposit				
Daily	76 (2.5%)	53 (1.8%)	29 (1.0%)	< 0.0001
Weekly	495 (16.5%)	240 (8.0%)	123 (4.1%)	
15 days	309 (10.3%)	333 (11.1%)	174 (5.8%)	
Monthly	658 (22.0%)	397 (13.2%)	223 (7.4%)	
3 Months	291 (9.7%)	269 (9.0%)	140 (4.7%)	
6 Months	111 (3.7%)	76 (2.5%)	60 (2.0%)	
Annually	33 (1.1%)	29 (1.0%)	31 (1.0%)	
Almost Never	50 (1.7%)	11 (0.4%)	21 (0.7%)	
Missing	971 (32.4%)	1,593 (53.1%)	2,199 (73.3%)	
how_often_use_mobile_money_for.paygovt				
Daily	0 (0.0%)	0 (0.0%)	1 (0.0%)	0.56
Weekly	2 (0.1%)	4 (0.1%)	2 (0.1%)	
15 days	4 (0.1%)	10 (0.3%)	3 (0.1%)	
Monthly	17 (0.6%)	10 (0.3%)	10 (0.3%)	
3 Months	5 (0.2%)	9 (0.3%)	2 (0.1%)	
6 Months	3 (0.1%)	4 (0.1%)	1 (0.0%)	
Annually	3 (0.1%)	3 (0.1%)	0 (0.0%)	
Almost Never	6 (0.2%)	6 (0.2%)	2 (0.1%)	
Missing	2,954 (98.7%)	2,955 (98.5%)	2,979 (99.3%)	
how_often_use_mobile_money_for.sendmoneyindiv				
Daily	18 (0.6%)	17 (0.6%)	10 (0.3%)	< 0.0001
Weekly	150 (5.0%)	86 (2.9%)	63 (2.1%)	
15 days	251 (8.4%)	180 (6.0%)	124 (4.1%)	
Monthly	800 (26.7%)	368 (12.3%)	258 (8.6%)	
3 Months	408 (13.6%)	302 (10.1%)	219 (7.3%)	
6 Months	197 (6.6%)	63 (2.1%)	94 (3.1%)	
Annually	71 (2.4%)	51 (1.7%)	65 (2.2%)	
Almost Never	51 (1.7%)	25 (0.8%)	29 (1.0%)	
Missing	1,048 (35.0%)	1,909 (63.6%)	2,138 (71.3%)	
how_often_use_mobile_money_for.getmoneyindiv				
Daily	22 (0.7%)	28 (0.9%)	12 (0.4%)	< 0.0001
Weekly	233 (7.8%)	120 (4.0%)	108 (3.6%)	
15 days	293 (9.8%)	219 (7.3%)	163 (5.4%)	
Monthly	938 (31.3%)	466 (15.5%)	326 (10.9%)	
3 Months	472 (15.8%)	350 (11.7%)	263 (8.8%)	

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6 Months	185 (6.2%)	120 (4.0%)	113 (3.8%)	
Annually	88 (2.9%)	49 (1.6%)	48 (1.6%)	
Almost Never	66 (2.2%)	36 (1.2%)	29 (1.0%)	
Missing	697 (23.3%)	1,613 (53.7%)	1,938 (64.6%)	
how_often_use_mobile_money_for.getwages				
Daily	5 (0.2%)	3 (0.1%)	0 (0.0%)	0.42
Weekly	26 (0.9%)	6 (0.2%)	3 (0.1%)	
15 days	23 (0.8%)	5 (0.2%)	3 (0.1%)	
Monthly	118 (3.9%)	16 (0.5%)	25 (0.8%)	
3 Months	40 (1.3%)	9 (0.3%)	4 (0.1%)	
6 Months	18 (0.6%)	8 (0.3%)	4 (0.1%)	
Annually	7 (0.2%)	2 (0.1%)	1 (0.0%)	
Almost Never	10 (0.3%)	3 (0.1%)	1 (0.0%)	
Missing	2,747 (91.8%)	2,949 (98.3%)	2,959 (98.6%)	
how_often_use_mobile_money_for.payloan				
Daily	13 (0.4%)	2 (0.1%)	1 (0.0%)	0.074
Weekly	12 (0.4%)	2 (0.1%)	0 (0.0%)	
15 days	113 (3.8%)	5 (0.2%)	6 (0.2%)	
Monthly	48 (1.6%)	2 (0.1%)	2 (0.1%)	
3 Months	29 (1.0%)	0 (0.0%)	1 (0.0%)	
6 Months	18 (0.6%)	2 (0.1%)	0 (0.0%)	
Annually	10 (0.3%)	4 (0.1%)	0 (0.0%)	
