

# REPUBLIC OF RWANDA



Questionnaire number

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## FinScope Rwanda 2024 Survey QUESTIONNAIRE

### MODULE A. IDENTIFICATION AND LOCALIZATION OF THE HOUSEHOLD

LOCALIZATION	CODE
A1. Province/Kigali City: .....	
A2. District: .....	
A3. Sector: .....	
A4. Cell: .....	
A5. Village: .....	
A6. Residence area:    1 = Urban 2 = Rural	
A7a. Number of the sampled household: .....	
A7b. Number of the replacement household: .....	
A8. GPS coordinates of the household	
1. Names of the Interviewer:	
Nº of Tablet:	
2. Names of the QC Interviewer:	
Nº of Tablet:	
3. Names of the Supervisor:	
Nº of Tablet	
4. Names of the QC Support Team:	

## MODULE B. HOUSEHOLD REGISTER

### Introduction

Hello, my name is ..... I am part of the research team working for Access to Finance Rwanda in collaboration with the Ministry of Finance and Economic Planning (MINECOFIN), the National Bank of Rwanda (BNR), and the National Institute of Statistics of Rwanda (NISR). We are interviewing people to know how they have access to financial services and how they use these services to improve their well-being. Your household has been selected to be part of a national survey. The survey aims to measure the profile of the levels of access to and uptake of financial products/services across income ranges and other demographics. The survey will focus on access to financial institutions, utilisation of financial services, and management of money in the area. The results of the survey will be used by policymakers to address challenges relating to financial inclusion. First, I have to make a list of everyone in your household in order to choose one person in particular to interview.

Your answers will be completely confidential; we will not share information that identifies you with anyone.

May I begin the interview now?

Yes	1
No	2
Come back later	3

#### B1. How many people are part of this household?

When I say household, I mean a person or group of persons who usually cook, eat and live together. These people may or may not be related by blood, but I am talking about those who sleep in the household.

Interviewer:

Record full names of all members of the household in separate grids below in order of oldest to youngest. Separate those who qualify and those who don't.

Note: Member of household is defined as a person who has continuously been living with the household for A person who qualifies is a household member who is 16 years old or older.

Head of household is the person all members of the household regard as head. He/she is the one who normally makes day to day decisions governing the running of the household and who has lived in the household continuously.

Re-assure respondent of the confidentiality of all information.

	Name of household member	B1a Age	B2a Sex 1=Male, 2=Female	B3a Does ... bring money into HH? 1=Yes, 2=No	B4a Selected Respondent
Individuals who qualify (Adults 16 years or older)					1
					2
					3
					4
					5
					6
					7
					8
	Name of household member	B1b Age	B2b Sex 1=Male, 2=Female	B3b Does ... bring money into HH? 1=Yes, 2=No	B4b Reason for individual 16+ not qualifying
Individuals who do not qualify					

How many people are eligible for interview? Write their number.

After registering all household members, I am going to choose one of them to be interviewed.



IN ORDER TO DETERMINE WHO WILL BE INTERVIEWED, YOU WILL DO THE FOLLOWING:

FILL IN THE BOX WITH THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE

THEN FILL IN THE BOX WITH THE NUMBER OF QUALIFYING ADULTS (16+) IN THE HOUSEHOLD FROM THE HOUSEHOLD REGISTER

THE TABLET WILL PROVIDE THE NUMBER OF THE HOUSEHOLD MEMBER TO BE INTERVIEWED

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING ADULTS IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

Call-backs	Date	Day	Time	B5a. Is respondent available for interview? 1= Yes; 2= No, <b>If B5a = 1 → Module E</b>	B5b. Does respondent have to be replaced? 1=Yes; 2=No	
First Visit	.../.../2023		...../.....	<input type="checkbox"/>	<input type="checkbox"/>	<b>If Yes, Go to B6</b> <b>If No, do another call-back</b>
First call back	.../.../2023		...../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Second call back	.../.../2023		...../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Third call back	.../.../2023		...../.....	<input type="checkbox"/>	<input type="checkbox"/>	<b>If Yes, Go to B6</b> <b>If No, Go to B7</b>
<b>B6</b>	<b>Indicate reason for replacement and end the interview.</b> 1=Not able to secure interview within 3 call backs 2=Interview refused by household member 3=Interview refused by selected respondent 4=Others (specify) <b>If B6=2,3 or 4, Close interview</b>					<input type="checkbox"/>
<b>B7</b>	<b>Respondent status:</b> 1=Originally sampled respondent 2=Replaced respondent					<input type="checkbox"/>

## MODULE E. FINANCIAL HEALTH

INTERVIEWER: REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE HOUSEHOLD INFORMANT

I have already spoken with..... (NAME OF KEY HOUSEHOLD INFORMANT) about this household and now I would like to interview you. The interview will take about one hour to complete. May we proceed with the interview? (If not, arrange convenient time, record call details). Once again, I want to assure you that all the information you give me is completely confidential and cannot be traced back to you.

<b>In different households, different people make the decisions about finances.</b> Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.									
<b>E1</b>	Who is responsible for day-to-day money management decisions in your household? <b>READ OUT. SINGLE MENTION</b> <table border="1" style="margin-left: 20px;"> <tr> <td style="width: 150px; height: 80px;"></td> <td>           1 = You alone,            2 = You and your spouse/partner,            3 = You and other household/family members,            4 = You are not involved in these decisions            5 = Another family member or (or family members)         </td> <td style="width: 50px; height: 80px; vertical-align: top; text-align: center;"> <input type="text"/> </td> </tr> </table>				1 = You alone, 2 = You and your spouse/partner, 3 = You and other household/family members, 4 = You are not involved in these decisions 5 = Another family member or (or family members)	<input type="text"/>			
	1 = You alone, 2 = You and your spouse/partner, 3 = You and other household/family members, 4 = You are not involved in these decisions 5 = Another family member or (or family members)	<input type="text"/>							
<b>E1b</b>	Now I'd like to ask you some questions about your participation in making decisions on various aspects of household life. <b>Please use the following scale: 1= Little or no input in decisions; 2= Input into some decision and 3=Input into most or all decisions</b> <table border="1" style="margin-left: 20px;"> <tr> <td style="width: 150px; height: 80px; vertical-align: top; padding-left: 10px;">           1. How much input do you have in making decisions about household income? (Includes how income is earned, invested, and budgeted)?         </td> <td style="width: 50px; height: 80px; vertical-align: top; text-align: center;"> <input type="text"/> </td> </tr> <tr> <td style="width: 150px; height: 80px; vertical-align: top; padding-left: 10px;">           2. How much input do you have in making decisions about large, occasional household purchases (e.g., bicycles, land, rent, school fees etc.)?         </td> <td style="width: 50px; height: 80px; vertical-align: top; text-align: center;"> <input type="text"/> </td> </tr> <tr> <td style="width: 150px; height: 80px; vertical-align: top; padding-left: 10px;">           3. How much input do you have in making decisions about routine household purchases (e.g., food for daily consumption or other household needs)?         </td> <td style="width: 50px; height: 80px; vertical-align: top; text-align: center;"> <input type="text"/> </td> </tr> </table>			1. How much input do you have in making decisions about household income? (Includes how income is earned, invested, and budgeted)?	<input type="text"/>	2. How much input do you have in making decisions about large, occasional household purchases (e.g., bicycles, land, rent, school fees etc.)?	<input type="text"/>	3. How much input do you have in making decisions about routine household purchases (e.g., food for daily consumption or other household needs)?	<input type="text"/>
1. How much input do you have in making decisions about household income? (Includes how income is earned, invested, and budgeted)?	<input type="text"/>								
2. How much input do you have in making decisions about large, occasional household purchases (e.g., bicycles, land, rent, school fees etc.)?	<input type="text"/>								
3. How much input do you have in making decisions about routine household purchases (e.g., food for daily consumption or other household needs)?	<input type="text"/>								
<b>E1c</b>	You have a large degree of control over your current financial situation <b>and expect to have the same in the future.</b> <b>READ OUT OPTIONS. SINGLE MENTION</b>	1= Yes, have a lot of control over my financial situation 2= Have control over my financial situation 3= Have some control over my financial situation 4= Have scarce control over my financial situation You are not involved in these decisions 5= Have no control over my financial situation							
<b>E2a</b>	Have you got money of your own that you can do with as you wish? Yes/No	1= Yes 2= No							
<b>E2b</b>	<b>IF NO IN E2a ASK:</b> Why not? <b>DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE</b>	1 = Do not earn/generate money 2 = All money goes into the hh 3 = Need permission to spend 4 = Hand over the money to the Head of the Household member 98 = Other specify							
<b>E2c</b>	Do you save or keep money for different reasons and how often? <b>READ OUT OPTIONS. SINGLE MENTION</b>	1= Always 2= Sometimes 3= Do not save							
<b>E2d</b>	Do you invest money in assets (that is buying properties, equipment, livestock or stock market instruments, etc. to generate <del>tt</del> cash flow or profit) and how often?	1= Always 2= Sometimes 3= Do not invest							
<b>E2e</b>	You are on track to accomplish your financial goals? <b>READ OUT OPTIONS. SINGLE MENTION</b>	1= Yes all 2= Yes, most of them 3= Some of them 4= Seldom 95= None of them							
<b>E3</b>	I am going to read statements about financial behaviour, please tell me your experience....  Before you buy something, you carefully consider whether you can afford it? <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Almost always 3 = Sometime 4 = Almost never 5 = Never 99 = Do not know							
<b>E4a</b>	You pay your bills on time?  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Almost always 3 = Sometimes 4 = Almost never 5 = Never 98 = Do not know							

<b>E4b</b>	Your debt is manageable — You are able to pay off what you owe when it is due.  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Completely 2 = Most of it 3 = Some of it 4 = Barely 5 = None of it 97 = Not applicable	
<b>E5</b>	You keep a close personal watch on your financial affairs?  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Almost always 3 = Sometimes 4 = Almost never 5 = Never 99 = Do not know	<input type="text"/>
<b>E6</b>	In the last one year, your financial situation has caused you stress.  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Strongly agree 2 = Agree 3 = Sometime 4 = Disagree 5 = Strongly disagree 99 = Do not know	<input type="text"/>
<b>E7</b>	Sometimes people find that their income does not quite cover their living costs on a monthly basis. In the last 12 months, how often has this happened to you? <b>READ OUT. SINGLE MENTION</b>	1 = On a monthly basis 2 = Someties (more than 2 months past 2 months) 3 = Rarely (less than 2 months) 4 = Never	<input type="text"/>
<b>E7a</b>	<b>IF CODES 1 OR 2 IN E7 ASK:</b> What did you mainly do to pay for things when this happened?		
1	Used savings from a bank or other formal financial institution		
2	An informal institution such as savings group, village association etc		
3	Sold asset(s)		
4	Got an advance on your salary		
5	Borrowed money from a bank or other formal financial institution		
6	Borrowed money from a group they belong to (savings group, cooperative, community/village/trade association)		
7	Borrowed from a moneylender in the community		
8	Borrowed from savings/thrift collector/merchant		
9	Borrowed from family/friends		
10	Cut down on other expenses		
11	Bought goods on credit		
12	Received gifts/donations/contributions from friends/family		
13	Did nothing specific (waited, prayed)		
<b>E7c</b>	I can usually make my money last until the next time I receive income?  <b>READ OUT. SINGLE MENTION</b>	1 = Always 2 = Almost always 3 = Sometimes 4 = Almost never 5 = Never	<input type="text"/>
<b>E7d</b>	If you lost all your income/money and had to survive on what you have put aside, would you be able to pay for essentials for four weeks, without borrowing money or selling something.  <b>READ OUT. SINGLE MENTION</b>	1 = You could do it 2 = You probably could do it 3 = You don't know if I could do it 4 = It is very unlikely that you could do it 5 = You couldn't do it	<input type="text"/>
<b>E9a</b>	Compared to one year ago (past 12 months), would you say your financial status has improved/remained the same/worsened?  <b>READ OUT. SINGLE MENTION</b>	1 = Worsened 2 = Remained the same 3 = Improved	<input type="text"/>
<b>E9b</b>	Have you set aside emergency or rainy-day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?	1 = Yes 2 = No,	<input type="text"/>
<b>E9c</b>	How difficult would it be for you to come up with 56,000 Rwf within the NEXT 7 DAYS? Would it be very difficult, somewhat difficult or not difficult at all?  <b>READ OUT. SINGLE MENTION</b>	1= Very difficult 2= Somewhat difficult 3= Not difficult at all 99 = Do not know ( <b>DO NOT READ OUT</b> )	<input type="text"/>

E9d	<p><b>Ask if E9c</b> = 2 or 3 How would you mainly raise this money?  <b>DO NOT READ OUT. SINGLE RESPONSE.</b></p>	<p>1= Savings from a bank or other financial institution  2= An informal institution such as savings group, village association etc.  3= Sell asset(s)  4= Get an advance on your salary  5= Borrow money from a bank or other financial institution  6= Borrow money from a group they belong to (savings group, cooperative, community/village/trade association)  7= Borrow from a moneylender in the community  8= Borrow from savings/thrift collector/merchant  9= Borrow from family/friends  10= Gifts/donations/contributions from friends/family  98= Other, specify</p>	
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**Over indebtedness [ASK ALL]**

E10a	I am going to read a list of statements people have said about using money and servicing debts. Please tell me whether these statements apply to you or not?		
1	Have missed more than 2 months debt repayment in the past 12 months	1 = Yes 2 = No 99 = Do not know 97= Not applicable	
2	Have 4 or more credit commitments	1 = Yes. 2 = No 99 = Do not know	
3	Your credit/borrowing commitments are a heavy burden	1 = Yes 2 = No 96 = Refused 97= Not applicable	
4	You have enough money left for savings after covering all your spending needs	1 = Yes 2 = No 3 = Cannot remember	

**Covid-19 impact on credit**

E10b	Now think of Covid-19 effect in terms using money and servicing debts. Please tell me whether these statements apply to you or not since 2020?		
1	Missed payment more than once	1 = Yes 2 = No 99 = Do not know/cannot remember 97 = Not applicable	
2	Missed a payment once since 2020	1 = Yes 2 = No 99 = Do not know/cannot remember 97 = Not applicable	
3	Paid partially of what I was supposed to pay	1 = Yes 2 = No 99 = Do not know/cannot remember 97= Not applicable	
4	have you requested your service provider for loan restructuring/negotiation?	1 = Yes 2 = No 99 = Do not know/cannot remember 97 = Not applicable	
E10c	<b>ASK IF YES IN E10b STATEMENT 4:</b> For how long was the loan period restructured for? <b>READ OUT. SINGLE RESPONSE.</b>	1 = Less than 3 months 2 = 4 to 6 months 3 = 7 to 12 months 4 = More than 12 months 5 = Request not successful 6 = Cannot remember (DNR)	

**Financial skills [ASK ALL]**

E11	Imagine that five friends are given a gift of 20 000 Rwf. If the friends have to share the money equally how much does each one gets? <b>DO NOT READ OUT. SINGLE RESPONSE</b>	1 = IF the answer is RWF █ = <b>Correct</b> 2 = Any other figure = <b>Incorrect</b> 3 = Irrelevant answer 99 = Do not know 96 = Refused to answer	
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E12	Now imagine that the friends have to wait for one year to get their share of the 20 000 Rwf and inflation remains the same. In one year's, time will they be able to buy...?	1 = More with their share of the money than they could today 2 = The same amount 3 = Or, less than they could buy today 99 = Do not know	
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	<b>READ OUT. SINGLE RESPONSE</b>	96 = Refused to answer	
<b>E13</b>	You lend 5 000 Rwf to a friend one evening, and he gives you 5 000 Rwf back the next day. How much interest has he paid on this loan? <b>DO NOT READ OUT. SINGLE RESPONSE</b>	1 = IF the answer is █ = <b>Correct</b> 2 = Incorrect 3 = Irrelevant answer 99 = Do not know 96 = Refused to answer	█
<b>E14.</b>	Please tell me the level of agreement or disagreement with the following statements, explain where 1- is completely agree, 2 is agree, 3 is disagree and 4 is completely disagree. <b>Ask if E2a = Yes</b>  <b>READ OUT STATEMENTS</b>	Completely agree Agree Disagree Completely disagree	Don't know
1	You compare different financial service and products and then choose the best one that suits your needs	1 2 3 4 99	
2	You have used Gereranya (that is a device to compare prices)	1 2 3 4 99	
3	You know what to do for recourse when not satisfied with a financial service or product	1 2 3 4 99	
4	You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered	1 2 3 4 99	
5	You understand the terms and conditions in the contract with a financial institution	1 2 3 4 99	
<b>E15. Transparency, Fair Treatment and Tracking Money</b>			
1	Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner?	1 = Yes 2 = No 99 = Don't know 4 = Do not have any financial products	█
2	Have you ever taken a financial product/service and were later on surprised about the fees/charges associated to that product?	1 = Yes. 2 = No 3 = Cannot remember 4 = Do not have any financial products	█
3	Were you ever informed of changes to fees/charges of financial product/services?	1 = Yes ( <b>Go to 4</b> ) 2 = No 3 = Can't recall 4 = Do not have any financial products 99 = Don't know	█
4	Was the information provided to you in a language you understand?	1 = Yes ( <b>Go to 5</b> ) 2 = No ( <b>Go to 7</b> )	█
5	How was the information communicated to you	1. Verbally 2. Written document 98. Other (specify)..... ( <b>Skip to 8</b> )	█
6	<b>IF NO OR CAN'T RECALL/DON'T KNOW IN STATEMENT</b> <b>3 ASK:</b> What would you wish to have been informed on?  <b>READ OUT. MULTIMENTION POSSIBLE</b>	1. New fees/charges 2. When it would start 3. Give me options on payment 4. Fees and charges related to financial products 5. Terms and conditions of financial products 98. Other (specify)..... ( <b>Skip to 8</b> )	█
7	<b>IF NO IN 4 ASK:</b> What was the reason that the information was not understandable?  <b>READ OUT. MULTIMENTION POSSIBLE</b>	1. Small font 2. Crucial elements of information were not disclosed in prominent places 3. Use of difficult language 4. Not provided in language I understand 5. I cannot read, and the information was not explained to me orally 98. Other (specify)	
8	<b>ASK ALL:</b> Do you trust financial services' advertising?	1 = Yes 2 = No	█

