

FinScope Rwanda 2012 Questionnaire

A. Interview detail

A1. Urban/Rural/Kigali City:		
A2. Province/Kigali City:		
A3. District:		
A4. Sector:		
A5. Cellule:		
A6. EA/Village (Umudugudu):		
A7. Number of Sample Household:		

B. Household register

Introduction

Hello, my name is I do interviewing on behalf of We are interviewing people to find out more about their lives so that we can help develop ideas on how to improve it. Your household has been selected to be part of a national survey. First I have to make a list of everyone in your household in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in the household and I have to follow a specific procedure to choose the person I have to interview. Can I continue?

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 at least 5 nights per week

- 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: a person who qualifies is a household member who is 16 years or older and who are in the EA during the FULL period of interviewing)
- Please remember to record the respondent selected for the interview from the Kish table in the column provided.

	Name of household member	Age	Gender 1=Male, 2=Female	Does ... bring money into hh? 1=Yes, 2=No	Respondent
Individuals who qualify					1
					2
					3
					4
					5
					6
					7
					8
	Name of household member	Age	Gender 1=Male, 2=Female	Does ... bring money into hh? 1=Yes, 2=No	Reason for individual 16+ not qualifying
Individuals who do not qualify					

Kish Grid

In order to determine who you will be interviewing you will need the last two digits of the questionnaire number as stated on page 1 of the questionnaire, and the number of qualifying adults (16+) in the household who qualify for the survey (from the household register).

- Find the number running down the left side of the table that matches the last 2 digits of the questionnaire number, and the total number of household members that qualify running across the top of the table.
- Circle the number where these two numbers meet in the table.
- This is the number of the person that you will interview – record on previous page and check details.
- Interview the selected individual.

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

C. Household Information & Demographics

C1.	Do you consider yourself the head of the household? 1=Yes 2=No If Yes GO to C2 <i>Note: Head of household must be currently living in the household and is the person(s) who the respondent regards as head of the household.</i>	
C1a	How old is the head of the household?	
C1b	Is the head of the household male/female? 1=Male 2=Female	
C1c	Highest level of education completed by the head of the household (Single mention)? 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, 8=Don't know	
C1d	Does the head of the household bring money into the household? 1=Yes, 2=No	
C1e	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	
C1f	What is your relationship to the head of the household (Single mention)? 1= Spouse/partner, 2= Child, 3= Parent/parent in-law, 4= Other relative, 5=Tenant, 6=Housekeeper, 7=Other	
C2	How old are you?	
C3	Gender 1= Male, 2=Female	
C4a	What is the highest level of education you have completed (Single mention)? 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	
C4b	Which of the following applies to you (Single mention)? 1=Never married; 2=Married; 3=Living together;4=Divorced/Separated, 5=Widowed	
C5	In different households, different people make the decisions about finances. 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. Which of the following describes your situation best? Read out; Single mention 1= You alone, 2= You and your spouse/partner, 3= You and other household/family members, 4= You are not involved in these decisions	
C6	How would you describe your general state of health? Read out; Single mention 1= Satisfactory – don't often need treatment/medical attention, 2= Not satisfactory – often need treatment/medical attention	
C7	When you are ill, where do you mostly go to be treated? Spontaneous; don't read. Single mention 1= Public health care facility, 2= Private health care facility, 3= Private doctor, 4=Private nurse, 5=Traditional healer, 6= Other, 7= Does not take treatment	
C8	Thinking back over the past three months:	
C8a1	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, 4= Refused	
C8a2	Who would you first turn to for help if you don't have food? Spontaneous - don't read out. Single mention Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization e.g. like CARE=4; Church=5; Financial institution like a bank or SACCO=6; Government=7; Savings club, tontine or ikibina=8; Money lender in community=9; Farmers association=10; No one=11; Don't know=12; Other=13	
C8a3	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, 4= Refused	
C8a4	Who would you first turn to for help if you don't have money for medicine or medical treatment? Spontaneous - don't read out. Single mention Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization e.g. like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikibina=8; Money lender in community=9; Farmers association=10; No one=11; Don't know=12; Other=13	
C8a5	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, 4= Refused, 5=NA	
C8a6	Who would you first turn to for help if you need money for school expenses? Spontaneous - don't read out. Single mention Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization e.g. like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikibina=8; Money lender in community=9; Farmers association=10; No one=11; Don't know=12; Other=13	
C8a7	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, 4= Refused	