Almost Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	2,751 (91.9%)	2,984 (99.4%)	2,990 (99.7%)	
how_often_use_mobile_money_for.savemoney				
Daily	10 (0.3%)	6 (0.2%)	5 (0.2%)	0.0006
Weekly	91 (3.0%)	22 (0.7%)	14 (0.5%)	
15 days	72 (2.4%)	27 (0.9%)	34 (1.1%)	
Monthly	346 (11.6%)	76 (2.5%)	59 (2.0%)	
3 Months	109 (3.6%)	26 (0.9%)	23 (0.8%)	
6 Months	27 (0.9%)	13 (0.4%)	11 (0.4%)	
Annually	15 (0.5%)	5 (0.2%)	9 (0.3%)	
Almost Never	16 (0.5%)	4 (0.1%)	8 (0.3%)	
Missing	2,308 (77.1%)	2,822 (94.0%)	2,837 (94.6%)	
how_often_use_mobile_money_for.withdraw				
Daily	53 (1.8%)	67 (2.2%)	26 (0.9%)	< 0.0001
Weekly	564 (18.8%)	329 (11.0%)	211 (7.0%)	
15 days	410 (13.7%)	382 (12.7%)	253 (8.4%)	
Monthly	812 (27.1%)	472 (15.7%)	350 (11.7%)	
3 Months	347 (11.6%)	384 (12.8%)	244 (8.1%)	
6 Months	105 (3.5%)	113 (3.8%)	104 (3.5%)	
Annually	50 (1.7%)	49 (1.6%)	53 (1.8%)	
Almost Never	46 (1.5%)	18 (0.6%)	33 (1.1%)	
Missing	607 (20.3%)	1,187 (39.6%)	1,726 (57.5%)	
how_often_use_mobile_money_for.setasideother				

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Daily	5 (0.2%)	9 (0.3%)	6 (0.2%)	< 0.0001
Weekly	49 (1.6%)	14 (0.5%)	15 (0.5%)	
15 days	43 (1.4%)	27 (0.9%)	11 (0.4%)	
Monthly	251 (8.4%)	64 (2.1%)	38 (1.3%)	
3 Months	75 (2.5%)	20 (0.7%)	21 (0.7%)	
6 Months	30 (1.0%)	11 (0.4%)	13 (0.4%)	
Annually	6 (0.2%)	4 (0.1%)	6 (0.2%)	
Almost Never	9 (0.3%)	8 (0.3%)	1 (0.0%)	
Missing	2,526 (84.4%)	2,844 (94.8%)	2,889 (96.3%)	
how_often_use_mobile_money_for.payatstore				
Daily	2 (0.1%)	0 (0.0%)	2 (0.1%)	0.23
Weekly	30 (1.0%)	3 (0.1%)	4 (0.1%)	
15 days	27 (0.9%)	1 (0.0%)	1 (0.0%)	
Monthly	49 (1.6%)	10 (0.3%)	6 (0.2%)	
3 Months	37 (1.2%)	2 (0.1%)	3 (0.1%)	
6 Months	14 (0.5%)	2 (0.1%)	3 (0.1%)	
Annually	3 (0.1%)	1 (0.0%)	0 (0.0%)	
Almost Never	14 (0.5%)	0 (0.0%)	1 (0.0%)	
Missing	2,818 (94.1%)	2,982 (99.4%)	2,980 (99.3%)	
how_often_use_mobile_money_for.transfermobile				
Daily	3 (0.1%)	3 (0.1%)	0 (0.0%)	0.084
Weekly	28 (0.9%)	12 (0.4%)	6 (0.2%)	
15 days	39 (1.3%)	16 (0.5%)	1 (0.0%)	
Monthly	132 (4.4%)	28 (0.9%)	6 (0.2%)	
3 Months	65 (2.2%)	18 (0.6%)	4 (0.1%)	
6 Months	27 (0.9%)	6 (0.2%)	2 (0.1%)	
Annually	8 (0.3%)	4 (0.1%)	0 (0.0%)	
Almost Never	12 (0.4%)	5 (0.2%)	3 (0.1%)	
Missing	2,680 (89.5%)	2,909 (96.9%)	2,978 (99.3%)	
how_often_use_mobile_money_for.transferbank				
Daily	0 (0.0%)	1 (0.0%)	0 (0.0%)	0.024
Weekly	16 (0.5%)	4 (0.1%)	5 (0.2%)	
15 days	22 (0.7%)	4 (0.1%)	0 (0.0%)	
Monthly	85 (2.8%)	18 (0.6%)	3 (0.1%)	