9	Do you budget for your money? <b>Ask only if e2a=Yes</b>	1 = Always 2 = Sometimes 3 = Never	_____
10	Do you know how much money you spent personally in the last 7 days? <b>Ask only if e2a=Yes</b>	1 = Yes, exactly 2 = Yes, I have a rough idea 3 = No 4 = No expense	_____
11	Do you keep track of money you get and spend?	1 = Always 2 = Sometimes 3 = Never	_____
12	How often do you have some money left after covering all your spending needs? IF NEVER <b>Ask only if e2a=Yes</b>	1 = Always 2 = Sometimes 3 = Never <b>(Skip to 14)</b>	_____
13	<b>If 'always/sometimes ask:</b> What do you do with any money you have left over? <b>MULTIPLE RESPONSES POSSIBLE</b> [Probe: What else? <b>DO NOT PROMPT USING THE CODES BELOW</b> ]		
	1. Save/keep money for different reasons 2. Invest money in business 3. Invest money in assets 4 Spend money on non-essentials (e.g., computer games, partying/going out, alcohol, cigarettes, hair) 5. Lend it to others 6. Repay debts 98. Other (specify)		_____
14	Do you feel that financial institutions treat you fairly?		1 = Yes 2 = No 99 = Don't know
15	Have you ever been threatened, or treated in a violent, humiliating manner by a financial service provider?		1 = Yes 2 = No 97 = N/A/never used
16	Have you ever been taken advantage of or misguided by a financial service provider?		1 = Yes 2 = No 3 = Never used
17	Have you ever been sold a financial product by a financial institution or telecommunication company and later on noticed that it was not in your best interest to take it?		1 = Yes 2 = No 3 = Never used
18	Have you ever been sold a loan without the financial service provider assessing your capability of paying back the loan?		1 = Yes 2 = No 97= Not applicable
<b>Meeting Goals</b>			
<b>E16</b>	Are you currently trying to achieve a specific goal that requires a lot of money?		1 = Yes 2 = No <b>GO TO SECTION E20</b> <b>QF</b>
<b>E17</b>	Which is the most important/main goal that you are currently trying to achieve? <b>DO NOT READ OUT. SINGLE MENTION</b>		
1	Buy land		_____
2	Buy or build a house / apartment to live in		
3	Buy or build a house / apartment for renting or re-sale		
4	Move to your own / a better house or apartment		
5	Pay for a big life event (e.g. wedding, birth of a child)		
6	Education for self or family		
7	Pay for holiday / visit / travel		
8	Buy or pay for things for personal use (e.g. vehicle, TV, phone, furniture, utensils)		
9	Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery)		
10	Start or expand a business		
98	Other (SPECIFY)		
99	Don't know ( <b>DO NOT READ OUT</b> )		

<b>E18</b>	What are you currently doing/ What have you done in the past 12 months to achieve this goal? <b>DO READ OUT. MULTI MENTION</b>	<b>E18</b>	<b>E19</b>
<b>E19</b>	<b>IF MORE THAN 1 IN E18 ASK:</b> What is the main device that you used or are using, to pay for [INSERT USE CASE MENTIONED IN E18]? <b>READ OUT ALL LISTED IN E18.</b> <b>SINGLE MENTION</b>		
1	Borrowed from a bank or other formal institution	<input type="checkbox"/>	<input type="checkbox"/>
2	Borrowed from money lender (loan shark)	<input type="checkbox"/>	
3	Borrowed from saving group	<input type="checkbox"/>	
4	Took a loan / advance from my employer	<input type="checkbox"/>	
5	Borrowed from family / friends / community / church / mosque	<input type="checkbox"/>	
6	Took a loan from a shopkeeper	<input type="checkbox"/>	
7	Borrowed from a digital app-based lender e.g., Mokash	<input type="checkbox"/>	
8	Used savings held at a bank / Insurance provider / Retailer	<input type="checkbox"/>	
9	Used savings from a saving group	<input type="checkbox"/>	
10	Used savings held with friends / family	<input type="checkbox"/>	
11	Used savings held in a secret hiding place	<input type="checkbox"/>	
12	Sold livestock	<input type="checkbox"/>	
13	Sold other assets, not livestock (e.g., car, business, household goods, land)	<input type="checkbox"/>	
14	Got assistance / gift from friends / family / community (which you did not have to re-pay)	<input type="checkbox"/>	
15	Cut back on expenses/ adjust consumption patterns	<input type="checkbox"/>	
16	Got goods/items on credit	<input type="checkbox"/>	
17	Worked more / got additional jobs	<input type="checkbox"/>	
18	Hire purchase	<input type="checkbox"/>	
19	Education insurance	<input type="checkbox"/>	
98	Other (SPECIFY)	<input type="checkbox"/>	
99	Don't know ( <b>DO NOT READ OUT</b> )	<input type="checkbox"/>	
96	Refused to Answer ( <b>DO NOT READ OUT</b> )	<input type="checkbox"/>	
<b>E20</b>	We know there are social expectations that affect women's ability to access financial products, like credit. I am going to read you some statements and would like to know your opinions about them. Please let me know whether you <b>1=strongly agree, 2=agree, 3=disagree, or 4=strongly disagree</b> with each statement. <b>READ OUT STAETEMENT. SINGLE MENTION PER STATEMENT</b>		
1	Women should not have assets that can be used as collateral against their own names.	<input type="checkbox"/>	
2	Women should not service a business loan independently.	<input type="checkbox"/>	
3	Women should seek permission from their family to apply for a business loan.	<input type="checkbox"/>	
4	Women should rely on family for financial support instead of financial service providers.	<input type="checkbox"/>	
5	Women should not expose their family to financial risks.	<input type="checkbox"/>	
6	Women should not have financial privacy from their family members.	<input type="checkbox"/>	
7	Women should not manage digital financial service accounts independently.	<input type="checkbox"/>	
8	Women should keep their money in cash / at home.	<input type="checkbox"/>	
9	Women should invest all profits into the household.	<input type="checkbox"/>	
10	Women should give their income to their partner or a male household member.	<input type="checkbox"/>	
11	Women should use their income to support relatives and extended family.	<input type="checkbox"/>	
12	Women should not make decisions on big expenses or investments.	<input type="checkbox"/>	

## MODULE QF. ACCESS OF FINANCIAL SERVICES

QF1	Now I'm going to read a list of providers of financial services. For each one that I mention, please tell me whether you have ever used a service they provide? <b>READ OUT</b> <b>Note: For each provider of financial services in QF1, ask QF2, QF3, QF4, QF5, QF6 and QF7 before asking next provider of financial services</b>
QF2	Does the institution that you have/used offer services electronically without using cash? This could be by using a phone menu (USSD code) or app (mobile banking), internet banking, debit or credit card, or any other way to get or send money electronically? <b>[Yes=1   No=2]</b>
QF3	Do you have an account registered in your name with a [insert name of institution]? <b>[Yes=1   No=2]</b> <b>SINGLE MENTION.</b>
QF4	Do you currently use this provider [insert name of institution]? <b>[Yes=1   No=2]</b> <b>SINGLE MENTION</b>
QF5	Which of the following activities have you ever done using a [insert name of institution]? <b>SHOW CODE LIST QF6a</b> <b>READ OUT AND MULTIMENTION.</b>
QF6	In the past 12 months, have you experienced any of the <b>following problems or challenges in relation to [insert name of institution]</b> ? <b>SHOW CODE LIST QF6b READ OUT AND MULTIMENTION.</b>
QF7a	In general, how satisfied are you with the services of a [insert name of institution] account? <b>SHOW CODE LIST QF7a</b> <b>READ OUT. SINGLE MENTION.</b>
QF7b	When did you last use [insert name of institution]? <b>SHOW CODE LIST QF7b</b> <b>SINGLE MENTION.</b>
QF7c	Why did you open the account from [insert name of institution]? <b>SHOW CODE LIST QF7c</b> <b>READ OUT AND MULTIMENTION.</b>
QF8	<b>IF ONLY ONE PROVIDER, QF8=QF1. SKIP TO QF9</b> Which of the following ... (refer to QF1 responses) is the most important for you to use to help you manage your money and your expenses? <b>READ OUT. SINGLE CODE.</b>

	QF1	QF2		QF3		QF4		QF5		QF6		QF7a	QF7b	QF7c	QF8
		Yes	No	Yes	No	Yes	No	CODE LIST	CODE LIST	CODE	CODE	CODE			
1. Commercial bank	<input type="checkbox"/>														
2. Digital bank	<input type="checkbox"/>														
3. Microfinance institution (non-umurenge)	<input type="checkbox"/>														
4. Non-Deposit Taking Financial Service Providers (GroFin, Benefactors,etc) Previously known as NDFIs	<input type="checkbox"/>														
5. Mobile money operator	<input type="checkbox"/>														
6. Umurenge SACCO	<input type="checkbox"/>														
7. Insurance provider	<input type="checkbox"/>					<input type="checkbox"/>									
8. Pension fund administrator	<input type="checkbox"/>					<input type="checkbox"/>									
9. Long-Term Saving Scheme (EJOHEZA)	<input type="checkbox"/>					<input type="checkbox"/>									
10. Savings group that you save with or borrow from	<input type="checkbox"/>														
11. Village/community association	<input type="checkbox"/>														
95. None of the above (DO NOT READ OUT)	<input type="checkbox"/>														

**CODE LIST QF5**

Activities	Code
1. Deposited or withdrew money	1
2. Bought airtime top-ups or paid a mobile phone bill	2
3. Paid school fees	3
4. Paid a bill for medical treatment, housing, trash collection, electricity, water, solar, television or something else	4
5. Paid a tax, fine, fee, or other payment to the government	5
6. Sent money to, or received money from someone	6
7. Received money from the government	7
8. Received wages from an employer	8
9. Made insurance payments or received claims on insurance	9
10. Borrowed money	10
11. Saved money	11
12. Made an investment	12
13. Paid for goods or services at a store, shop, restaurant or other place of business	13
14. Made pension payment or retirement savings	14
15. Never used any service in this institution	15

**CODE LIST QF6**

Activities	Code
1. Unexpected charges	1
2. Lost money / Money missing from my account e.g., Cards/PIN fraud	2
3. Poor service received at a branch / agent / customer care	3
4. ATM or Card Swipe machine not working	4
5. Inability to access bank account through mobile /internet banking	5
6. Service / Agent network was down	6
7. Inconsistent availability of agent	7
8. Difficulty operating the phone/using menu	8
9. Unclear transaction charges/fees	9
10. Agent float/cash availability	10
11. Contacting customer care	11
13. Sending to a wrong number	12
14. Fraud	13
15. Money laundering	14
16 Delayed payments	15
98. Other specify	98

**CODE LIST QF7a**

Level	Code
Satisfied	1
Moderately satisfied	2
Unsatisfied	3

**CODE LIST QF7b**

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 60 days	4
More than 60 days but less than 90 days ago	5
More than 90 but less than 6 months ago	6
More than 6 months ago but within the past 12 months	7
More than 12 months ago	8

**CODE LIST QF7c**

Requirements of employer	1
To better transact money	2
To save	3
Safety of funds	4
Money management	5
To access credit	6
To get government assistance/social protection program	7
Other reasons (specify)	8

<b>QF9</b>	Why do you say ... <b>READ OUT THE RESPONSE IN QF8</b> ... is the most important for you to use to manage your money? <b>DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.</b>	
	1 = Ease of access	<input type="checkbox"/>
	2 = Safety of funds	<input type="checkbox"/>
	3 = Convience	<input type="checkbox"/>
	4 = Cost of products/services/affordability	<input type="checkbox"/>
	5 = Availability	<input type="checkbox"/>
	6 = Trust	<input type="checkbox"/>
	7 = Access to loans	<input type="checkbox"/>
	8 = Returns/interest on investment/savings	<input type="checkbox"/>
	9 = Speed of transactions	<input type="checkbox"/>
	98 = Other specify	<input type="checkbox"/>

## MODULE UF. USAGE OF FINANCIAL SERVICES

UF1	We would like to continue with your experiences on the institutions we just asked you about: Note: Please mark all providers chosen in QF1 and for each provider of financial services in QF1 ask UF1, UF2, UF3, UF4 before asking next provider of financial services.
	<b>ASK IF DO NOT HAVE ACCOUNT IN OWN NAME IN QF4:</b> Do you use a [insert name of institution] account that (READ OUT [1. Belong to someone's else, 2. Belong to a group account] <b>MULTI MENTION POSSIBLE</b> .
UF2	When did you open an account in a [insert name of institution]? If you have more than one account, please refer to the most recent account opened. <b>READ OUT. USE THE CODE LIST BELOW. SINGLE MENTION</b> .
UF3	<b>ASK IF CODE 1, 2 OR 3 IN UF2.</b> What document/s were required from you when you opened your account in a [insert name of institution] <b>DO NOT READ OUT. MULTI MENTION POSSIBLE. USE THE CODE LIST BELOW</b> .
UF4	Can you tell me which of the following you have with a [insert name of institution]? <b>READ OUT SERVICES. MULTI MENTION POSSIBLE</b>



P1	UF1		UF2	UF3							UF4			
	Somebody else's account	A group account	CODE	USE CODE LIST BELOW							Savings accounts	Current accounts	Fixed deposits	Outstanding loans
1. Commercial bank	<input type="checkbox"/>													
2. Digital bank (Mergims, M-Funding, Leaf, etc.)	<input type="checkbox"/>													
3. Microfinance institution (non-umurenge)	<input type="checkbox"/>													
4. Non-Deposit Taking Lending Financial (NDFI) (BPN, Oiko credit, GroFin, Benefactors)	<input type="checkbox"/>													
5. Mobile money operator	<input type="checkbox"/>													
6. Umurenge SACCO	<input type="checkbox"/>													
7. Insurance provider	<input type="checkbox"/>													
8. Pension fund administrator	<input type="checkbox"/>													
9. Savings group that you save with or borrow from	<input type="checkbox"/>													
10. Village/community association	<input type="checkbox"/>													
95. None of the above <b>DO NOT READ OUT</b>	<input type="checkbox"/>													

## CODE LIST UF2

	Code
Up to six months ago	1
Over 6 months ago but up to one year ago	2
Over a year ago, but less than 2 years ago	3
2 years or more ago but less than 5 years ago	4
5 years ago, or more	5
Don't know/can't remember	99

## CODE LIST UF3

	Code
National ID card	1
Refugee ID	2
International passport	3
Driver's license	4
Voter's card	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address	9
Mobile phone number	10
Email address	11
Bank account details	12
Income slip	13
Name and address but no document was required	14
Asylum seeker	15
Other, specify	98
Don't know/Can't remember	99

UF5	<b>ASK ALL:</b> If you have a problem with your financial institution that you cannot resolve at the branch or through customer service, who do you turn to? <b>DON'T READ OUT. SINGLE MENTION</b>	
1	Lawyer/court	
2	Police	
3	Family/friend	
4	Cannot do anything	
5	Community leader	
6	Social media	
5	National Bank of Rwanda	
8	Intumwa Chatbot	
98	Other specify	
99	Don't know	

## MODULE G. MONEY MANAGEMENT – SAVING / INVESTMENT

<b>G1</b>	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? <b>READ OUT STATEMENTS. SINGLE MENTION</b>	1 = Putting money in a special place/account to keep it safe 2 = Putting money aside to stop you from spending it immediately so that you have it later when you need it 3 = Putting money away so that the total amount increases over time as you put more away 4 = Putting money aside for you to use later for a specific purpose	<input type="checkbox"/>	
<b>G2</b>	Which of the following statements are true for you? <b>READ OUT STATEMENTS.</b>			
1	You save save for difficult times - even if your income is low <b>Ask only if E2a=YES</b>	1=True, 2=False	<input type="checkbox"/>	
2	You believe it is better to save where your money is safe than to take risks to make more <b>Ask only if E2a=YES</b>	1=True, 2=False	<input type="checkbox"/>	
3	You save or put money away for a specific purpose and you do not use it for any other purpose <b>Ask only if E2a=YES</b>	1=True, 2=False	<input type="checkbox"/>	
4	You save or put money away for a specific purpose, but you end up using it before you used it for that purpose <b>Ask only if E2a=YES</b>	1=True, 2=False	<input type="checkbox"/>	
5	You know about different retirement products or packages	1=True, 2=False	<input type="checkbox"/>	
<b>G3</b>	What is the shortest time for you to put money aside for it to count as savings? <b>Read out statements. Single mention.</b>			
1	One day	<input type="checkbox"/>		
2	One week			
3	One month			
4	Three to six months			
5	Seven to 11 months			
6	One year			
7	Longer than one year			
99	Don't know ( <b>Do not read</b> )			
<b>G3a</b>	<b>Still thinking about saving or putting money away:</b> Please tell me which of the following do you have? <b>1 = Yes, 2 = No</b>			
<b>G3b</b>	<b>If respondent has savings at a BANK/MFI/Mobile money, ask:</b> With which institution(s) do you have ...? <b>SPONTANEOUS MENTION – MULTIPLE MENTIONS POSSIBLE. GET INSTITUTION CODE FROM CODE LIST</b>			
<b>G4a</b>	<b>ASK IF MORE THAN ONE IN G3b:</b> Which of these ways of saving suits you best? <b>READ OUT. SINGLE MENTION.</b>			
<b>G4b</b>	What is the main reason why you save in this way ( <b>refer to G4a</b> )? <b>Use code list</b>			
<b>Savings mechanisms</b>		<b>G3a</b>	<b>G3b</b>	<b>G4a</b>
1	Savings at a bank (USE BANK LIST)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Savings at a MFI or a non-umurenge SACCO (USE MFI list)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Saving through Mobile Money account e.g., MoKash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Insurance for education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Ejo Heza	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Iterambere Fund (RNIT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Private pension like Rwanda Social Security Board (RSSB), Ituze etc.,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Savings at umurenge SACCO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Savings in the capital/stock market (incl. Treasury bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Pension fund/provident fund (incl. CaisseSociale du Rwanda)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Savings with a group such as a co-op, VSLA, tontine, ikibina	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Savings with someone in community who keeps it safe for you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Savings with someone in household/family who keeps it safe for you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Buy things to sell later as a form of savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	Savings in a secret place at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Other savings mechanism not mentioned, specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	None / No saving product	<input type="checkbox"/>	<input type="checkbox"/>	<b>Go to G9</b>