C8a8	Who would you first turn to for help if you don't have cash to cover your daily needs? <i>Spontaneous - don't read out. Single mention</i> Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization e.g. like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikibina=8; Money lender in community=9; Farmers association=10; No one=11; Don't know=12; Other=13	
C9	Living density	
C9a	How many rooms does the dwelling have (excluding kitchen, bathroom, toilet)	
C9b	How many rooms in this dwelling are used for sleeping purposes?	
C9c	How many people usually sleep in this dwelling 5 nights a week?	
C10	Please tell me which of the following describes your situation best? Read out; Single mention	
	<i>You own this dwelling</i>	1
	<i>You own this dwelling together with someone else</i>	2
	<i>A member/other members of the household (not you) own this dwelling</i>	3
	<i>You/your household rent this dwelling ,</i>	4
	<i>The dwelling is provided to you/your household rent free</i>	5
	<i>Other</i>	6
If 1 or 2 GO to C10a, If 3, 4 or 5 GO to C12		
C10a	How did you get the dwelling (Single mention)? 1= Bought it, 2= Built it, 3= Inherited it, 4=Got it for free If 3 or 4 GO to C10d	
C10b	Where did you get most of the money from to buy/build the house (Spontaneous; don't read. Single mention)?	
	<i>Loan from a bank</i>	1
	<i>Loan from a MFI or a non-umurenge SACCO</i>	2
	<i>Loan from an umurenge SACCO</i>	3
	<i>Borrowed from money lender</i>	4
	<i>Borrowed from savings club, tontine, ikibina</i>	5
	<i>Borrowed from employer</i>	6
	<i>Borrowed from family/friends</i>	7
	<i>Pension pay-out</i>	8
	<i>Used my/our savings</i>	9
	<i>Inherited money</i>	10
	<i>Other</i>	11
C10c	Do you owe money on the dwelling? 1=Yes, 2=No, 3=Don't know	
C10d	Do you have a title deed for the land/plot where your dwelling is? 1=Yes, 2=No, 3=Don't know	
C10e	Do you own other dwellings? 1=Yes, 2=No	
C11	Please tell me which of the following statements are true/false for you? Read out statements 1=True, 2=False, 3=N/A	
C11a	<i>You will never move and will probably spend your whole life in this dwelling.</i>	
C11b	<i>Your dwelling is something to keep and never sell.</i>	
C11c	<i>If you needed a large sum of money you would sell your dwelling.</i>	
C11d	<i>You would use your dwelling as security when borrowing money.</i>	
C11e	<i>You think of your dwelling as an investment that will increase in value over time.</i>	
C11f	<i>Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else.</i>	
C11g	<i>You have enlarged or plan to enlarge your dwelling.</i>	
C12	What is the main source of drinking water for household members? Single mention 1=Piped Into Dwelling, 2=Piped To Yard/Plot, 3=Public Tap/Standpipe, 4=Tube Well Or Borehole, 5=Protected Well, 6=Unprotected Well, 7=Protected Spring, 8=Unprotected Spring, 9=Rainwater, 10=Tanker Truck, Surface Water River/Lake/Pond/, Stream/Irrigation Channel); 12=Other (specify)	
C13a	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? 1= Own household toilet, 2= Share toilet with other households, 3= Don't have toilet facilities at all	
C13b	What type of toilet facility is mostly used by the members of your household? Single mention 1=Flush toilet, 2=Pit Latrine with constructed floor slab, 3=Pit latrine without constructed floor slab, 4=Other (specify), 5=No toilet	
C14a	What is the main source of energy that your household uses for cooking? Single mention 1=Firewood, 2=Charcoal, 3=Gas, 4=Biogaz, 5=Solar power, 6=Electricity, 7=Oil/kerosene, 8=Crop waste, 9=Animal dung, 10=Other (specify)	