3 Months	22 (0.7%)	2 (0.1%)	3 (0.1%)	
6 Months	8 (0.3%)	5 (0.2%)	1 (0.0%)	
Annually	9 (0.3%)	0 (0.0%)	0 (0.0%)	
Almost Never	10 (0.3%)	3 (0.1%)	1 (0.0%)	
Missing	2,822 (94.3%)	2,964 (98.8%)	2,987 (99.6%)	
how_often_use_mobile_money_for.payrent				
Daily	1 (0.0%)	1 (0.0%)	0 (0.0%)	0.20
Weekly	4 (0.1%)	3 (0.1%)	1 (0.0%)	
15 days	3 (0.1%)	1 (0.0%)	0 (0.0%)	
Monthly	45 (1.5%)	8 (0.3%)	7 (0.2%)	
3 Months	8 (0.3%)	3 (0.1%)	2 (0.1%)	

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Responses by Country			P-value
	kenya	tanzania	uganda	
6 Months	2 (0.1%)	1 (0.0%)	1 (0.0%)	
Annually	2 (0.1%)	3 (0.1%)	0 (0.0%)	
Almost Never	1 (0.0%)	2 (0.1%)	1 (0.0%)	
Missing	2,928 (97.8%)	2,979 (99.3%)	2,988 (99.6%)	
how_often_use_mobile_money_for.accountmaint				
Daily	54 (1.8%)	43 (1.4%)	20 (0.7%)	0.0007
Weekly	202 (6.7%)	77 (2.6%)	49 (1.6%)	
15 days	112 (3.7%)	57 (1.9%)	24 (0.8%)	
Monthly	271 (9.1%)	69 (2.3%)	31 (1.0%)	
3 Months	93 (3.1%)	38 (1.3%)	19 (0.6%)	
6 Months	38 (1.3%)	15 (0.5%)	7 (0.2%)	
Annually	24 (0.8%)	7 (0.2%)	6 (0.2%)	
Almost Never	38 (1.3%)	13 (0.4%)	8 (0.3%)	
Missing	2,162 (72.2%)	2,682 (89.4%)	2,836 (94.5%)	
how_often_use_mobile_money_for.paymobilebill				
Daily	229 (7.6%)	258 (8.6%)	93 (3.1%)	< 0.0001
Weekly	678 (22.6%)	387 (12.9%)	187 (6.2%)	
15 days	298 (10.0%)	225 (7.5%)	102 (3.4%)	
Monthly	311 (10.4%)	137 (4.6%)	100 (3.3%)	
3 Months	146 (4.9%)	121 (4.0%)	59 (2.0%)	
6 Months	52 (1.7%)	38 (1.3%)	28 (0.9%)	
Annually	24 (0.8%)	13 (0.4%)	16 (0.5%)	
Almost Never	43 (1.4%)	15 (0.5%)	14 (0.5%)	
Missing	1,213 (40.5%)	1,807 (60.2%)	2,401 (80.0%)	
how_often_use_mobile_money_for.payschoolfee				
Daily	3 (0.1%)	1 (0.0%)	0 (0.0%)	< 0.0001
Weekly	13 (0.4%)	2 (0.1%)	4 (0.1%)	
15 days	7 (0.2%)	1 (0.0%)	7 (0.2%)	
Monthly	60 (2.0%)	10 (0.3%)	18 (0.6%)	
3 Months	102 (3.4%)	15 (0.5%)	42 (1.4%)	
6 Months	24 (0.8%)	16 (0.5%)	7 (0.2%)	
Annually	14 (0.5%)	13 (0.4%)	9 (0.3%)	
Almost Never	14 (0.5%)	6 (0.2%)	0 (0.0%)	
Missing	2,757 (92.1%)	2,937 (97.9%)	2,913 (97.1%)	
how_often_use_mobile_money_for.paymedical				
Daily	2 (0.1%)	0 (0.0%)	0 (0.0%)	0.18
Weekly	4 (0.1%)	0 (0.0%)	1 (0.0%)	
15 days	2 (0.1%)	0 (0.0%)	4 (0.1%)	
Monthly	23 (0.8%)	9 (0.3%)	5 (0.2%)	
3 Months	13 (0.4%)	9 (0.3%)	8 (0.3%)	
6 Months	16 (0.5%)	2 (0.1%)	4 (0.1%)	
Annually	17 (0.6%)	5 (0.2%)	7 (0.2%)	
Almost Never	9 (0.3%)	0 (0.0%)	3 (0.1%)	
Missing	2,908 (97.1%)	2,976 (99.2%)	2,968 (98.9%)	
how_often_use_mobile_money_for.payelectrical				