### CODE LIST G4b.

Proximity – convenient access	1
Easy/simple to use	2
The requirements are easy to meet/no stringent requirements	3
Have quick access to savings	4
No reliance on technology/networks that can fail	5
Know money is safe from theft/fire	6
Trust them/know them	7
Earn good interest	8
Because others (family members/community/members/friends) use it	9
Enables access to soft loans	10
Other, specify	98

G5	To what extent do you agree or disagree that [main saving device in G4a] helps you to achieve your goals		
1	Strongly Agree		
2	Agree		
3	Neither agree nor disagree		
4	Disagree		
5	Strongly Disagree		
99	Do not know		
G6	What is your main reason for saving or putting money away for? <b>Don't read. Single mention</b>		
	01 = Living expenses for when times are hard		
	02 = Medical expenses either planned or emergency		
	03 = An emergency other than medical		
	04 = Marriage / wedding expenses		
	05 = Funeral expenses		
	06 = Education or school fees		
	07 = Farming expenses (inputs)		
	08 = Buying livestock		
	09 = Buying equipment/appliances		
	10 = Providing something for my family after I die		
	11 = Building/Buying a house/land		
	12 = Old age		
	13 = Improving my dwelling		
	98 = Other, specify		
G7	How often do you save [main saving device in G4a]?		
1	Daily		
2	Weekly		
3	Monthly		
4	When have extra money		
98	Other specify		
G8	The last time you saved through your main device in Q GS4c, how much did you save?	Rwf	
G9.	<p><b>Ask for those who are not saving (code 2) in statement 18 question G3a.</b></p> <p>There are many reasons why people don't have savings products. You said earlier that you have never had investments or savings. Why is this? <b>Multiple mention.</b></p> <p><b>Ask respondent if there are any other reasons.</b></p>		
	01. Never thought about it 02. I prefer to spend money on other things I need more 03. I prefer to invest in other things e.g., property, livestock 04. My children will look after me, so I don't need it 05. I save in other ways e.g., keep cash at home 06. I won't be able to access my money if I need it 07. I don't want to save 08. I don't need to save 09. Don't know about investment and savings 10. I don't have money to save or invest 11. I do not have a bank account 12. It is too expensive 13. I don't have a job 14. Do not understand the investment/savings products 15. There are too many to choose from so I get confused 98. Other (Specify) ..... 99. Don't know ( <b>DO NOT SHOW - SINGLE MENTION</b> )		
G10	ASK ALL: There are many ways to save money other than putting cash aside. Some people buy things as a means of saving. Do you have any of the following types of savings? <b>READ OUT.</b>		
	<b>Investments</b>	<b>Have</b>	<b>Don't have</b>
1.	Property (a building/house)	<input type="checkbox"/>	<input type="checkbox"/>
2.	Land	<input type="checkbox"/>	<input type="checkbox"/>
3.	Farming/agriculture/livestock	<input type="checkbox"/>	<input type="checkbox"/>
4.	Mutual funds	<input type="checkbox"/>	<input type="checkbox"/>
5.	Government bonds	<input type="checkbox"/>	<input type="checkbox"/>
6.	Shares/Stocks	<input type="checkbox"/>	<input type="checkbox"/>
7.	Assets such as jewellery, gold coins and others	<input type="checkbox"/>	<input type="checkbox"/>
8.	Fixed deposits	<input type="checkbox"/>	<input type="checkbox"/>

<b>G11a</b>	Do you contribute to /have any pension fund?	1 = Yes 2 = No 99 = Don't know	<input type="checkbox"/>
<b>G11b</b>	Do you currently have an old-age savings?	1 = Yes 2 = No 99 = Don't know	<input type="checkbox"/>
<b>G12</b>	<b>IF YES IN G11a and G11b ASK:</b> Which of the following statements, do you agree with? <b>READ OUT.</b>		
		<b>Yes</b>	<b>No</b>
1.	Do you know the retirement package?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are you happy with age and retirement package	<input type="checkbox"/>	<input type="checkbox"/>
3.	Do you understand your pension benefits	<input type="checkbox"/>	<input type="checkbox"/>
<b>G13</b>	<b>ASK ALL:</b> Have you heard of the following terms? <b>READ OUT OPTIONS</b>		
	<b>Financial Markets</b>	<b>Yes</b>	<b>No</b>
1.	Stocks/ equity/shares	<input type="checkbox"/>	<input type="checkbox"/>
2.	Bonds	<input type="checkbox"/>	<input type="checkbox"/>
3.	Shares in the capital market	<input type="checkbox"/>	<input type="checkbox"/>
4.	Treasury bills	<input type="checkbox"/>	<input type="checkbox"/>
5.	Mutual funds (RNIT Iterambere Fund)	<input type="checkbox"/>	<input type="checkbox"/>
6.	Equities	<input type="checkbox"/>	<input type="checkbox"/>
7.	Collective investment schemes	<input type="checkbox"/>	<input type="checkbox"/>
8.	Non-Interest products e.g., Sukuk (Islamic Bond) Islamic REITs (I-REITS	<input type="checkbox"/>	<input type="checkbox"/>
9.	Capital market	<input type="checkbox"/>	<input type="checkbox"/>
10.	Security exchange commission	<input type="checkbox"/>	<input type="checkbox"/>
11.	Stockbroker	<input type="checkbox"/>	<input type="checkbox"/>
12.	Unit trust	<input type="checkbox"/>	<input type="checkbox"/>
13.	Fixed deposits	<input type="checkbox"/>	<input type="checkbox"/>
14.	Asset manager	<input type="checkbox"/>	<input type="checkbox"/>
<b>G14a</b>	<b>ASK IF YES IN G13:</b> Have you used any of the following? <b>READ OUT OPTIONS</b>		
	<b>Financial Markets</b>	<b>Yes</b>	<b>No</b>
1.	Stocks/equity/shares	<input type="checkbox"/>	<input type="checkbox"/>
2.	Bonds	<input type="checkbox"/>	<input type="checkbox"/>
3.	Shares in the capital market	<input type="checkbox"/>	<input type="checkbox"/>
4.	Treasury bills	<input type="checkbox"/>	<input type="checkbox"/>
5.	Mutual funds (RNIT Iterambere Fund)	<input type="checkbox"/>	<input type="checkbox"/>
6.	Equities	<input type="checkbox"/>	<input type="checkbox"/>
7.	Collective investment schemes	<input type="checkbox"/>	<input type="checkbox"/>
8.	Non-Interest products e.g., Sukuk (Islamic Bond) Islamic REITs (I-REITS	<input type="checkbox"/>	<input type="checkbox"/>
9.	Capital market	<input type="checkbox"/>	<input type="checkbox"/>
10.	Security exchange commission	<input type="checkbox"/>	<input type="checkbox"/>
11.	Stockbroker	<input type="checkbox"/>	<input type="checkbox"/>
12.	Unit trust	<input type="checkbox"/>	<input type="checkbox"/>
13.	Fixed deposits	<input type="checkbox"/>	<input type="checkbox"/>
14.	Asset manager	<input type="checkbox"/>	<input type="checkbox"/>
<b>G14b</b>	<b>ASK ALL:</b> Have you invested money or bought any of the following with the intention to make more money or selling the items?		
		<b>Yes</b>	<b>No</b>
1.	Bought/started a business	<input type="checkbox"/>	<input type="checkbox"/>
2.	Invested in someone else's business	<input type="checkbox"/>	<input type="checkbox"/>
3.	Bought agricultural land to start farming	<input type="checkbox"/>	<input type="checkbox"/>
4.	Bought additional agricultural land to extend my farming	<input type="checkbox"/>	<input type="checkbox"/>
5.	Invested in property to rent out	<input type="checkbox"/>	<input type="checkbox"/>
6.	Bought assets that can use to generate money	<input type="checkbox"/>	<input type="checkbox"/>
7.	Bought livestock to generate money	<input type="checkbox"/>	<input type="checkbox"/>

G15	<b>IF NOT USING ANY OF THE LISTED INVESTMENTS IN G14a ASK:</b> Why have you not used any investment products?	
	<b>MULTIPLE MENTIONS POSSIBLE</b>	
	<b>Financial Markets</b>	
1.	I do not have the kind of money required to invest	<input type="checkbox"/>
2.	I don't need to invest	<input type="checkbox"/>
3.	Don't understand how to invest	<input type="checkbox"/>
4.	I don't have an ID/passport	<input type="checkbox"/>
5.	I use my money for savings not investments	<input type="checkbox"/>
6.	I have better option to invest in, instead of capital market	<input type="checkbox"/>
7.	I lost money in the investment markets	<input type="checkbox"/>
8.	I have never heard of securities markets	<input type="checkbox"/>
9.	I don't trust securities markets and stockbrokers	<input type="checkbox"/>
10.	It's too complicated	<input type="checkbox"/>
11.	I do not like taking risk in the securities market	<input type="checkbox"/>
98.	Other (SPECIFY)	<input type="checkbox"/>
99.	Don't know	<input type="checkbox"/>

## MODULE H. MONEY MANAGEMENT – BORROWING

<b>H1</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
1	You prefer to save money for something rather than borrow to pay for it	1 = Agree	2 = Disagree
2	If you borrow money, it is okay to pay it a bit later than agreed	1 = Agree	2 = Disagree
3	Being able to borrow money when you need it is more important than the amount of money you have to pay back	1 = Agree	2 = Disagree
4	It is better to keep savings than to use it to pay a debt	1 = Agree	2 = Disagree
5	You are aware of the Credit Reference Bureau	1 = Agree	2 = Disagree
6	You have checked your credit history through Credit Reference Bureau	1 = Agree	2 = Disagree
7	You are aware of the consequences of defaulting your loan	1 = Agree	2 = Disagree
<b>H2</b>	<b>Credit Status</b>		
H2a	Did you borrow money from anybody or any institution or got goods in advance, or bought a house/car on credit during the past 12 months	1 = Yes, 2 = No,	<input type="checkbox"/>
H2b	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution?	1 = Yes, 2 = No	<input type="checkbox"/>
H2c	During the past 12 months, did you get any goods/services in advance and had to pay it later?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>H3</b>	<b>Still thinking about Credit/borrowing or putting money away:</b> Please tell me which of the following have you done in the past 12 months? <b>1 = Yes, 2 = No</b> <b>If respondent did not borrow from any of these sources (CODE 95) GO TO H7</b>		
<b>H4a</b>	<b>If respondent has borrowed from a bank/MFI/Mobile money operator, ASK:</b> With which institution(s)? <b>MULTIPLE MENTIONS POSSIBLE. GET INSTITUTION CODE FROM CODE LIST</b>		
<b>H4b</b>	<b>If respondent has borrowed from more than one source in H3, ASK:</b> Who did you borrow the most money from? <b>READ OUT. SINGLE MENTION.</b>		
<b>Credit mechanism</b>		<b>H3</b>	<b>H4a</b>
1	Borrowed money from a bank ( <b>USE BANK LIST</b> )	<input type="checkbox"/>	<input type="checkbox"/>
2	Digital loan (through mobile apps, USSD)	<input type="checkbox"/>	<input type="checkbox"/>
3	Borrowed money from an MFI or a non-umurenge SACCO ( <b>USE MFI LIST</b> )	<input type="checkbox"/>	<input type="checkbox"/>
4	Non-Deposit Taking Financial Service Providers (, GroFin, Benefactors), etc), previously known as NDFIs	<input type="checkbox"/>	<input type="checkbox"/>
5	Mobile Money credit e.g MoKash	<input type="checkbox"/>	<input type="checkbox"/>
6	Borrowed from an umurenge SACCO	<input type="checkbox"/>	
7	Got a loan from Government (Ubudehe credit scheme/VUP loan)	<input type="checkbox"/>	
8	Borrowed money from your employer	<input type="checkbox"/>	
9	Borrowed money from a group such as a co-op, VLSA, tontine, ikibina	<input type="checkbox"/>	
10	Borrowed money from a money lender in the community	<input type="checkbox"/>	
11	Borrowed money/got goods in advance from an agricultural buyer or a farmer's organisation	<input type="checkbox"/>	
12	Borrowed money from a church or other community-based organisation that you belong to	<input type="checkbox"/>	
13	Borrowed money from family/friends that you had to pay back	<input type="checkbox"/>	
14	Got money from family/friends that you did not have to pay back	<input type="checkbox"/>	
15	Got goods in advance from a shop/store and had to pay back later	<input type="checkbox"/>	
16	Guarantee fund (e.g EGF,)	<input type="checkbox"/>	
98	Borrowed money from sources not mentioned, specify	<input type="checkbox"/>	
95	None / Not borrowing	<input type="checkbox"/>	<b>GO TO H7</b>

### CODE LIST H4b (NAME/S OF ORGANISATION(S) DEALING WITH

Access bank Rwanda	1
Bank of Kigali	2
Banque de l'Habitat du Rwanda	3
BPR Bank Rwanda Plc	4
Commercial Bank of Rwanda	5
Compagnie Générale de Banque	6
Ecobank	7
Equity Bank	8
Fina Bank	9
I&M Bank Rwanda	10
Kenya Commercial Bank	11
National Bank of Rwanda	12
Rwanda Development Bank	13
Urwego Opportunity Bank (UOB)	14
MTN	15
Airtel Rwanda	16

<b>H5</b>	What did you borrow the most money for? <b>DON'T READ OUT; SINGLE MENTION</b>		
1	Medical expenses/medical emergencies	<input type="checkbox"/> <input type="checkbox"/>	
2	An emergency other than medical or unexpected expenses		
3	Funeral expenses		
4	Education expenses (e.g., tuition, student loans)		
5	Living expenses when you did not have money		
6	Farming expenses such as seeds, fertiliser		
7	Buying livestock		
8	For business/investment/ Starting or expanding a business		
9	Buying farming equipment/implements		
10	Paying off other debt		
11	Buying land/dwelling/ Home purchase or mortgage		
12	Building		
13	Improving/extending the house		
14	Wedding or major event expenses		
98	Other specify		
<b>H6a</b>	What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? <b>DON'T READ OUT; SINGLE MENTION</b>		
1	Lowest interest rates	<input type="checkbox"/> <input type="checkbox"/>	
2	Repayment terms that work for me (loan terms flexibility)		
3	Quickest access to money		
4	Ability to meet lender/loan requirements		
5	Simple application process; understandable documentation		
6	Trust/Reputation and trustworthiness of the lender		
7	Don't have a choice between lenders		
98	Other, specify		
99	Don't know		
<b>H6b</b>	To what extend do you agree or disagree that [INSERT PROVIDER FROM H4c] helps you to achieve your goals? <b>DON'T READ OUT; SINGLE MENTION</b>		
1	Agree		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2	Neither agree nor disagree		
3	Disagree		
99	Do not know		
<b>H6c</b>	How do you evaluate the amount of microcredit loan interest rate charged? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
1	Low rate	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
2	Reasonable/affordable		
3	Unreasonable/unaffordable		
4	Do not know		
<b>H6d</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
1	When you were given your loan, you were given all the key details about the account fees and charges	1 = Agree, 2 = Disagree, 99 Do not know	
2	The fees and charges for your loan are transparent, or at least easy to find	1 = Agree, 2 = Disagree, 99 Do not know	
3	You were charged fees you did not expect	1 = Agree, 2 = Disagree, 99 Do not know	
4	The lender unexpectedly withdrew your money	1 = Agree, 2 = Disagree, 99 Do not know	
5	You did not fully understand the cost or fees	1 = Agree, 2 = Disagree, 99 Do not know	
<b>H7</b>	What is the main reason why you have not borrowed money? <b>SPONTANEOUS MENTION. SINGLE MENTION</b>		
1	Didn't need to borrow money	<input type="checkbox"/> <input type="checkbox"/>	
2	Don't want to borrow money/ Don't believe in borrowing money		
3	Worried would not be able to pay back the money		
4	Interest charged on borrowed money is too high		
5	Do not know where to borrow money from		
6	Do not know how to apply for a loan		
7	Do not have security or collateral		
8	Do not meet the requirements of financial institutions		
9	Not allowed to borrow money by spouse, by family or other		
10	Tried to borrow, but have been refused		
11	Previously defaulted		
98	Other, specify		

<b>H8a</b>	<b>ASK ALL:</b> In the past 6 months, have you been refused a loan by the following institutions: <b>Yes=1, No =2, NA =3</b>	
1	Bank	<input type="checkbox"/>
2	SACCO	<input type="checkbox"/>
3	MFI	<input type="checkbox"/>
4	Mobile money	<input type="checkbox"/>
5	Savings groups	<input type="checkbox"/>
<b>H8b</b>	<b>IF YES IN H8a ask,</b> what was the main reason given for the refusal? <b>DON'T READ OUT. SINGLE MENTION</b>	
1	Did not have a down payment	<input type="checkbox"/>
2	Did not have a payslip	
3	Did not have security/collateral	
4	Income or saving was too low	
5	Had too many other debts/ Still had debt to pay off	
6	Loan officer asked for a bribe, and I didn't pay the bribe	
7	Bad credit history	
8	Do not have credit history (record)	
9	No reason/s were given	
98	Other, (Specify).....	
99	Don't know	
<b>H9a</b>	<b>ASK IF BORROWED MONEY THROUGH MOBILE MONEY [H3 (5)], OTHERWISE GO TO H10:</b> How often do/did you borrow through your mobile money operator? Would you say it is/was ----? <b>READ OUT</b>	
1	Daily	<input type="checkbox"/>
2	Weekly	
3	Monthly	
4	Quarterly	
5	Occassionally	
<b>H9b</b>	The last time you borrowed through your mobile money operator, how much did you borrow?	<b>Rwf</b>
	Refused	96
	Don't know/cannot remember	99
<b>H10a</b>	<b>ASK ALL:</b> In the last 12 months, have you borrowed airtime from your network mobile provider such as MTN, Airtel? <b>READ OUT</b>	
1	Yes	<input type="checkbox"/>
2	No <b>GO TO H11</b>	
<b>H10b</b>	<b>How often do/did you borrow airtime? Would you say it is/was .....? READ OUT. SINGLE CODE ONLY</b>	
1	Daily	<input type="checkbox"/>
2	Weekly	
3	Monthly	
4	Quarterly	
5	Annually	
6	Occasionally	
<b>H10c</b>	The last time you borrowed airtime, how much did you borrow?	<b>Rwf</b>
	Refused	96
	Don't know/cannot remember	99

## MODULE I. MONEY MANAGEMENT – INSURANCE AND RISK MANAGEMENT

We all experience events sometimes that lead to unexpected expenses that can cause us to struggle to meet all our other expenses.

<b>I1</b>	Please tell me which of the following you agree with? <b>READ OUT STATEMENTS</b>		
1	Insurance is not useful because they never pay out	1 = Agree    2 = Disagree, 99 = Don't know	<input type="text"/>
2	Having insurance is a good way of protecting yourself for when things go wrong	1 = Agree    2 = Disagree, 99 = Don't know	<input type="text"/>
3	It is better to have savings to fall back on when you suffer a loss rather than to have insurance	1 = Agree    2 = Disagree, 99 = Don't know	<input type="text"/>
4	You understand how insurance works	1 = Agree    2 = Disagree, 99 = Don't know	<input type="text"/>
<b>I2a</b>	Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things? <b>READ OUT STATEMENTS    1 = Yes, 2 = No</b>		
<b>I2b</b>	<b>IF MENTIONED MORE THAN ONE EVENT ASK:</b> Which one of those you mentioned had the greatest impact on your household's finances? <b>READ OUT. SINGLE RESPONSE.</b>		
		<b>I2a</b>	<b>I1b</b>
1	Member of household lost job/income	<input type="checkbox"/>	<input type="text"/>
2	Serious illness of a household member	<input type="checkbox"/>	
3	Death of a relative/household member	<input type="checkbox"/>	
4	Theft of household property	<input type="checkbox"/>	
5	Theft of business stock/goods	<input type="checkbox"/>	
6	Theft of agricultural crop/livestock	<input type="checkbox"/>	
7	Loss of household goods due to fire/flood/storm	<input type="checkbox"/>	
8	Agricultural crop/livestock destroyed by fire/ flood/storm	<input type="checkbox"/>	
9	Loss of an asset/dwelling/land	<input type="checkbox"/>	
10	Failure of business	<input type="checkbox"/>	
11	Disability due to accident/illness	<input type="checkbox"/>	
12	Maintenance of farming/business equipment/tools	<input type="checkbox"/>	
13	Recession/bad economy	<input type="checkbox"/>	
14	Price increases	<input type="checkbox"/>	
15	Have not experienced such events ( <b>DO NOT READ OUT</b> )	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	

### FOR THE EVENT THAT HAD GREATEST IMPACT ASK:

<b>I2c</b>	What did you or your household do when you experience this event (Insert event mentioned in I2b) .....? <b>DO NOT READ OUT. SINGLE MENTION</b>		
1	Sold assets to get money	<input type="text"/>	<input type="text"/>
2	Sold livestock to get money		
3	Cut down on expenses		
4	Waited/asked for donations		
5	Borrowed money from friend/family		
6	Borrowed money from employer		
7	Borrowed money from bank		
8	Borrowed money from other sources		
9	Borrowed money from informal savings groups/VSLAs		
10	Used own savings		
11	Used insurance policy		
12	Comparing prices to get best deal		
13	Cancelled other policies		
98	Other (specify)		
99	Don't know		
95	Did nothing	<b>GO TO I3</b>	
<b>I2d</b>	To what extent do you agree or disagree that [device mentioned in I1c] helped you to deal with these shocks?		
1	Agree	<input type="text"/>	<input type="text"/>
2	Neither agree nor disagree		
3	Disagree		
99	Do not know		

<b>I2e</b>	<b>IF USED INSURANCE POLICY CODE 11 IN I2C ASK:</b> How long did it take to get the payment? <b>READ OUT SINGLE MENTION</b>			
1	The turn around time was satisfactory to you		<input type="checkbox"/>	
2	Payout was received as stipulated in the contract			
3	The pay out was delayed			
4	Before the stipulated period in the contract			
99	Do not know <b>[DO NOT READ OUT]</b>			
<b>I3</b>	Are you aware of the following insurance products?			
1	Medical insurance	1=Yes 2=No	<input type="checkbox"/>	
2	Life insurance	1=Yes 2=No	<input type="checkbox"/>	
3	Micro insurance products/inclusive products	1=Yes 2=No	<input type="checkbox"/>	
4	Third party insurance	1=Yes 2=No	<input type="checkbox"/>	
<b>I4a</b>	Do you have micro-insurance product/inclusive products?	1 = Yes, 2 = No 99 = Do not know	<b>Go to I4c</b> <b>Go to I4c</b> <input type="checkbox"/>	
<b>I4b</b>	<b>IF YES ASK:</b> What type of micro-insurance do you have? <b>DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE</b>			
1	Crops insurance	<input type="checkbox"/>	<input type="checkbox"/>	
2	Livestock insurance	<input type="checkbox"/>	<input type="checkbox"/>	
3	Agriculture Weather Index Cover	<input type="checkbox"/>	<input type="checkbox"/>	
4	Other agriculture insurance	<input type="checkbox"/>	<input type="checkbox"/>	
5	Life insurance	<input type="checkbox"/>	<input type="checkbox"/>	
6	Short- and Long-Term Saving	<input type="checkbox"/>	<input type="checkbox"/>	
7	Personal accident microinsurance	<input type="checkbox"/>	<input type="checkbox"/>	
8	Credit life	<input type="checkbox"/>	<input type="checkbox"/>	
9	Public liability insurance	<input type="checkbox"/>	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	<input type="checkbox"/>	
<b>IF NOT AWARE OR USING MICRO-INSURANCE READ THE CONCEPT AND ASK I4 C:</b>				
<b>INTERVIEWER READ OUT:</b> Microinsurance refers to insurance product or service that meets the risk protection needs of the low-income households or informal sector where the amount of contributions, premiums are small/ affordable computed on periodic basis with the agreement that the company (insurer or microinsurer) will pay out the agreed amount the soonest to assist the individual experiencing covered loss events (i.e. loss of harvest, livestock, asset, death, accident, sickness,...).				
<b>I4c</b>	Now that you aware of micro-insurance, would you be interested in micro insurance?	1 = Yes, 2 = No	<input type="checkbox"/>	
<b>I4d</b>	<b>IF YES IN I4C ASK:</b> What type of micro insurance would you consider? <b>READ OUT. MULTIPLE MENTIONS POSSIBLE</b>			
1	Crops insurance	<input type="checkbox"/>	<input type="checkbox"/>	
2	Livestock insurance	<input type="checkbox"/>	<input type="checkbox"/>	
3	Agriculture Weather Index Cover	<input type="checkbox"/>	<input type="checkbox"/>	
4	Other agriculture insurance	<input type="checkbox"/>	<input type="checkbox"/>	
5	Life insurance	<input type="checkbox"/>	<input type="checkbox"/>	
6	Short- and Long-Term Saving	<input type="checkbox"/>	<input type="checkbox"/>	
7	Personal accident microinsurance	<input type="checkbox"/>	<input type="checkbox"/>	
8	Credit life	<input type="checkbox"/>	<input type="checkbox"/>	
9	Public liability insurance	<input type="checkbox"/>	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	<input type="checkbox"/>	
<b>I5a</b>	Please tell me which of the following do you have?		1=Yes, 2=No	
<b>I5b</b>	<b>If respondent does not have medical insurance or Mutuelle de Sante ask:</b> Are you covered by someone else's insurance?		1=Yes, 2=No, 99 Don't know	
<b>I5</b>	<b>Medical insurance</b>		<b>I5a</b>	<b>I5b</b>
<b>I5.1</b>	Medical insurance (including RAMA, MMI, Mediplan,) - NOT Mutuelle de Sante (MdS)		<input type="checkbox"/>	<input type="checkbox"/>
<b>I5.2</b>	Hospital Cash (e.g., Turikumwe)		<input type="checkbox"/>	<input type="checkbox"/>
<b>I5.3</b>	Mutuelle de Sante (MUSA/CBHI)		<input type="checkbox"/>	<input type="checkbox"/>

<b>I6</b>	Do you have any of the following insurance products?		
1	Motor insurance	1 = Yes	2 = No
2	Education insurance	1 = Yes	2 = No
3	Household insurance	1 = Yes	2 = No
4	Life insurance	1 = Yes	2 = No
5	Credit life (insurance linked to a loan)	1 = Yes	2 = No
6	Legal aid insurance	1 = Yes	2 = No
7	Business insurance	1 = Yes	2 = No
8	Property insurance	1 = Yes	2 = No
9	Accident insurance	1 = Yes	2 = No
10	Saving with risk	1 = Yes	2 = No
11	Home insurance	1 = Yes	2 = No
12	Agriculture insurance (crop and livestock)	1 = Yes	2 = No
13	Rwanda Social Security Board (CSR/RSSB) -Public pension	1 = Yes	2 = No
14	Private pension	1 = Yes	2 = No
16	Ejo-heza	1 = Yes	2 = No
98	Other insurance product not mentioned, specify	1 = Yes	2 = No

**If respondent HAS any of the insurance products (Yes =1) in I6 GO TO 18**

<b>I7</b>	There are different reasons for people not having insurance. What is the main reason why YOU don't have it? <b>DON'T READ OUT. SINGLE MENTION</b>	
1	Has never heard about it	
2	Don't know about insurance	
3	Does not know how it works	
4	Does not know how to get it/where to get it	
5	Does not trust it or the companies	
6	Protects self in other ways – don't need it	
7	Doesn't want to think about any shock happening to him	
8	Cannot afford it	
9	They don't want to pay out when you claim	
10	It takes long to get the claimed payment	
98	Other specify	
<b>I8</b>	If you would like to know more about insurance, what are your preferred ways to get that information or any educative material? <b>MULTIMENTION POSSIPBE</b>	
1	Radio	
2	TV	
3	Verbal and direct communication from insurance	
4	Through a village agents or community group	
5	From the local government	
7	From business partners (such fertilizer shops, etc)	
7	Digital channels (social media, msg, email)	
98	Other (Specify)	
<b>I9a</b>	Do you have a partner, family member or close friend who could provide you with financial support in times of financial stress or hardship?	
1	Yes	
2	No	
<b>I9b</b>	<b>IF YES IN I9a ASK:</b> Would you ask for financial support from your social network should the need arise?	
1	Yes	
2	No	
99	Do not know	
<b>I10</b>	<b>ASK ALL:</b> When thinking about insurance policies, please tell me whether you agree or disagree with the statement below:	
1	You understand how insurance works.	1=Agree, 2=Disagree, 97=N/A
2	The premiums for your policy are affordable.	1=Agree, 2=Disagree, 97=N/A
3	The information provided to you by your insurer is clear and it is provided in simple language.	1=Agree, 2=Disagree, 97=N/A
4	Changes in premiums or terms of conditions are clearly communicated to you in advance.	1=Agree, 2=Disagree, 97=N/A
5	Information on how and where to lodge a complaint was clearly explained to me.	1=Agree, 2=Disagree, 97=N/A

6	Can easily access your insurer when making a claim	1=Agree, 97=N/A	2=Disagree,	<input type="checkbox"/>
7	Insurer treats you fairly when reviewing your claim application	1=Agree, 97=N/A	2=Disagree,	<input type="checkbox"/>
8	It is easier to find insurance services	1=Agree, 97=N/A	2=Disagree,	<input type="checkbox"/>
9	The turn around time of insurance services is satisfactory	1=Agree, 97=N/A	2=Disagree,	<input type="checkbox"/>
<b>Climate change – ASK ALL:</b>				
<b>CC1</b>	In the last year, did you experience any climate change related problems such as.....? <b>READ OUT EACH CLIMATE CHANGE RELATED PROBLEM</b>			
1	Heavy rain and floods	1 = Yes	2 = No	<input type="checkbox"/>
2	Storm	1 = Yes	2 = No	<input type="checkbox"/>
3	Drought/ water scarcity	1 = Yes	2 = No	<input type="checkbox"/>
4	Extreme heat/heatwaves	1 = Yes	2 = No	<input type="checkbox"/>
5	Bush burning/wildfires	1 = Yes	2 = No	<input type="checkbox"/>
6	Pest infestation i.e., when large numbers of insects or small animals infest crops or food supplies and cause damage	1 = Yes	2 = No	<input type="checkbox"/>
7	Erosion i.e., soil being carried away as a result of heavy rains or storms, which can cause problems for farmers, damage to homes and roads, and harm the environment.	1 = Yes	2 = No	<input type="checkbox"/>
8	Other climate change related problems (specify)	1 = Yes	2 = No	<input type="checkbox"/>
<b>CC2</b>	<b>Show all climate change related problems recorded as YES (code 01) in CC1 and if "No" to ALL go to Module J</b> Do you face repeated damages and expenses from .....? <b>READ OUT EACH REPEATED CLIMATE CHANGE RELATED PROBLEM</b>			
1	Heavy rain and floods	1 = Yes	2 = No	<input type="checkbox"/>
2	Storm	1 = Yes	2 = No	<input type="checkbox"/>
3	Drought/ water scarcity	1 = Yes	2 = No	<input type="checkbox"/>
4	Extreme heat/heatwaves	1 = Yes	2 = No	<input type="checkbox"/>
5	Bush burning/wildfires	1 = Yes	2 = No	<input type="checkbox"/>
6	Pest infestation i.e., when large numbers of insects or small animals infest crops or food supplies and cause damage	1 = Yes	2 = No	<input type="checkbox"/>
7	Erosion i.e., soil being carried away as a result of heavy rains or storms, which can cause problems for farmers, damage to homes and roads, and harm the environment.	1 = Yes	2 = No	<input type="checkbox"/>
8	Other climate change related problems (specify)	1 = Yes	2 = No	<input type="checkbox"/>
<b>CC3</b>	<b>Show all climate change related problems recorded as YES (code 01) in CC1.</b> Did you put plans or measures in place to cope with or control the problems from ....? <b>READ OUT</b>			
1	Heavy rain and floods	1 = Yes	2 = No	<input type="checkbox"/>
2	Storm	1 = Yes	2 = No	<input type="checkbox"/>
3	Drought/ water scarcity	1 = Yes	2 = No	<input type="checkbox"/>
4	Extreme heat/heatwaves	1 = Yes	2 = No	<input type="checkbox"/>
5	Bush burning/wildfires	1 = Yes	2 = No	<input type="checkbox"/>
6	Pest infestation i.e., when large numbers of insects or small animals infest crops or food supplies and cause damage	1 = Yes	2 = No	<input type="checkbox"/>
7	Erosion i.e., soil being carried away as a result of heavy rains or storms, which can cause problems for farmers, damage to homes and roads, and harm the environment.	1 = Yes	2 = No	<input type="checkbox"/>
8	Other climate change related problems (specify)	1 = Yes	2 = No	<input type="checkbox"/>
<b>CC4</b>	<b>Show all climate change related problems recorded as YES (code 01) in CC3.</b> Approximately, how much money did it cost you to put the plans or measures in place to cope with or control the problems you experienced with .....? <b>READ OUT</b>			
<b>Please note respondent can give an estimate. Record amounts in Rwf only</b>				
				<b>Rwf</b>
1	Heavy rain and floods			
2	Storm			
3	Drought/ water scarcity			
4	Extreme heat/heatwaves			
5	Bush burning/wildfires			
6	Pest infestation i.e., when large numbers of insects or small animals infest crops or food supplies and cause damage			
7	Erosion i.e., soil being carried away as a result of heavy rains or storms, which can cause problems for farmers, damage to homes and roads, and harm the environment.			
8	Other climate change related problems (specify)			
<b>CC5</b>	How did you raise the money to pay for the plans or measures you put in place? <b>Multiple Mention</b>			
1	Sold assets/something I own to get money			<input type="checkbox"/>
2	Sold livestock to get money			<input type="checkbox"/>
3	Borrowed money from friends or family			<input type="checkbox"/>

4	Borrowed money from employer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Borrowed money from bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Borrowed money from other sources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Used own savings from formal institutions such as a bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Used own savings from informal groups such as a saving groups/stokvel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Claimed from an insurance policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Cut down on expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Received donations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Received government assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Worked for additional income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Did nothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98	Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CC6** **Ask if YES (code 01) for any item in CC1.**

How long did it take you or your household to recover? **Do not read out. Single mention.**

1	Less than a month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	1 Month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	2-3 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	4-6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	7-12 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	More than a year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Still recovering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
99	Don't know	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CC7** **ASK ALL**

Should you experience any climate change related problem tomorrow, how will you cope? **READ OUT. Multiple Mention**