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Responses by Country			
	kenya	tanzania	uganda	P-value
Daily	0 (0.0%)	3 (0.1%)	0 (0.0%)	< 0.0001
Weekly	8 (0.3%)	18 (0.6%)	5 (0.2%)	
15 days	5 (0.2%)	25 (0.8%)	5 (0.2%)	
Monthly	196 (6.5%)	100 (3.3%)	44 (1.5%)	
3 Months	18 (0.6%)	14 (0.5%)	9 (0.3%)	
6 Months	6 (0.2%)	7 (0.2%)	2 (0.1%)	
Annually	4 (0.1%)	3 (0.1%)	0 (0.0%)	
Almost Never	8 (0.3%)	7 (0.2%)	1 (0.0%)	
Missing	2,749 (91.8%)	2,824 (94.1%)	2,934 (97.8%)	
how_often_use_mobile_money_for.paywater				
Daily	1 (0.0%)	1 (0.0%)	0 (0.0%)	0.003
Weekly	3 (0.1%)	1 (0.0%)	3 (0.1%)	
15 days	2 (0.1%)	3 (0.1%)	1 (0.0%)	
Monthly	54 (1.8%)	18 (0.6%)	18 (0.6%)	
3 Months	1 (0.0%)	6 (0.2%)	8 (0.3%)	
6 Months	1 (0.0%)	0 (0.0%)	0 (0.0%)	
Annually	2 (0.1%)	2 (0.1%)	0 (0.0%)	
Almost Never	1 (0.0%)	1 (0.0%)	2 (0.1%)	
Missing	2,929 (97.8%)	2,969 (98.9%)	2,968 (98.9%)	
how_often_use_mobile_money_for.paytv				
Daily	1 (0.0%)	1 (0.0%)	0 (0.0%)	0.006
Weekly	4 (0.1%)	6 (0.2%)	0 (0.0%)	
15 days	3 (0.1%)	7 (0.2%)	3 (0.1%)	
Monthly	154 (5.1%)	46 (1.5%)	31 (1.0%)	
3 Months	12 (0.4%)	8 (0.3%)	4 (0.1%)	
6 Months	5 (0.2%)	1 (0.0%)	1 (0.0%)	
Annually	3 (0.1%)	0 (0.0%)	0 (0.0%)	
Almost Never	5 (0.2%)	7 (0.2%)	2 (0.1%)	
Missing	2,807 (93.8%)	2,925 (97.5%)	2,959 (98.6%)	
ever_used_any_mobile_money_service.MPesa				
No	567 (18.9%)	1,584 (52.8%)	1,466 (48.9%)	< 0.0001
Yes	2,381 (79.5%)	1,183 (39.4%)	1,180 (39.3%)	
Missing	46 (1.5%)	234 (7.8%)	354 (11.8%)	
ever_used_any_mobile_money_service.serv2				
No	1,929 (64.4%)	1,873 (62.4%)	1,709 (57.0%)	< 0.0001
Yes	153 (5.1%)	677 (22.6%)	520 (17.3%)	
Missing	912 (30.5%)	451 (15.0%)	771 (25.7%)	
ever_used_any_mobile_money_service.YUCash				
No	1,241 (41.4%)	1,998 (66.6%)	896 (29.9%)	< 0.0001
Yes	23 (0.8%)	573 (19.1%)	15 (0.5%)	
Missing	1,730 (57.8%)	430 (14.3%)	2,089 (69.6%)	
ever_used_any_mobile_money_service.OrangeMoney				
No	1,280 (42.8%)	776 (25.9%)	455 (15.2%)	< 0.0001
Yes	12 (0.4%)	30 (1.0%)	1 (0.0%)	
Missing	1,702 (56.8%)	2,195 (73.1%)	2,544 (84.8%)	

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Responses by Country			
	kenya	tanzania	uganda	P-value
ever_used_any_mobile_money_service.Tangaza				
No	534 (17.8%)	197 (6.6%)	252 (8.4%)	1.00
Yes	2 (0.1%)	1 (0.0%)	1 (0.0%)	
Missing	2,458 (82.1%)	2,803 (93.4%)	2,747 (91.6%)	
ever_used_any_mobile_money_service.MobiCash				
No	756 (25.3%)	13 (0.4%)	458 (15.3%)	0.055
Yes	8 (0.3%)	1 (0.0%)	10 (0.3%)	
Missing	2,230 (74.5%)	2,987 (99.5%)	2,532 (84.4%)	