1	Sell my assets/something I own to get money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Sell livestock to get money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Borrow money from friends or family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Borrow money from employer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Borrow money from bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Borrow money from other sources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Use own savings from formal institutions such as a bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Use own savings from informal groups such as a saving groups/stokvel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Claim from an insurance policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Cut down on expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Ask for donations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Claim from Workman's compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Seek government assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Work for additional income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	I will cross the bridge when it happens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98	Other (Specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
99	Don't Know	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## MODULE J. MONEY MANAGEMENT – REMITTANCES

<b>J1a</b>	In the past 6 months, have you sent money to someone within the country?	1 = Yes	2 = No	<input type="checkbox"/>
<b>J1b</b>	In the past 6 months, have you sent money to someone outside the country (List of Countries )?	1 = Yes	2 = No	<input type="checkbox"/>
<b>If both J1a AND J1b = NO go to J3a</b>				
<b>J1c</b>	<b>IF YES IN J1b ASK:</b> Thinking back to the last time you sent money outside Rwanda, which country did you send money to? <b>SPONTANEOUS MENTION. MULTI MENTION POSSIBLE</b>			
1	Belgium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Burundi	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Canada	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	China	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	DRC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	France	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Kenya	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Nigeria	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	South Africa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Tanzania	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	UAE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Uganda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	United Kingdom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	USA (United States of America)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98	Other specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>J2a.1</b>	Who did you send money to in the past 6 months? <b>DON'T READ OUT. MULTIPLE MENTION POSSIBLE</b>			
1	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Child	<input type="checkbox"/>	<input type="checkbox"/>	
3	Parent	<input type="checkbox"/>	<input type="checkbox"/>	
4	Other family member	<input type="checkbox"/>	<input type="checkbox"/>	
5	Friend	<input type="checkbox"/>	<input type="checkbox"/>	
6	Supplier/ Business	<input type="checkbox"/>	<input type="checkbox"/>	
7	Someone you borrowed from	<input type="checkbox"/>	<input type="checkbox"/>	
8	School, college or university	<input type="checkbox"/>	<input type="checkbox"/>	
98	Other specify	<input type="checkbox"/>	<input type="checkbox"/>	
<b>J2a</b>	<b>IF YES IN J1a ASK:</b> Where did you send most of the money to? <b>MULTIPLE MENTION POSSIBLE</b>			
1	Rural village	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Urban town	<input type="checkbox"/>	<input type="checkbox"/>	
<b>J2b</b>	How often do you send money to people who do not live with you? <b>SINGLE MENTION</b>			
1	Weekly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Fortnightly	<input type="checkbox"/>	<input type="checkbox"/>	
3	Monthly	<input type="checkbox"/>	<input type="checkbox"/>	
4	Seasonally	<input type="checkbox"/>	<input type="checkbox"/>	
5	Once a year	<input type="checkbox"/>	<input type="checkbox"/>	
6	Irregularly/occasionally	<input type="checkbox"/>	<input type="checkbox"/>	
<b>J2c</b>	How do you mostly send the money? <b>DON'T READ OUT; SINGLE MENTION</b>			
1	Bank transfer/Pay into bank account;	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Post Office	<input type="checkbox"/>	<input type="checkbox"/>	
3	Western Union/ Money gram	<input type="checkbox"/>	<input type="checkbox"/>	
4	Cell phone top-up (Me2U)	<input type="checkbox"/>	<input type="checkbox"/>	
5	Mobile money	<input type="checkbox"/>	<input type="checkbox"/>	
6	Bus or Taxi	<input type="checkbox"/>	<input type="checkbox"/>	
7	Sending someone travelling there	<input type="checkbox"/>	<input type="checkbox"/>	
8	Taking the money there in person	<input type="checkbox"/>	<input type="checkbox"/>	
9	Money transfer operators (e.g Dahabshil, UAE exchange etc.)	<input type="checkbox"/>	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	<input type="checkbox"/>	
<b>J2d</b>	How much did you send the last time you sent?	<b>Rwf</b>		
<b>J3a</b>	In the past 6 months, have you received money from someone in a different place within the country?		1 = Yes	<input type="checkbox"/>
<b>J3b</b>	In the past 6 months, have you received money from someone outside the country? (List of Countries)		2 = No	<input type="checkbox"/>
<b>If both J3a AND J3b =2 → GO TO NEXT SECTION</b>				

<b>J3c</b>	<b>IF YES IN J3b ASK:</b> Thinking back to the last time you received money, which country did you receive money from? <b>SPONTANEOUS MENTION; MULTI MENTION</b>		
1	Belgium	<input type="checkbox"/>	
2	Burundi	<input type="checkbox"/>	
3	Canada	<input type="checkbox"/>	
4	China	<input type="checkbox"/>	
5	DRC	<input type="checkbox"/>	
6	France	<input type="checkbox"/>	
7	Kenya	<input type="checkbox"/>	
8	Nigeria	<input type="checkbox"/>	
9	South Africa	<input type="checkbox"/>	
10	Tanzania	<input type="checkbox"/>	
11	UAE	<input type="checkbox"/>	
98	Other specify	<input type="checkbox"/>	
<b>J4a.</b>	From whom did you receive money in the past 6 months? <b>DON'T READ OUT. MULTIPLE MENTION POSSIBLE</b>		
1	Spouse	<input type="checkbox"/>	
2	Child	<input type="checkbox"/>	
3	Parent	<input type="checkbox"/>	
4	Other family member	<input type="checkbox"/>	
5	Friend	<input type="checkbox"/>	
6	Customer	<input type="checkbox"/>	
7	Someone you lent money to	<input type="checkbox"/>	
98	Other specify	<input type="checkbox"/>	
<b>J4b</b>	<b>IF YES IN J3a ASK:</b> Where did you receive most of the money from? <b>MULTIPLE MENTION POSSIBLE</b>		
1	Rural village	<input type="checkbox"/>	
2	Urban town	<input type="checkbox"/>	
<b>J4c</b>	How often do you receive money? <b>SINGLE MENTION</b>		
1	Weekly	<input type="checkbox"/>	
2	Fortnightly	<input type="checkbox"/>	
3	Monthly	<input type="checkbox"/>	
4	Seasonally	<input type="checkbox"/>	
5	Once a year	<input type="checkbox"/>	
6	Irregularly/occasionally	<input type="checkbox"/>	
<b>J4d</b>	How do you mostly receive the money? <b>DON'T READ OUT. SINGLE MENTION</b>		
1	Bank transfer/Pay into bank account	<input type="checkbox"/>	
2	Post Office	<input type="checkbox"/>	
3	Western Union/ Money gram	<input type="checkbox"/>	
4	Cell phone top-up (Me2U)	<input type="checkbox"/>	
5	Mobile money	<input type="checkbox"/>	
6	Bus or Taxi	<input type="checkbox"/>	
7	Sending someone travelling there	<input type="checkbox"/>	
8	Taking the money there in person	<input type="checkbox"/>	
9	Money transfer operators (e.g Dahabshil, UAE exchange etc.)	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	
<b>J4e</b>	What did you use most of the money that was last sent you for? <b>SINGLE MENTION. SPONTANEOUS</b>		
1	Investment	<input type="checkbox"/>	
2	Business	<input type="checkbox"/>	
3	Bought food/clothes	<input type="checkbox"/>	
4	Paid school fees	<input type="checkbox"/>	
5	Paid medical fees/medicine	<input type="checkbox"/>	
6	Paid funeral expenses	<input type="checkbox"/>	
7	Building a house	<input type="checkbox"/>	
8	Money for renting	<input type="checkbox"/>	
98	Other, specify	<input type="checkbox"/>	

## MODULE K. BANKING

We are now going to talk about your experience with various bank products. Please tell me about your experience with each of the following ....

K1	Do you have a bank account in your name?	1 = Yes <b>Go to K4</b> 2 = No	<input type="checkbox"/>
K2	Does anyone in the household have a bank account? <b>SINGLE MENTION</b>	1 = Yes 2 = No 99 = Do not know	<input type="checkbox"/>
K3	Do you use someone else's bank account	1 = Yes <b>Go to K17</b> 2 = No <b>Go to K17</b>	<input type="checkbox"/>
K4	At which bank? <b>USE BANK LIST</b>	1. <input type="checkbox"/> 2. <input type="checkbox"/>	
K5	How many bank accounts held with different banks do you have in your own name? <b>Single mention</b>	1 = One 2 = Two 3 = More than 2	<input type="checkbox"/>
K6	How often do you use this account? <b>SINGLE MENTION</b>	1 = Daily 2 = Weekly 3 = Monthly 4 = Once every 3 months <b>Go to K8</b> 5 = Less often <b>Go to K8a</b> 98 = Do not know	<input type="checkbox"/>
K7	Do you withdraw all your money as soon it is deposited by someone or your employer into your bank account?	1 = Yes <b>Go to K8b</b> 2 = No 98 = Do not know 4 = Sometimes	<input type="checkbox"/>
K8a	<b>If not using the transaction accounts frequently – codes 4 and 5 ask:</b> What are the main reasons why you do not use your transaction account, more frequently to receive or make payments? <b>Do not prompt. Multiple mentions possible.</b>		
K8b	<b>If you withdraw all your money as soon it is deposited into the bank account, ask:</b> Why do you withdraw all your money as soon as it is deposited into the bank account? Do not prompt. Multiple mentions possible.		
		K8a	Kbb
1	Using my account / card is too expensive	<input type="checkbox"/>	<input type="checkbox"/>
2	Using my account / card is too complicated	<input type="checkbox"/>	<input type="checkbox"/>
3	My account / card doesn't have the features that I want	<input type="checkbox"/>	<input type="checkbox"/>
4	The places where I typically shop don't accept card payments	<input type="checkbox"/>	<input type="checkbox"/>
5	I prefer to transact in cash	<input type="checkbox"/>	<input type="checkbox"/>
6	I don't trust my bank	<input type="checkbox"/>	<input type="checkbox"/>
7	I do not have enough money to use the account frequently	<input type="checkbox"/>	<input type="checkbox"/>
8	To avoid debit/stop orders	<input type="checkbox"/>	<input type="checkbox"/>
9	Avoid illegal debit orders or fraud	<input type="checkbox"/>	<input type="checkbox"/>
10	There are no disability friendly services/channels	<input type="checkbox"/>	<input type="checkbox"/>
11	Do not have skills to use the account	<input type="checkbox"/>	<input type="checkbox"/>
12	Distance from where I stay and the banking facilities	<input type="checkbox"/>	<input type="checkbox"/>
98	Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>
K9	Thinking about your satisfaction with your main account, what features matter most to you? <b>Do not prompt. Multiple mentions possible</b>		
1	The amount of total monthly fees and charges	<input type="checkbox"/>	<input type="checkbox"/>
2	Interest rate on savings	<input type="checkbox"/>	<input type="checkbox"/>
3	The fees for specific transactions (for example, ATM withdrawals or deposits)	<input type="checkbox"/>	<input type="checkbox"/>
4	Convenient access to ATMs	<input type="checkbox"/>	<input type="checkbox"/>
5	Convenient access to bank branches	<input type="checkbox"/>	<input type="checkbox"/>
6	Convenient access to internet banking	<input type="checkbox"/>	<input type="checkbox"/>
7	Convenient access to mobile banking	<input type="checkbox"/>	<input type="checkbox"/>
8	User-friendly mobile apps or internet banking platforms	<input type="checkbox"/>	<input type="checkbox"/>
9	The quality of customer service in bank branches	<input type="checkbox"/>	<input type="checkbox"/>
10	Loyalty program	<input type="checkbox"/>	<input type="checkbox"/>
11	Convenience of having an account at the bank I typically use	<input type="checkbox"/>	<input type="checkbox"/>
98	Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>
K10	Does your bank account help you manage your money better?	1 = Yes 2 = No 99 = Do not know	<input type="checkbox"/>

<b>K11</b>	In relation to your main bank account, please indicate to what extent you agree with the following statements? <b>READ OUT STATEMENTS. 1=True, 2=False, 99=Don't know</b>		
1	When you opened your account, you were given all the key details about the account fees and charges		<input type="checkbox"/>
2	When you opened your account, bank staff showed you different options and you chose among them		<input type="checkbox"/>
3	When you opened your account, you went to the branch and already knew which account you wanted to open		<input type="checkbox"/>
4	If you had to open another account today, you would choose the same account		<input type="checkbox"/>
5	You would recommend your account to your friends and family		<input type="checkbox"/>
6	The account you have is good value for money		<input type="checkbox"/>
7	The fees and charges in my account are transparent, or at least easy to find		<input type="checkbox"/>
8	If you need financial advice, you can count on bank staff to give you accurate information		<input type="checkbox"/>
9	Bank fees or charges are affordable		<input type="checkbox"/>
10	Too much downtime on the bank platform		<input type="checkbox"/>
11	You are satisfied with your bank's customer support		<input type="checkbox"/>
12	Whenever you visit a bank branch, you are always served on time		<input type="checkbox"/>
<b>K12</b>	Have you seriously considered opening an account with a new bank in the past year or changing your main account type with your current bank? <b>SINGLE MENTION</b>		
1	You have seriously considered opening an account with a new bank		<input type="checkbox"/>
2	You have seriously considered changing my main account type with my current bank		
3	No, you have not considered opening a new bank account in the past year		
<b>K13</b>	Have you opened an account with a new bank in the past year or changed your main account type with your current bank? <b>SINGLE MENTION</b>		
1	You have opened an account with a new bank <b>KB14</b>		<input type="checkbox"/>
2	You have changed your main account type with current bank <b>KB14</b>		
3	No, you have not changed a bank account in the past year <b>KB15</b>		
<b>K14</b>	Why did you open an account with a new bank? <b>Do not prompt. Multiple mentions possible.</b>		
1	I saw an advertisement for an account that I preferred		<input type="checkbox"/>
2	Recommendation from friend or family		<input type="checkbox"/>
3	I was not satisfied with my previous account		<input type="checkbox"/>
4	The account at the new bank is better for me than my previous account		<input type="checkbox"/>
5	The fees are lower than at my previous bank		<input type="checkbox"/>
6	My salary or other payment is deposited using the new bank		<input type="checkbox"/>
98	Other (specify)		<input type="checkbox"/>
<b>K15</b>	We are now going to talk about your experience with various banking products: For each product that I read out, please tell me whether you have "1=never had", "2=used to have in the past but don't have now", or "money as soon as it is deposited into the bank account? <b>Do not prompt. Multiple mentions possible.</b>		
		<b>Never had it</b>	<b>Used to have it in the past 12 months</b>
1	Bank ATM card / Debit card	<input type="checkbox"/>	<input type="checkbox"/>
2	Cheque	<input type="checkbox"/>	<input type="checkbox"/>
3	Credit card	<input type="checkbox"/>	<input type="checkbox"/>
4	Current account	<input type="checkbox"/>	<input type="checkbox"/>
5	Fixed deposit account	<input type="checkbox"/>	<input type="checkbox"/>
6	Savings account	<input type="checkbox"/>	<input type="checkbox"/>
7	Mortgage	<input type="checkbox"/>	<input type="checkbox"/>
8	Overdraft	<input type="checkbox"/>	<input type="checkbox"/>
9	Loans	<input type="checkbox"/>	<input type="checkbox"/>
10	Mobile money (e-wallet/push and pull)	<input type="checkbox"/>	<input type="checkbox"/>
11	Mobile payment (USSD codes, e.g. *182*...)	<input type="checkbox"/>	<input type="checkbox"/>
12	Internet banking	<input type="checkbox"/>	<input type="checkbox"/>
13	Mobile banking	<input type="checkbox"/>	<input type="checkbox"/>
14	Banking App	<input type="checkbox"/>	<input type="checkbox"/>
<b>K16a</b>	How often do you usually do the following banking activities? <b>READ OUT</b>		<input type="checkbox"/>
	1 = Daily or more often		
	2 = At least once a week		
	3 = At least once a month		
	4 = A few times a year		
	5 = Once a year		
	7 = Never		
	99 = Don't know		

<b>K16b</b>	Which method do you use to [insert activities mentioned in KB15]?						
	<b>USE THE CODE LIST BELOW THE FOLLOWING TABLE</b>						
	1 = Bank	<input type="checkbox"/>					
	2 = ATM	<input type="checkbox"/>					
	3 = Internet banking	<input type="checkbox"/>					
	4 = Mobile banking	<input type="checkbox"/>					
	5 = Debit card	<input type="checkbox"/>					
	6 = Credit card	<input type="checkbox"/>					
	7 = USSD code	<input type="checkbox"/>					
	98 = Other (specify)						
		<b>K16a</b>		<b>K16b</b>			
1	Cash a cheque	<input type="checkbox"/>					
2	Deposit cash into a bank account	<input type="checkbox"/>					
3	Deposit a cheque into a bank account	<input type="checkbox"/>					
4	Cash withdrawal from a bank account	<input type="checkbox"/>					
5	Pay people/bills using a cheque	<input type="checkbox"/>					
6	Money transfers between your own bank accounts	<input type="checkbox"/>					
7	Money transfer to another person's bank account	<input type="checkbox"/>					
8	Received money from someone into a bank account	<input type="checkbox"/>					
9	Get a bank statement	<input type="checkbox"/>					
10	Buy airtime	<input type="checkbox"/>					
11	Buy groceries using my bank/debit card/POS	<input type="checkbox"/>					
12	None (exclusive)	<input type="checkbox"/>					
98	Other, specify	<input type="checkbox"/>					
<b>K17</b>	<b>Ask those without bank accounts (K2 = 1):</b>						
	What is the main reason why you do not have a bank account? <b>DON'T READ OUT; SINGLE MENTION</b>						
	1 = Does not need it - Insufficient or no money coming in to justify it						
	2 = Cannot maintain the minimum balance						
	3 = Bank service charges are too high						
	4 = Banks are too far away						
	5 = Banking hours are not convenient						
	6 = Does not have the documentation required						
	7 = Does not know how to apply						
	8 = Does not understand benefits from having a bank account						
	9 = Does not trust banks						
	10 = Banks do not provide the products or services I need						
	11 = Can get services needed elsewhere in the community						
	12 = Need permission of someone else to open it						
	98 = Other specify						

## K2. MFI INCLUDING NON-UMURENGE SACCOs

<b>K2.1</b>	Just to check, do you have an MFI account? <b>USE MFI LIST</b>	1 = Yes 2 = No	<b>Go to K2.7</b>	<input type="checkbox"/>
<b>K2.2</b>	Have you used your MFI account this year?	1 = Yes 2 = No	<b>Go to K2.5</b>	<input type="checkbox"/>
<b>K2.3</b>	Still thinking of your MFI account, approximately how often do you use this account? SINGLE MENTION	1 = Daily 2 = Weekly 3 = Monthly 4 = Once every 3 months 5 = Less often 99 = Do not know		<input type="checkbox"/>
<b>K2.4</b>	We are now going to talk about your experience with various MFI products: For each product that I read out, please tell me whether you have "1=never had", "2=used to have in the past but don't have now", or "3=have now":			
		<b>Never had it</b>	<b>Used to have it in the past 12 months</b>	<b>Have /use it now</b>
1	Loans at MFI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Savings at MFI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Fund transfere using MFI account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Insurance at MFI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Pension at MFI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98	Other specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

K2.5	What is the main reason for you not using your MFI account? <b>DON'T READ OUT. SINGLE MENTION</b> 1 = Didn't need to use it 2 = Doesn't meet my need 3 = Too expensive 4 = Too complicated 5 = Service is not good 98 = Other, specify		<input type="checkbox"/>
K2.6	Does your MFI account help you manage your money better? 1 = Yes 2 = No 99 = Do not know		<input type="checkbox"/>
K2.7	<b>Ask those without MFI account:</b> What is the main reason why do you not have an MFI account? <b>READ OUT; SINGLE MENTION</b>	01 = Does not need it 02 = Insufficient or no money coming it to justify it 03 = Cannot maintain the minimum balance 04 = MFI service charges are too high 05 = MFI are too far away 06 = MFI hours are not convenient 07 = Does not have the documentation required 08 = Does not know how to apply 09 = Does not understand benefits from having a MFI account 10 = Does not trust MFI s 11 = MFI do not provide the products or services I need 12 = Can get services needed elsewhere in the community 13 = Need permission of someone else to open it 98 = Other specify	<input type="checkbox"/>

### K3. UMURENGE SACCOs

K3.1	Are you a member of an Umurenge SACCO/have an Umurenge SACCO account?	1 = Yes, 2 = No	<b>Go to K3.12</b>	<input type="checkbox"/>
K3.2	Have you used your Umurenge SACCO account this year?	1 = Yes, 2 = No	<b>Go to K3.6</b>	<input type="checkbox"/>
K3.3	Still thinking of your Umurenge SACCO account, approximately how often do you use this account? <b>SINGLE MENTION</b>	1 = Daily 2 = Weekly 3 = Monthly 4 = Once every 3 months 5 = Less often 99 = Do not know		<input type="checkbox"/>
K3.4	We are now going to talk about your experience with various SACCO products: For each product that I read out, please tell me whether you have "1=never had", "2=used to have in the past but don't have now", or "3=have now":			
		<b>Never had it</b>	<b>Used to have it in the past 12 months</b>	<b>Have /use it now</b>
1	Loans through your SACCO account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Savings through your SACCO account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Fund transfere using your SACCO account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98	Other specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K3.5	Does your Umurenge SACCO account help you manage your money better?	1 = Yes 2 = No 99 = Do not know		<input type="checkbox"/>
K3.6	What is the main reason for you not using your Umurenge SACCO account? <b>Ask only if k3,2=NO DON'T READ OUT. SINGLE MENTION</b> 1 = Didn't need to use it 2 = Doesn't meet my needs 3 = Too expensive 4 = Too complicated 5 = Service is not good 98 = Other, specify			<input type="checkbox"/>
K3.7	Thinking about the time when you first became a member/opened your Umurenge SACCO account, did you have an account with a bank or a MFI?	1 = Yes 2 = No	<b>Go to K3.9</b>	<input type="checkbox"/>
K3.8	Did you close any of these when you opened your Umurenge SACCO account/became a member?	1 = Yes 2 = No		
K3.9	Still thinking about the time when you first became a member/opened your Umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine?	1 = Yes 2 = No	<b>Go to K3.11</b>	<input type="checkbox"/>

K3.10	Did you give up your membership with any of these when you became a member/opened your Umurenge SACCO account?	1 = Yes 2 = No	<input type="checkbox"/>
K3.11	Does your SACCO account help you manage your money better?	1 = Yes 2 = No 99 = Do not know	<input checked="" type="checkbox"/>
K3.12	<b>Ask those without UMURENGE SACCO account:</b> What is the main reason why do you not have a bank account? <b>DON'T READ OUT. SINGLE MENTION</b>	01 = Does not need it - Insufficient or no money coming in to justify it 02 = Cannot maintain the minimum balance 03 = UMURENGE SACCO service charges are too high 04 = UMURENGE SACCO are too far away 05 = UMURENGE SACCO hours are not convenient 06 = Does not have the documentation required 07 = Does not know how to apply 08 = Does not understand benefits of having a UMURENGE SACCO account 09 = Does not trust UMURENGE SACCOs 10 = UMURENGE SACCO do not provide the products or services I need 11 = Can get services needed elsewhere in the community 12 = Need permission of someone else to open it 98 = Other specify	<input type="checkbox"/>

## MODULE F. MOBILE MONEY

<b>F1</b>	For each of the following statements, please tell me whether it is true for you or not? <b>READ OUT STATEMENTS</b>	<b>1=True</b>	<b>2=Not true</b>	<b>99=Don't know</b>
1	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	99
2	You are prepared to learn how to use new technology	1	2	99
3	You prefer to pay for goods and services in cash rather than using electronic means	1	2	99
<b>F2</b>	How many mobile phones does this household own?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>F3</b>	Do you own a mobile phone?	1 = Yes 2 = No	<input type="text"/>	
<b>F4a</b>	Do you have a SIM card registered in your name?	1 = Yes 2 = No	<input type="text"/>	
<b>F4b</b>	Do you use a mobile phone that belongs to someone else or is shared?	1 = Yes 2 = No	<input type="text"/>	
<b>F4c</b>	Where you stay, do you normally have a reliable phone GSM network?	1 = Yes 2 = No	<input type="text"/>	
<b>F4d</b>	What type of mobile phone/s do you use? <b>READ OUT. MULTIPLE MENTION</b>			
1	A smartphone that can access the internet, send and receive emails and is capable of downloading apps. It is likely to have a touchscreen	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
2	A feature phone that can access the internet, send and receive emails, store and play music but is not able to download apps			
3	A basic phone which is only capable of voice calling and SMS			
<b>F4e</b>	<b>IF CODE 1 IN F4d ASK:</b> How many smartphones you have?	<input type="text"/> <input type="text"/>		
<b>F5</b>	<b>ASK ALL:</b> Which of the following statements best describes your experience with mobile money? <b>READ OUT. SINGLE CODE</b>			
1	You have not heard about the Mobile Money	<input type="text"/>	<b>Go to F14</b>	
2	You are not registered and have never used mobile money services			
3	You are registered but you have never used mobile money services			
4	You are registered and have used it before but not any more		<b>Go to F7</b>	
5	You use mobile money services, but you are not registered			
6	You are a registered mobile money user			
<b>F6</b>	How many mobile money accounts do you currently have?			
	<b>Accounts</b> <input type="text"/> <input type="text"/>			
	<b>Don't know</b> <b>99</b>			
<b>F7</b>	Why do you use mobile money services compared to other digital financial services? <b>DO NOT READ OUT. MULTIPLE MENTION</b>			
1	This is the only accessible one in my community (Agent nearby)	<input type="text"/>		
2	It is easy to register (less requirements)	<input type="text"/>		
3	It is cheap or most affordable	<input type="text"/>		
4	This is the most convenient (takes less time)	<input type="text"/>		
5	Practical to pay bills	<input type="text"/>		
6	I trust it	<input type="text"/>		
7	It helps me to keep money safe or to save	<input type="text"/>		
98	Other (specify)	<input type="text"/>		
99	Do not know (Do not read out)	<input type="text"/>		
<b>F8</b>	What problems or challenges have you faced when using mobile money (MTN and Airtel)? <b>DO NOT READ OUT. MULTIPLE MENTION</b>			
1	Service / Agent network was down	<input type="text"/>		
2	Inconsistent availability of agent	<input type="text"/>		
3	Difficulty operating the phone/using menu	<input type="text"/>		
4	Unclear transaction charges/fees	<input type="text"/>		
5	Agent float/cash availability	<input type="text"/>		
6	Contacting customer care	<input type="text"/>		
7	Sending to a wrong number	<input type="text"/>		
8	Family/friends stealing money	<input type="text"/>		
9	Fraud	<input type="text"/>		
10	Money laundering	<input type="text"/>		
98	Other (SPECIFY)	<input type="text"/>		
<b>F9</b>	Are you a mobile money agent?			
1	Yes	<input type="text"/>		
2	No	<input type="text"/>		

<b>F10a.</b> Now can you please tell me your mobile money service provider? <b>DO NOT READ. MMP</b>		<b>Service provider</b>	<b>F10a.</b>	<b>F10b.</b> <b>1 = Important</b> <b>2 = Not important</b>
		Airtel/Tigo	1	1
		MTN	2	1
		Others (specify)	98	1
<b>F11.</b> How often do you use mobile money? <b>READ OUT. SINGLE MENTION</b>				
1	Daily			
2	At least once a week			
3	Not every week but several times a month			
4	Less than once a month			
5	Within 3 months			
6	More than 3 months			
98	Other, specify			
<b>F12</b>	Does your Mobile Money account help you manage your money better?	1 = Yes		
		2 = No		
		99 = Do not know		
<b>F13</b>	Do you feel that Mobile Money fees and charges are affordable	1 = Yes		
		2 = No		
		99 = Do not know		
<b>F14</b>	What is the main reason why do you not use mobile money? <b>Ask only IF F5=1,2,3</b>  <b>DON'T READ OUT. SINGLE MENTION</b>			
1	I do not know what it is			
2	I do not know how to get it			
3	I do not have the required documents			
4	There is no point-of-service/agent close to where I live			
5	I do not need it; I do not make any transactions			
6	Registration is too complicated			
7	Registration fee is too high			
8	Using it is difficult			
9	Fees for using this service are too high			
10	No one among my friends or family use this service			
11	I do not understand this service; I do not know what I can use it for			
12	I do not have a phone			
13	I do not trust that my money is safe on a mobile money account			
14	My spouse, family, in-laws do not approve of me having a mobile money account			
15	It is against my religion			
16	I don't use it because all agents are men			
17	Mobile money does not provide anything better/any advantage over the financial services I currently use			
98	Other, specify			

## MODULE L. INFORMAL PRODUCTS

L1	Do you belong to any informal financial groups?	1 = Yes 2 = No <b>Go to L8</b>	<input type="checkbox"/>
L2	<b>IF YES IN L1 ASK:</b> Does it offer financial services?	1= Yes 2= No	<input type="checkbox"/>
L3	How often do you contribute money to your group? <b>READ OUT SINGLE MENTION</b>		<input type="checkbox"/>
	1 = Daily 2 = Weekly 3 = Bi-weekly 4 = Monthly 5 = Seasonally 6 = Yearly 7 = Less often 8 = Do not contribute money		<input type="checkbox"/>
L3	How do you mainly repay or make contributions towards your group? <b>READ OUT SIGLE MENTION</b>		<input type="checkbox"/>
	1 = Cash 2 = Electronic transfer bank or Mobile money etc. 3 = both cash and electronics 98 = Other specify		<input type="checkbox"/>
L4	Which of the following does this group(s)/club(s) provide? <b>READ EACH STATEMENT</b>		
1	Lend money out to members when they need the money	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
2	Lend out money to non-members when they want to borrow	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
3	Give collected money to one member every month	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
4	Keep the collected money for members and members can withdraw this money when they need it	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
5	Keep the collected money for members and give to members after a certain period	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
6	Buy assets as a group	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
7	Buy assets for individual members	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
8	Raise or save money for social events (weddings, leisure,)	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
9	Raise or save money for other emergencies for group members	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
10	Act as guarantor when members want to borrow money somewhere else	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
11	Assist with funeral cost	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
12	Put the collected funds into a financial institution such as a bank, MFI, or SACCO	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
13	Saving for community health insurance	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
L5	What is the main reason why you belong to such a group/club? <b>DON'T READ OUT; SINGLE MENTION</b>		
1	Inherited the position from parents		<input type="checkbox"/>
2	It is compulsory for people in village or groups		
3	To socialise or meet friends		
4	They give financial advice		
5	Can turn to them when in financial need		
6	Can get money easily when needed		
7	I trust and know them		
8	To borrow money		
9	To save money		
98	Other (specify)		
L6	Do you agree/disagree with the following statements? <b>READ STATEMENTS</b>		
L6.1	In a group they have more discipline in saving with a group than any other way because if they don't save regularly, they will be embarrassed or fined in front of their friends/neighbours	1 = Agree, 2 = Disagree, 99 = Don't know	<input type="checkbox"/>
L6.2	I have more discipline in saving with a group than any other way because I trust how it works and it is easy to get loan	1 = Agree, 2 = Disagree, 99 = Don't know	<input type="checkbox"/>
L6.3	In a group they have more discipline paying back money borrowed from a group than with paying back a loan from a financial institution because if they don't pay back, they will be embarrassed or fined in front of my friends/neighbours	1 = Agree, 2 = Disagree, 99 = Don't know	<input type="checkbox"/>

L7	Does the group you belong to, help you manage your money better?	1 = Yes 2 = No 99 = Do not know	<input type="checkbox"/>
L8	<b>IF NO IN L1a ASK:</b> Why do you not belong to savings groups? <b>DON'T READ OUT; MULTIPLE MENTION</b>		
1	Do not trust them	<input type="checkbox"/>	<input type="checkbox"/>
2	They are too expensive	<input type="checkbox"/>	<input type="checkbox"/>
3	Do not get regular income	<input type="checkbox"/>	<input type="checkbox"/>
4	Don't have money to save	<input type="checkbox"/>	<input type="checkbox"/>
5	Don't want to borrow	<input type="checkbox"/>	<input type="checkbox"/>
6	Have lose money with them before	<input type="checkbox"/>	<input type="checkbox"/>
7	Do not have joing fee	<input type="checkbox"/>	<input type="checkbox"/>
98	Other (SPECIFY)	<input type="checkbox"/>	<input type="checkbox"/>

## MODULE M. FARMING

M1	<p>Please tell me which of the following statements best describes your household situation regarding farming?</p> <p><b>READ OUT SINGLE MENTION</b></p> <p>1=Your household is only involved in farming and no-one in the household has any other work,      2=Your household is involved in farming AND other work,      3=Your household is NOT involved in farming at all. ----- <b>If M1 =3 → N2a</b></p>	<input type="checkbox"/>	
2	<p>Please tell me which of the following farming your household is involved in? <b>READ OUT MULTIPLE MENTION POSSIBLE</b></p> <p>1= Cattle      2= Goats, sheep, pigs      3= Other livestock such as chickens, rabbits      4= Cash crops – tea, coffee, pyrethrum      5= Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit      6= Vegetables – tomatoes, carrots, onions, cabbages      7= Staples such as grains- e.g., plantains, rice, sorghum, maize, barley, wheat      8 = Roots such as sweet potatoes, cassava, Irish potatoes      9= Beans, peas, ground nuts      10= Banana      11 = Macadamia, Fresh beans      98= Other (Specify)</p>	<input type="checkbox"/>	
M5a	<p>For your farming activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock, where do you get the money for it? Or if you don't buy it, how do you get it?</p> <p><b>DON'T READ; MULTIPLE MENTION POSSIBLE</b></p>	<input type="checkbox"/>	
M5b	<p><b>ASK IF MORE THAN ONE MENTIONS IN M5a:</b> Where do you mainly get the money for farming activities?</p> <p><b>READ OUT SELECTED SOURCES. SINGLE MENTION</b></p>	<input type="checkbox"/>	
		M5a	
1	Don't have to buy because I manage with what I have already (keeping seed from own harvest, etc)	<input type="checkbox"/>	
2	Use money from other sources of income	<input type="checkbox"/>	
3	Use savings from formal institutions (bank, SACCO, MFI)	<input type="checkbox"/>	
4	VASLAs	<input type="checkbox"/>	
5	Government Subsidy Scheme	<input type="checkbox"/>	
6	Digital loans (from digital platforms/fintechs, Mobile network Operators)	<input type="checkbox"/>	
7	Sell crops/livestock/other produce to get money	<input type="checkbox"/>	
8	Get money in advance from buyer to whom we sell crop/livestock	<input type="checkbox"/>	
9	Get from a supplier or distributor and pay later	<input type="checkbox"/>	
10	Loan from formal lending institutions (bank, SACCO, MFI, NTDFS)	<input type="checkbox"/>	
11	Loan / credits from buyer of your harvest / supplier of agricultural inputs	<input type="checkbox"/>	
12	Loan from a farmers' association	<input type="checkbox"/>	
13	Borrow from a community/savings group where we save and lend to each other	<input type="checkbox"/>	
14	Borrow from a money lender in the community	<input type="checkbox"/>	
15	Borrow from friends and/or family	<input type="checkbox"/>	
16	Don't buy inputs - get inputs in exchange for goods or labour	<input type="checkbox"/>	
98	Other (Specify)	<input type="checkbox"/>	
99	Don't know	<input type="checkbox"/>	
M6	<p><b>Ask only for those code 6 and 10 in M5a, all others go to M7.</b></p> <p>Have you used any of your assets or land to secure a loan for yourself or for someone else's loan in the past 12 months? This could be alone or together with other people?</p>	<p>1 = Yes      2 = No      99 = Do not know</p>	<input type="checkbox"/>
M7	Do you/your household farm mostly for consumption or selling?	<p>1= Consumption      2= Selling      3= Don't know</p> <p><b>Go to M10</b>  <b>Go to N1a</b></p>	<input type="checkbox"/>
M8	<p><b>Ask if respondent farms mostly for consumption (code -1 in M7).</b></p> <p>Have you or your household ever considered turning your farming activities into a small business, i.e., produce more for selling purposes?</p>	<p>1 = Yes      2 = No      99 = Do not know</p> <p><b>Go to M9</b></p>	<input type="checkbox"/>
M9	<p><b>Ask if Yes (code -1 in M8).</b></p> <p>If you have considered turning your farming activities into a small business, please tell me why you have not done so already? <b>DO NOT READ OUT. MULTIPLE MENTION POSSIBLE</b></p>		
1	Do not have means/money/Don't have enough water	<input type="checkbox"/>	
2	Land issues (quality, size)	<input type="checkbox"/>	
3	Do not have collateral to acquire inputs	<input type="checkbox"/>	
4	The market is too far away	<input type="checkbox"/>	
5	Transport issues (cost, reliability.)	<input type="checkbox"/>	
6	There is no surplus to sell / low yields	<input type="checkbox"/>	
7	Market price is too low	<input type="checkbox"/>	
98	Other (Specify)	<input type="checkbox"/>	