ever_used_any_mobile_money_service.Equitel				
No	1,097 (36.6%)	0 (0.0%)	239 (8.0%)	0.39
Yes	75 (2.5%)	0 (0.0%)	12 (0.4%)	
Missing	1,822 (60.9%)	3,001 (100.0%)	2,749 (91.6%)	
last_time_fin_activity_w_mobile_money.MPesa				
Yesterday	213 (7.1%)	146 (4.9%)	174 (5.8%)	< 0.0001
7 days	683 (22.8%)	434 (14.5%)	402 (13.4%)	
30 days	857 (28.6%)	352 (11.7%)	294 (9.8%)	
90 days	189 (6.3%)	126 (4.2%)	173 (5.8%)	
>90 days	439 (14.7%)	125 (4.2%)	137 (4.6%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	613 (20.5%)	1,818 (60.6%)	1,820 (60.7%)	
last_time_fin_activity_w_mobile_money.serv2				
Yesterday	49 (1.6%)	86 (2.9%)	102 (3.4%)	< 0.0001
7 days	47 (1.6%)	265 (8.8%)	159 (5.3%)	
30 days	33 (1.1%)	179 (6.0%)	114 (3.8%)	
90 days	17 (0.6%)	72 (2.4%)	86 (2.9%)	
>90 days	7 (0.2%)	75 (2.5%)	59 (2.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	2,841 (94.9%)	2,324 (77.4%)	2,480 (82.7%)	
last_time_fin_activity_w_mobile_money.YUCash				
Yesterday	10 (0.3%)	81 (2.7%)	7 (0.2%)	0.001
7 days	7 (0.2%)	211 (7.0%)	3 (0.1%)	
30 days	2 (0.1%)	128 (4.3%)	1 (0.0%)	
90 days	2 (0.1%)	114 (3.8%)	4 (0.1%)	
>90 days	2 (0.1%)	39 (1.3%)	0 (0.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	2,971 (99.2%)	2,428 (80.9%)	2,985 (99.5%)	
have_account_with_any_mobile_money_service.MPesa				
No	856 (28.6%)	1,583 (52.7%)	1,796 (59.9%)	< 0.0001
Yes	2,092 (69.9%)	1,184 (39.5%)	850 (28.3%)	
Missing	46 (1.5%)	234 (7.8%)	354 (11.8%)	
have_account_with_any_mobile_money_service.serv2				
No	1,932 (64.5%)	1,942 (64.7%)	1,864 (62.1%)	< 0.0001
Yes	150 (5.0%)	608 (20.3%)	365 (12.2%)	
Missing	912 (30.5%)	451 (15.0%)	771 (25.7%)	
have account with any mobile money service.YUCash				

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Responses by Country			
	kenya	tanzania	uganda	P-value
No	1,240 (41.4%)	2,063 (68.7%)	899 (30.0%)	< 0.0001
Yes	24 (0.8%)	508 (16.9%)	12 (0.4%)	
Missing	1,730 (57.8%)	430 (14.3%)	2,089 (69.6%)	
have_account_with_any_mobile_money_service.OrangeMoney				
No	1,280 (42.8%)	773 (25.8%)	455 (15.2%)	< 0.0001
Yes	12 (0.4%)	33 (1.1%)	1 (0.0%)	
Missing	1,702 (56.8%)	2,195 (73.1%)	2,544 (84.8%)	
have_account_with_any_mobile_money_service.Tangaza				
No	531 (17.7%)	197 (6.6%)	252 (8.4%)	0.88
Yes	5 (0.2%)	1 (0.0%)	1 (0.0%)	
Missing	2,458 (82.1%)	2,803 (93.4%)	2,747 (91.6%)	
have_account_with_any_mobile_money_service.MobiCash				
No	754 (25.2%)	13 (0.4%)	464 (15.5%)	0.15
Yes	10 (0.3%)	1 (0.0%)	4 (0.1%)	
Missing	2,230 (74.5%)	2,987 (99.5%)	2,532 (84.4%)	