<b>M10</b>	<b>ASK IF FARMING MOSLTY FOR SELLING IN M7:</b> What are the main challenges you face when selling your produce? <b>DON'T READ OUT. MULTIPLE MENTION POSSIBLE .</b>	
1	Distance to the market	
2	Transportation (access, cost, reliability, damaging goods)	
3	Lack of storage	
4	Problems with buyers of products (price, payment)	
5	Goods/products get damaged in transit	
6	Low / fluctuating market prices	
7	Lack of refrigeration facilities	
8	No loan facilities nearby	
9	Process of getting the loan is long	
10	The timing of when the money is paid does not suit me	
98	Other (Specify)	
99	Do not know/ no answer	

## MODULE N. INCOME SOURCES

<b>N1a</b>	Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do? <b>DON'T READ OUT. MULTIPLE MENTION POSSIBLE</b>	
<b>N1b</b>	<b>ONLY FOR THOSE WITH MORE THAN ONE SOURCE OF MONEY:</b> On which of these do you rely most to make a living? <b>SINGLE MENTION If N1a is only one response then N1b=N1a</b>	
		<b>N1a</b>
1	Salary/wages from Government institution	<input type="checkbox"/>
2	Salary/wages from a private business/company	<input type="checkbox"/>
3	Salary/wages from a farmer	<input type="checkbox"/>
4	Salary/wages from an individual	<input type="checkbox"/>
5	Self-employed (have own registered/licensed business)	<input type="checkbox"/>
6	Money from farming (crops and/or livestock; by-products from livestock)	<input type="checkbox"/>
7	Money from fishing	<input type="checkbox"/>
8	Rental income	<input type="checkbox"/>
9	Private pension	<input type="checkbox"/>
10	Government pension	<input type="checkbox"/>
11	Government/state grant/VUP grant/ VUP cash transfer	<input type="checkbox"/>
12	Social protection	<input type="checkbox"/>
13	Gift	<input type="checkbox"/>
14	Remittances (money from friends/family)	<input type="checkbox"/>
15	Get money from household member	<input type="checkbox"/>
16	Household member pays my expenses ( <b>skip to N4</b> )	<input type="checkbox"/>
17	Piece work	<input type="checkbox"/>
18	VUP public works	<input type="checkbox"/>
19	Make goods to sell	<input type="checkbox"/>
20	Sell something I grow	<input type="checkbox"/>
21	Sell something I collect from nature (thatch/wood/charcoal)	<input type="checkbox"/>
22	Self-employed (have own business -not registered/licensed)	<input type="checkbox"/>
23	Humanitarian	<input type="checkbox"/>
<b>N2</b>	<b>ASK FROM MAIN SOURCE (N1b):</b> How often do you MOSTLY receive the money you get from .....? <b>SINGLE MENTION</b>	
1	Daily	
2	Weekly	
3	Fortnightly	
4	Monthly	
5	Annually	
6	Seasonally	
7	Occasionally	
8	Umurimo urangiyie	
98	Other (Specify)	
<b>N3</b>	<b>ASK FROM MAIN SOURCE (N1b):</b> How do you receive the money you get from .....? <b>SINGLE MENTION POSSIBLE</b>	
1	Cash in hand	
2	Cheque	
3	Into bank account	
4	Western Union	
5	Mobile Money	

98	Other (Specify)	
<b>N4</b>	<b>ASK ALL:</b> Which of these, if any, best describes your personal working status? <b>READ OUT SINGLE MENTION</b>	
1	Work full-time or 30 hours a week or more for yourself or in your own business	<span style="color: red;">Go to N6</span> <span style="border: 1px solid black; padding: 2px;"> </span>
2	Work full-time or 30 hours a week or more for a company or individual	
3	Work part-time or less than 30 hours a week for yourself or in your own business	
4	Work part-time or less than 30 hours a week for a company or individual	
5	Work part-time or less than 8 hours a week for a company or individual	
6	Student or learner (in full-time education)	
7	Housewife or house husband	
8	Pensioner or retired	
9	Long term illness / disabled	
10	Unemployed and looking for first job	
11	Unemployed – was employed and looking for job	<b>Go to N5</b>
12	Unemployed and not looking for a job	<b>Go to N5</b>
98	Other (Specify)	
<b>N5</b>	<b>IF UNEMPLOYED IN N4 ASK:</b> How long you have been unemployed? <b>READ OUT. SINGLE MENTION</b>	
1	Less than 1 year	<span style="border: 1px solid black; padding: 2px;"> </span>
2	1 year to 2 years	
3	More than 2 years but less than 5 years	
4	More than 5 years	
99	Don't know	
<b>N6</b>	<b>ASK ALL:</b> Which of the following statements are true to you?	
1	You participate in community projects	<b>True</b>
2	You had an internship or had a volunteered job in the past 12 months	<input type="checkbox"/>
3	You tried to start your own business	<input type="checkbox"/>
4	You currently doing any course/training to improve job prospects	<input type="checkbox"/>
5	You have the skills necessary to find a job	<input type="checkbox"/>
<b>N7a</b>	How many hours a day do you spend on unpaid work? When I say unpaid work, I mean chores or activities such as feeding animals, fetching water/wood or household chores. <b>READ OUT. SINGLE MENTION</b>	
<b>N7b</b>	How many hours a day do you spend taking care of family members (children, elders)? <b>READ OUT. SINGLE MENTION</b>	
		<b>N7a</b>
		<b>N7b</b>
	Less than an hour	<span style="border: 1px solid black; padding: 2px;"> </span> <span style="border: 1px solid black; padding: 2px;"> </span>
	1 hour – 3 hours	
	4 hours – 5 hours	
	6 hours – 8 hours	
	9 hour – 10 hours	
	11 hours – 15 hours	
	16 hours – 20 hours	
	21 hours – 24 hours	
<b>N8</b>	<b>ASK ALL:</b> What impact has COVID19 had on your livelihoods/income since March 2020, till now? <b>READ OUT. MULTIPLE MENTION POSSIBLE.</b>	
1	You participate in community projects	<b>True</b>
2	You had an internship or had a volunteered job in the past 12 months	<input type="checkbox"/>
3	You tried to start your own business	<input type="checkbox"/>
4	You currently doing any course/training to improve job prospects	<input type="checkbox"/>
5	Need to add a question on ownership of a business?	<input type="checkbox"/>
6	You have the skills necessary to find a job	<input type="checkbox"/>
<b>N9</b>	<b>ASK IF CODE 1 and 3 in N4:</b> In total, how many people, if any, do you employ in your business? _____	

N10	<b>Ask only those who get an income:</b> I would like to get an idea of the total amount of money you get as an individual and as a household. In other words the total amount of money you get from ... and ... and ... together. Would it be easier for you to give me an estimate of this for a month or for a year?	1 = Month 2 = Year 3 = I don't get money monthly/annually 99 = Don't know the amount for either 96 = Refused	
N11	What is your monthly personal total income? <b>SINGLE MENTION Ask only if n1b NOT =16</b>		
	01 = 10,000 Rwf or less		
	02 = 10001 - 3,000 Rwf		
	03 = 3,001 - 5,000 Rwf		
	04 = 5,001 - 7,000 Rwf		
	05 = 7,001 - 10,000 Rwf		
	06 = 10,001 - 15,000 Rwf		
	07 = 15,001 - 20,000 Rwf		
	08 = 20,001 - 25,000 Rwf		
	09 = 25,001 - 30,000 Rwf		
	10 = 30,001 - 40,000 Rwf		
	11 = 40,001 - 50,000 Rwf		
	12 = 50,001 - 100,000 Rwf		
	13 = More than 500,000 Rwf		
	14 = Irregular/seasonal income		
N12	What is your Annual total income? <b>PLEASE INCLUDE INCOME FROM .... SINGLE MENTION Ask only if n1b NOT =16</b>		
	01 = 12,000 Rwf or less		
	02 = 12,001 – 15,000 Rwf		
	03 = 15,001 – 17,000 Rwf		
	04 = 17,001 – 20,000 Rwf		
	05 = 20,001 – 30,000 Rwf		
	06 = 30,001 – 40,000 Rwf		
	07 = 40,001 – 50,000 Rwf		
	08 = 50,001 – 80,000 Rwf		
	09 = 80,001 – 100,000 Rwf		
	10 = 100,001 – 150,000 Rwf		
	11 = 150,001 – 200,000 Rwf		
	12 = 200,001 – 250,000 Rwf		
	13 = 250,001 – 300,000 Rwf		
	14 = More than 300,000 Rwf		

## **SUB-SECTION N: IMPACT OF COVID19 PANDEMIC**

<b>N13</b>	<b>ASK ALL:</b> What impact has COVID19 had on your livelihoods/income since March, 2020, till now? <b>READ OUT. MULTIPLE MENTION POSSIBLE.</b>	
1	I got retrenched	<input type="checkbox"/>
2	Stopped working for some time	<input type="checkbox"/>
3	Income/revenue reduced	<input type="checkbox"/>
4	Same as before/nothing changed	<input type="checkbox"/>
5	Same as before, but expect the worse in future	<input type="checkbox"/>
6	Company's benefits such as pension fund, medical aid, etc. were reduced or stopped	<input type="checkbox"/>
7	Income/revenue increased	<input type="checkbox"/>
8	Could not operate due to restrictions	<input type="checkbox"/>
98	Other	<input type="checkbox"/>
99	Do not know <b>[DO NOT READ OUT]</b>	<input type="checkbox"/>
<b>N14</b>	Since March 1st, 2020, have you or anyone in your household (including for the business) received any COVID19 emergency support from any of the following institutions? <b>READ OUT. MULTIPLE MENTION POSSIBLE.</b>	
1	Government of Rwanda	<input type="checkbox"/>
2	Banking institution	<input type="checkbox"/>
3	Church/Mosque	<input type="checkbox"/>
4	Savings groups	<input type="checkbox"/>
5	Bank or mobile money agent	<input type="checkbox"/>
6	Cooperative	<input type="checkbox"/>
7	Friends / family / community	<input type="checkbox"/>

8	Employer	<input type="checkbox"/>	
9	Microfinance	<input type="checkbox"/>	
10	Moneylender	<input type="checkbox"/>	
11	Did not receive any support [mutual exclusive]	<input type="checkbox"/>	
<b>N15</b>	Which of the following services or financial activities have you started using or used MORE since COVID started? <b>READ OUT. MULTIPLE MENTION POSSIBLE</b>		
	<b>Started using =1</b>	<b>Used more=2</b>	<b>Used the same=3</b>
1	Mobile money	<input type="checkbox"/>	
2	Bank transfer/Mobile banking	<input type="checkbox"/>	
3	Card swiping	<input type="checkbox"/>	
4	Card tapping	<input type="checkbox"/>	
5	Borrowed money	<input type="checkbox"/>	
6	Saved money	<input type="checkbox"/>	
7	Took new insurance product	<input type="checkbox"/>	
8	Sending money to someone not living with you	<input type="checkbox"/>	
9	Online shopping	<input type="checkbox"/>	
10	Food delivery service/ grocery store delivery	<input type="checkbox"/>	
11	Savings groups	<input type="checkbox"/>	
12	Invested money using mobile/online platforms	<input type="checkbox"/>	
13	Bought shares online	<input type="checkbox"/>	
14	Sold shares online	<input type="checkbox"/>	
15	None [mutual exclusive]	<input type="checkbox"/>	

## MODULE P. EXPENDITURE AND PAYMENTS

P1	We are now going to play a game. We are going to give you 21 match sticks. Imagine that these 21 match sticks represent all the money you usually spend in any month. Thinking about how you spend your money, I would like you to look through this list of items people often spend money on in a month. Place your match sticks according to how you spent your money in the past month. You can put more match sticks on one item and less on another and even all your match sticks on one item, until all 21 match sticks have been placed
P2	How do you normally pay for the items you spending your money on [ <b>ask for each items with the allocation...</b> ]? <b>READ OUT. USE THE CODE LIST BELOW. MULTIPLE MENTION. Ask only if n1b NOT =16</b>

		P1	P2
			1 = Cash 2 = Cheque 3 = Cash card payment 4 = Internet banking to make an EFT 5 = Banking app to make EFT 6 = Online payment (PayPal, etc.) 7 = Bank card swipe 8 = Bank card tap 9 = Bank card for online purchase 10 = Mobile money 11 = Mobile payment (USSD) 12 = Tap and Pay card 13 = On credit / on tab /on book 98 = Other (Specify) 99=Don't know (do not show)
		Number	
1	Food and drink and other groceries		<input type="text"/>
2	Water / Electricity, paraffin, gas and other fuel		<input type="text"/>
3	Education (school fees, university or college fees, uniform, transport, stationery)		<input type="text"/>
4	Transport expenses (taxi fare, bus fare, train fare, petrol for car)		<input type="text"/>
5	Bond or home loan, credit card, car financing		<input type="text"/>
6	Communication, e.g., Airtime, cell phone contract, telephone line payments, internet payments, data		<input type="text"/>
7	Medical, health expenses, doctors' fees, pharmacy/chemist medicines		<input type="text"/>
8	Rental payments and rates, levies		<input type="text"/>
9	Other debt repayments (e.g., clothing store accounts, hire purchase)		<input type="text"/>
10	Savings, investments and retirement		<input type="text"/>
11	Insurance premium payments		<input type="text"/>
12	Household furnishings, equipment and routine household maintenance		<input type="text"/>
13	Personal spending e.g., haircuts, gym, lotto, cigarettes, alcohol, clothes, hobbies, car maintenance or repairs, charity and religious donations		<input type="text"/>
14	Leisure, entertainment and miscellaneous goods and services / DSTV, CANAL+, Startimes or other subscription		<input type="text"/>
15	Farming inputs e.g. seeds, fertiliser, equipment, chemical		<input type="text"/>
16	Business inputs e.g. stock, machinery or equipment		<input type="text"/>
<b>Total</b>		<b>21</b>	

	<b>Autofill all the devices mentioned in P2 then show those responses only.</b>	
<b>P3</b>	Which payment method do you MOST PREFER to use when making payments? <b>DON'T READ OUT. SINGLE MENTION</b>	
1	Cash	
2	Cheque	
3	Cash card payment	
4	Internet banking to make an EFT	
5	Banking app to make EFT	
6	Online payment (PayPal, etc.)	
7	Bank card swipe	
8	Bank card tap	
9	Bank card for online purchase	
10	Mobile money	
11	Mobile payment (USSD)	
12	Tap and Pay card	
13	On credit / on tab /on book	
<b>P4</b>	<b>ASK ALL only if n1b NOT =16</b> Why do you prefer using [Pipe in from P3] when making payments? <b>DON'T READ OUT. MULTIPLE MENTION</b>	
1	Convenience	
2	Cost effective to use	
3	Most merchants accept it	
4	Easy to use	
5	Safe and secure method of payment	
6	Availability	
7	Get Rewards/incentives/loyalty points	
98	Other, specify	
<b>P5</b>	What are your primary concerns when using digital payment methods? <b>DON'T READ OUT. MULTIPLE MENTION</b>	
1	Security	
2	Privacy	
3	Transaction Fees	
4	Accessibility/ Availability	
5	Ease of use and convenience	
6	Availability	
7	Get Rewards/incentives/loyalty points	
8	No concerns	
98	Other, specify	

## MODULE C. HOUSEHOLD INFORMATION &DEMOGRAPHICS

Questions about yourself and your household.

<b>C1</b>	Who is the head of this household? BY HEAD OF HOUSEHOLD, I MEAN SOMEONE LIVING IN THE HOUSEHOLD AND YOU REGARD AS HEAD OF THE HOUSEHOLD 1= Respondent is the head of the household <b>If C1 = 1 → C2</b> 2= Respondent is not the head of the household <b>Note:</b> HEAD OF HOUSEHOLD MUST BE CURRENTLY LIVING IN THE HOUSEHOLD AND IS THE PERSON(S) WHO THE RESPONDENT REGARDS AS HEAD OF THE HOUSEHOLD	<input type="checkbox"/>
<b>C1a</b>	How old is the head of the household? <b>If don't know, write 999</b>	<input type="checkbox"/> <input type="checkbox"/>
<b>C1b</b>	Is the head of the household male/female?	1 = Male 2 = Female <input type="checkbox"/>
<b>C1c</b>	Highest level of education completed by the head of the household? <b>SINGLE MENTION</b>	1 = No formal education 2 = Primary 1-3 3 = Primary 4-6 4 = Secondary 1-3 5 = Secondary 4-6 6 = University or other higher education 7 = Vocational training 99 = Don't know <input type="checkbox"/>
<b>C1d</b>	Does the head of the household bring money into the household?	1 = Yes 2 = No <input type="checkbox"/>
<b>C1e</b>	How many people depend on the household income? (Please include individuals not part of the household but still dependent on the household income)	99= Don't know <input type="checkbox"/>
<b>C1f</b>	What is your relationship to the head of the household? <b>SINGLE MENTION</b>	1 = Spouse/partner 2 = Child 3 = Parent/parent in-law 4 = Other relative 5 = Tenant 6 = Housekeeper 98 = Other <input type="checkbox"/>
<b>C2</b>	How old are you?	<input type="checkbox"/>
<b>C3</b>	Sex	1 = Male      2 = Female <input type="checkbox"/>
<b>C4a</b>	What is the highest level of education you have completed? <b>SINGLE MENTION</b> ,	1 = No formal education 2 = Primary 1-3 3 = Primary 4-6 4 = Secondary 1-3 5 = Secondary 4-6 6 = University or other higher education 7 = Vocational training <input type="checkbox"/>
<b>C4b</b>	Which of the following applies to you? <b>SINGLE MENTION</b>	1 = Never married 2 = Married 3 = Living together 4 = Divorced/Separated 5 = Widowed <input type="checkbox"/>
<b>C4c</b>	Is there anyone in this household with any disability and/or impairment? 1 = Yes 2 = No	<input type="checkbox"/>
<b>C4d</b>	Do you have any disability and/or impairment? 1 = Yes 2 = No <b>If C4c1=2, → C5</b>	<input type="checkbox"/>
<b>C4e</b>	<b>IF YES IN C4c and C4d ASK:</b> Which of the following areas do they or you have difficulties in? <b>READ OUT. MULTIPLE MENTION POSSIBLE.</b>	<input type="checkbox"/> <input type="checkbox"/>
1	Visual Impairment /Seeing	<input type="checkbox"/>
2	Physical impairment	<input type="checkbox"/>
3	Intellectual and psychosocial disability	<input type="checkbox"/>
4	Hearing Impairment	<input type="checkbox"/>
5	Albinism	<input type="checkbox"/>
6	Little people	<input type="checkbox"/>
7	Deaf/blind	<input type="checkbox"/>
8	Communication - speaking, being understood or holding a conversation	<input type="checkbox"/>
9	Movement activity - moving from lying to sit to stand, moving arms / legs	<input type="checkbox"/>
10	Intellectual disability / developmental delay - thinking problems, slow in walking & talking	<input type="checkbox"/>

11	Learning difficulties or cognitive abilities	<input type="checkbox"/>
12	Multi disability	<input type="checkbox"/>
98	Other (Specify)	<input type="checkbox"/>
<b>C5 Thinking back over the past three months (Poverty Indicators)</b>		
1	How often have you or your household had to skip a meal because you didn't have food?	1 = Many times 2 = A few times 3 = Never 96 = Refused 99 = Don't know <input type="checkbox"/>
2	How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine?	1 = Many times 2 = A few times 3 = Never 96 = Refused 97 = NA 99 = Don't know <input type="checkbox"/>
3	How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs?	1 = Many times 2 = A few times 3 = Never 96 = Refused 97 = NA 99 = Don't know <input type="checkbox"/>
4	How often have you or your household had to go without cash income and had to make a plan for daily needs?	1 = Many times 2 = A few times 3 = Never 96 = Refused 97 = NA 99 = Don't know <input type="checkbox"/>
<b>C6 Living density</b>		
1	How many rooms does the dwelling have (excluding kitchen, bathroom, toilet)?	<input type="checkbox"/>
2	How many rooms in this dwelling are used for sleeping purposes?	<input type="checkbox"/>
3	How many people usually sleep in this dwelling 5 nights a week?	<input type="checkbox"/>
<b>C7a</b>	Please tell me which of the following describes your situation best? <b>READ OUT; SINGLE MENTION</b>	
	1. You own this dwelling. 2. You own this dwelling together with someone else. 3. A member/other member of the household (not you) own this dwelling. 4. You/your household rent this dwelling. 5. The dwelling is provided to you/your household rent free. 6. Does not know. 98. Other (specify). <b>If C7a = 4, 5, 6 → C8d</b>	<input type="checkbox"/>
<b>C7b</b>	How did you get the dwelling? ( <b>Single mention</b> )	
	1 = Bought it, S 2 = Built it, 3 = Inherited it, 4 = Got it for free <b>If C7a = 3 or 4 → C8d</b>	<input type="checkbox"/>
<b>C7c</b>	Where did you get financing or how do you plan to finance these improvements? <b>DON'T READ. MULTIPLE MENTION</b>	
<b>C7d</b>	What are the two major sources where you got most of the money from to buy or build the house? <b>DON'T READ. SINGLE MENTION</b>	
		<b>C7c</b>
1.	Loan from a financial institution	<input type="checkbox"/>
2.	Borrow from money lender	<input type="checkbox"/>
3.	Borrow from savings group, tontine	<input type="checkbox"/>
4.	Borrowed from employer	<input type="checkbox"/>
5.	Borrow from family or friends	<input type="checkbox"/>
6.	Pension pay-out	<input type="checkbox"/>
7	Use my or our savings	<input type="checkbox"/>
98	Other specify	<input type="checkbox"/>

<b>C7e</b>	What challenges have you encountered when trying to access finance for buying a house or building? Please select all that apply.? <b>DON'T READ OUT; MULTIPLE MENTION</b>		
1	Insufficient income to qualify for a mortgage or loan.	<input type="checkbox"/>	
2	Poor credit history or low credit score.	<input type="checkbox"/>	
3	High interest rates on housing loans.	<input type="checkbox"/>	
4	Lack of collateral or assets to secure a loan.	<input type="checkbox"/>	
5	Lengthy and complex loan application processes.	<input type="checkbox"/>	
6	Limited availability of affordable housing loans.	<input type="checkbox"/>	
7	Difficulty in meeting down payment requirements.	<input type="checkbox"/>	
8	Uncertainty about eligibility for government housing assistance programs.	<input type="checkbox"/>	
9	Limited access to information about available housing finance options.	<input type="checkbox"/>	
10	Inadequate savings for renovation or down payment.	<input type="checkbox"/>	
11	Legal and regulatory barriers related to property ownership and financing.	<input type="checkbox"/>	
12	Limited availability of affordable housing in desired locations.	<input type="checkbox"/>	
13	Concerns about potential hidden costs associated with home ownership.	<input type="checkbox"/>	
14	Fear of housing market fluctuations affecting loan repayment.	<input type="checkbox"/>	
15	Difficulty in finding reputable lenders or financial institutions	<input type="checkbox"/>	
16	Poor credit history or low credit score.	<input type="checkbox"/>	
17	None	<input type="checkbox"/>	
98	Other (Specify)	<input type="checkbox"/>	
<b>C8a</b>	Do you owe money on the dwelling?	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
<b>C8b</b>	Do you have a title deed for the land/plot where your dwelling is?	1 = Yes    2 = No    99 = Don't know	<input type="checkbox"/>
<b>C8c</b>	Do you own other dwellings?	1 = Yes    2 = No	<input type="checkbox"/>
<b>C8d</b>	Please tell me which of the following statements are true or false for you? <b>READ OUT STATEMENTS</b>		
1	You will never move and will probably spend your whole life in this dwelling.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
2	Your dwelling is something to keep and never sell.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
3	You plan to sell this dwelling and buy a different one	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
4	You plan to move out of this dwelling and move to another one	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
5	If you needed a large sum of money, you would sell your dwelling.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
6	You would use your dwelling as security when borrowing money.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
7	You think of your dwelling as an investment that will increase in value over time.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
8	Your dwelling is an asset you can use to earn money e.g., by renting it out to someone else.	1 = True    2 = False    97 = N/A	<input type="checkbox"/>
9	You have enlarged or plan to enlarge your dwelling.	1 = True    2 = False    97 = N/A If C8d statement 9 = 1 (True) <b>GO TO C8e</b>	<input type="checkbox"/>
<b>C8e</b>	Where did you get financing or how do you plan to finance these improvements? <b>DON'T READ. MULTIPLE MENTION</b>		
1	Loan from a financial institution		<input type="checkbox"/>
2	Borrow from money lender		<input type="checkbox"/>
3	Borrow from savings group, tontine		<input type="checkbox"/>
4	Borrowed from employer		<input type="checkbox"/>
5	Borrow from family or friends		<input type="checkbox"/>
6	Pension pay-out		<input type="checkbox"/>
7	Use my or our savings		<input type="checkbox"/>
98	Other (Specify)		<input type="checkbox"/>
99	Do not know		<input type="checkbox"/>
<b>C9</b>	What is the main source of drinking water for household members? <b>SINGLE MENTION</b>		<input type="checkbox"/>
	1 = Piped into Dwelling	2 = Piped to Yard/Plot	<input type="checkbox"/>
	3 = Public Tap/Standpipe	4 = Tube Well or Borehole	<input type="checkbox"/>
	5 = Protected Well	6 = Unprotected Well	<input type="checkbox"/>
	7 = Protected Spring	8 = Unprotected Spring	<input type="checkbox"/>
	9 = Rainwater	10 = Tanker Truck	<input type="checkbox"/>
	11 = Surface Water: River/Lake/Pond/Stream/Irrigation Channe	98 = Other (specify)	<input type="checkbox"/>
<b>C10a</b>	Does your house have a toilet that is used by people who live in the household only, or do you share the toilet with people from other households? <b>SINGLE MENTION</b>	1 = Own household toilet 2 = Share toilet with other households 3 = Don't have toilet facilities at all	<input type="checkbox"/>
<b>C10b</b>	What type of toilet facility is mostly used by the members of your household? <b>SINGLE MENTION</b>	1 = Flush toilet 2 = Pit Latrine with constructed floor slab 3 = Pit latrine without constructed floor slab 98 = Other (Specify)	<input type="checkbox"/>

C11a	What is the main source of energy that your household uses for cooking? <b>SINGLE MENTION</b>	1 = Firewood 2 = Charcoal 3 = Gas 4 = Biogaz 5 = Solar power 6 = Electricity 7 = Oil/kerosene 8 = Crop waste 9 = Animal dung 98= Other (Specify)	<input type="checkbox"/>
C11b	What is the main source of lighting in your home? <b>SINGLE MENTION</b>	1 = Electricity from EUCL (former EWSA) 2 = Other electricity distributors 3 = Bio Gas 4 = Generator 5 = Oil Lamp 6 = Firewood 7 = Candle 8 = Lantern (Agatadowa) 9 = Solar panel 10 = Batteries + Bulb 98 = Other (Specify)	<input type="checkbox"/>

C12	Please tell me which of the following does you or your household own. ( <b>Asset should be in working condition</b> ) <b>READ OUT LIST OF ASSETS</b>		
1	Hoe, Axe, Sickle/Machete	1= Yes	2= No
2	Wheelbarrow	1= Yes	2= No
3	Plough/Ox Plough	1= Yes	2= No
4	Ox/donkey cart	1= Yes	2= No
5	Processing equipment (grinding mill/ oil press)	1= Yes	2= No
6	Radio	1= Yes	2= No
7	Tape/CD player	1= Yes	2= No
8	Television	1= Yes	2= No
9	Bicycle	1= Yes	2= No
10	Fishing boat / canoe	1= Yes	2= No
11	Fishing net	1= Yes	2= No
12	Lounge suit/Sofa	1= Yes	2= No
13	Bed(s)	1= Yes	2= No
14	Sewing machine	1= Yes	2= No
15	Wardrobe	1= Yes	2= No
16	Motorized Vehicle of any kind	1= Yes	2= No

C13a	Can you please tell me in which Ubudehe category your household falls? 1 = 1 <sup>st</sup> category 2 = 2 <sup>nd</sup> category 3 = 3 <sup>rd</sup> category 4 = 4 <sup>th</sup> category 5 = Appelled 99. Don't know → <b>C13d</b>	<input type="checkbox"/>
C13b	Has the category your household is in changed in the past 2 years?	1 = Yes    2 = No    99 = Don't know <b>If C13b = 2 or 3 → C13d</b>
C13c	In what category did your household fall before it changed? Is it 1, 2, 3, 4, 5, 6 <b>Don't know = 99</b>	<input type="checkbox"/>
C13d	Has your household received a direct cash transfer from VUP in the past 12 months?	1 = Yes    2 = No    99 = Don't know

C14	<b>Technology access/Connectivity</b>		
C14.1	Do you have access to a Cell phone	1 = Yes, have access, 2 = No, don't have access	<b>If C14.1 = 2 → C14.2</b>
C14.2	Do you/does your household own cell phone?	1 = Own 2 = Household own	<input type="checkbox"/>
C14.3	Do you have access to the Computer?	1 = Yes, have access 2 = No, don't have access	<b>If C14.3 = 2 → C14.4</b>
C14.4	Do you/does your household own?	1 = Own 2 = Household own	<input type="checkbox"/>
C14.5	Do you have access to internet?	1 = Yes, have access 2 = No, don't have access	<b>If C14.5 = 2 → C14.6</b>
C14.6	Do you/does your household own?	1 = Own 2 = Household own	<input type="checkbox"/>

## MODULE Q. FORCIBLY DISPLACED PERSONS/REFUGEES

Questions about yourself and your household.

<b>Q1</b>	What is your country of birth?  <b>SINGLE MENTION</b>	1 = Burundi 2 = Democratic Republic of the Congo 98 = Other (specify)	<input type="checkbox"/>
<b>Q2</b>	What is your current legal status?  <b>SINGLE MENTION</b>	1 = Asylum seeker 2 = Refugee 3 = Temporary resident, 4 = Permanent resident 5 = Naturalized citizen 6 = Rwandan citizen 98 = Other specify, 99 = Do not know	<input type="checkbox"/>
<b>Q3</b>	Why did you leave your country of origin?  <b>SINGLE MENTION</b>	1 = Because of armed conflict 2 = I was persecuted for my political beliefs 3 = I was persecuted for my religious beliefs 98 = Other, specify	<input type="checkbox"/>
<b>Q4</b>	What kind of work (activities) did you perform before coming to Rwanda?  <b>SINGLE MENTION</b>	1 = Professional (e.g., Doctor, Lawyer, teacher) 2 = No-professional (e.g., Cashier, plumber) 3 = Politician 4 = Religious leader/activity 5 = Other speciy 6 = Unemployed	<input type="checkbox"/>
<b>Q5</b>	Have you registered any of the following?  <b>MULTIPLE MENTIONS POSSIBLE. READ OUT STATEMENTS.</b>	1 = National ID (Rwandan or Non-Rwandan) 2 = Asylum seeker 3 = Refugee ID 95 = None of these ( <b>Single mention only</b> ) 98 = Other (specify),	<input type="checkbox"/>

## MODULE D. ACCESS TO INFRASTRUCTURE

D1						Code
D1b1	How long would it take you to get to your nearest Market?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c1	What is the main mode of transport do you use to get to your nearest Market?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1b2	How long would it take you to get to your nearest Cell office?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c2	What is the main mode of transport do you use to get to your nearest Cell office?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1a3	What is the distance from here to the nearest Sector office?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know			<input type="text"/>
D1b3	How long would it take you to get to your nearest Sector office?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c3	What is the main mode of transport do you use to get to your nearest Sector office?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1b4	How long would it take you to get to your nearest Primary/Secondary school?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c4	What is the main mode of transport do you use to get to your nearest Primary/Secondary school?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1b5	How long would it take you to get to your nearest Health care facility?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c5	What is the main mode of transport do you use to get to your nearest Health care facility?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1a7	What is the distance from here to the nearest Umurende SACCO?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know			<input type="text"/>
D1b7	How long would it take you to get to your nearest Umurende SACCO?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c7	What is the main mode of transport do you use to get to your nearest Umurende SACCO?	1 = Walk 3 = Moto 5 = Don't nee to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1a8	What is the distance from here to the nearest Non-Umurende SACCO/MFI?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know			<input type="text"/>
D1b8	How long would it take you to get to your nearest Non-Umurende SACCO/MFI?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c8	What is the main mode of transport do you use to get to your nearest Non-Umurende SACCO/MFI?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1a10	What is the distance from here to the nearest Bank branch?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know			<input type="text"/>
D1b10	How long would it take you to get to your nearest I Bank branch?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>
D1c10	What is the main mode of transport do you use to get to your nearest Bank branch?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA			<input type="text"/>
D1a11	What is the distance from here to the nearest ATM?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know			<input type="text"/>
D1b11	How long would it take you to get to your nearest ATM?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes			<input type="text"/>

<b>D1c11</b>	What is the main mode of transport do you use to get to your nearest ATM?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA	<input type="checkbox"/>
<b>D1a13</b>	What is the distance from here to the nearest Bank agent?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know	<input type="checkbox"/>
<b>D1b13</b>	How long would it take you to get to your nearest Mobile van?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes	<input type="checkbox"/>
<b>D1c13</b>	What is the main mode of transport do you use to get to your nearest Bank agent?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA	<input type="checkbox"/>
<b>D1a14</b>	What is the distance from here to the nearest Mobile money agent?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know	<input type="checkbox"/>
<b>D1b14</b>	How long would it take you to get to your nearest Bank agent?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes	<input type="checkbox"/>
<b>D1c14</b>	What is the main mode of transport do you use to get to your nearest Mobile money agent?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = NA	<input type="checkbox"/>
<b>D1a15</b>	How long would it take you to get to your nearest Insurance branch?	1 = Less than 15 minutes 3 = Between 31 and 60 minutes 99 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes	<input type="checkbox"/>
<b>D1b15</b>	What is the distance from here to the nearest Insurance branch?	1 = Less than 500m 3 = Between 1Km and 2Km 5 = More than 5Km	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 99 = Don't know	<input type="checkbox"/>
<b>D1c15</b>	What is the main mode of transport do you use to get to your nearest Insurance branch?	1 = Walk 3 = Moto 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 97 = Not Applicable	<input type="checkbox"/>

**THANK YOU FOR YOUR PARTICIPATION**

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