have_account_with_any_mobile_money_service.Equitel				
No	1,091 (36.4%)	0 (0.0%)	242 (8.1%)	0.062
Yes	81 (2.7%)	0 (0.0%)	9 (0.3%)	
Missing	1,822 (60.9%)	3,001 (100.0%)	2,749 (91.6%)	
last_time_financial_activity_using_account.MPesa				
Yesterday	150 (5.0%)	119 (4.0%)	85 (2.8%)	< 0.0001
7 days	578 (19.3%)	408 (13.6%)	271 (9.0%)	
30 days	720 (24.0%)	360 (12.0%)	261 (8.7%)	
90 days	153 (5.1%)	117 (3.9%)	99 (3.3%)	
>90 days	41 (1.4%)	51 (1.7%)	18 (0.6%)	
Never	450 (15.0%)	129 (4.3%)	116 (3.9%)	
Missing	902 (30.1%)	1,817 (60.5%)	2,150 (71.7%)	
last_time_financial_activity_using_account.serv2				
Yesterday	32 (1.1%)	60 (2.0%)	45 (1.5%)	< 0.0001
7 days	38 (1.3%)	218 (7.3%)	109 (3.6%)	
30 days	23 (0.8%)	156 (5.2%)	94 (3.1%)	
90 days	11 (0.4%)	72 (2.4%)	61 (2.0%)	
>90 days	39 (1.3%)	22 (0.7%)	13 (0.4%)	
Never	7 (0.2%)	80 (2.7%)	43 (1.4%)	
Missing	2,844 (95.0%)	2,393 (79.7%)	2,635 (87.8%)	
last_time_financial_activity_using_account.YUCash				
Yesterday	7 (0.2%)	60 (2.0%)	3 (0.1%)	0.0001
7 days	2 (0.1%)	162 (5.4%)	1 (0.0%)	
30 days	3 (0.1%)	111 (3.7%)	1 (0.0%)	
90 days	1 (0.0%)	77 (2.6%)	4 (0.1%)	
>90 days	8 (0.3%)	52 (1.7%)	3 (0.1%)	
Never	3 (0.1%)	46 (1.5%)	0 (0.0%)	
Missing	2,970 (99.2%)	2,493 (83.1%)	2,988 (99.6%)	
last_time_financial_activity_using_account.Equitel				
Yesterday	7 (0.2%)	0 (0.0%)	2 (0.1%)	0.087

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	Responses by Country			P-value
	kenya	tanzania	uganda	
7 days	26 (0.9%)	0 (0.0%)	2 (0.1%)	
30 days	20 (0.7%)	0 (0.0%)	0 (0.0%)	
90 days	7 (0.2%)	0 (0.0%)	2 (0.1%)	
>90 days	9 (0.3%)	0 (0.0%)	0 (0.0%)	
Never	12 (0.4%)	0 (0.0%)	3 (0.1%)	
Missing	2,913 (97.3%)	3,001 (100.0%)	2,991 (99.7%)	
how_long_using_mobile_money				
Mean (SD)	4.8 (±0.7)	4.3 (±1.1)	4.5 (±1.0)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
source_filename				
fsp_final_kenya_w3_(public).csv	2,994 (100.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
fsp_final_nigeria_w3_(public).csv	0 (0.0%)	0 (0.0%)	0 (0.0%)	
fsp_final_tanzania_w3_(public).csv	0 (0.0%)	3,001 (100.0%)	0 (0.0%)	
fsp_final_uganda_w3_(public).csv	0 (0.0%)	0 (0.0%)	3,000 (100.0%)	
minFS				
1 day	452 (15.1%)	219 (7.3%)	188 (6.3%)	< 0.0001
7 days	870 (29.1%)	571 (19.0%)	364 (12.1%)	
30 days	700 (23.4%)	700 (23.3%)	462 (15.4%)	
90 days	188 (6.3%)	200 (6.7%)	195 (6.5%)	
>90 days	215 (7.2%)	188 (6.3%)	184 (6.1%)	
Never	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	

[†] n=8955 observations, FII