C14b	What is the main source of lighting in your home? 1=Electricity from RECO RWASCO, 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, 11=Other (specify)	
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C15	Please tell me which of the following does you or your household own.(Asset should be in working condition) Read out list of assets			
	Hoe, Axe, Sickle/Machete	1	Bicycle	10
	Wheelbarrow	2	Fishing boat / canoe	11
	Plough/Ox Plough	3	Fishing net	12
	Ox/donkey cart	4	Lounge suit/Sofa	13
	Tractor	5	Bed(s)	14
	Processing equipment (grinding mill/ oil press)	6	Sewing machine	15
	Radio	7	Wardrobe	16
	Tape/CD player	8	Motorized Vehicle of any kind	17
	Television	9		

C16a	Can you please tell me in which ubudehe category your household falls? 1, 2, 3, 4, 5, 6 Don't know=7	
C16b	Has the category your household is in changed in the past 2 years? 1=Yes, 2=No, Don't know=3 If 2 or 3 GO TO C16d	
C16c	In what category did your household fall before it changed? 1, 2, 3, 4, 5, 6 Don't know=7	
C16d	Has your household received a direct cash transfer from VUP in the past 12 months? 1=Yes, 2=No, 3=Don't know	

C17	Technology access/Connectivity			
C17a	Which of the following do you have access to? 1=Yes, have access, 2=No, don't have access	C17b	For each item respondent has access to in C17a, ask: Do you/does your household own ...? 1=Own/have, 2=Don't own/have	
C17a1	Cell phone	C17b1	Cell phone	
C17a2	Public phone/Landline	C17b2	Landline	
C17a3	Computer	C17b3	Computer	
C17a4	Internet	C17b4	Internet	

D. Access to infrastructure

D1a. Physical access to infrastructure: How long would it take you to get to your nearest

D1b. Can you use public transport to access the 1=Yes, 2=No, 3=Don't need to – it is close

		D1a				D1b
		Less than 30 min	More than 30 min; less than an hour	More than an hour	Don't know	
D1.1	Market	1	2	3	4	
D1.2	Sector office	1	2	3	4	
D1.3	Primary/secondary school	1	2	3	4	
D1.4	Health care facility	1	2	3	4	
D1.5	Taxi rank	1	2	3	4	
D1.6	Umurenge SACCO	1	2	3	4	
D1.7	Bank	1	2	3	4	

D2	Do you agree/disagree with the following statements? Read out statements 1=Agree, 2=Disagree, 3=Don't know	
D2a	Public transport is reliable	
D2b	Public transport is affordable	
D2c	Public transport is safe to use	

E. Financial capacity

E1	Do you agree/disagree with the following statements? Read out statements 1=Agree, 2=Disagree, 3=Don't know	
E1a	<i>You often have to spend more money than you have available</i>	
E1b	<i>Your current financial situation makes you worry</i>	
E1d	<i>You keep track of your income and expenditure</i>	
E1e	<i>You adjust your expenses according to your income</i>	
E1f	<i>You plan for your future/long-term money needs</i>	
E2a	If you want to open an account or use the services of a financial institution like a bank or a SACCO, what is the main thing you will take into account when you select the institution that you think would be best for YOU? Spontaneous response – don't read; Single mention	
	<i>Easy access to own money</i>	1
	<i>Convenience of access – distance; the time it takes to get there</i>	2
	<i>Convenience of access – opening hours; no queues</i>	3
	<i>How easy it is to save with them</i>	4
	<i>Quick access to loans</i>	5
	<i>Simple processes/documentation</i>	6
	<i>Ability to meet requirements</i>	7
	<i>High interest on savings</i>	8
	<i>Low interest on loans</i>	9
	<i>The type of products & services they offer – whether suitable for my needs</i>	10
	<i>Good service</i>	11
	<i>Trust in them</i>	12
	<i>Don't know</i>	13
	<i>Other, specify</i>	14
E2b	If you want to become a member of a group such as a VSLA or a savings group such as a tontine, what is the main thing you will take into account when you have to decide which group is best for YOU? Spontaneous response – don't read; Single mention	
	<i>Knowing the members of the group</i>	1
	<i>Trusting the members of the group</i>	2
	<i>Easy access to own money</i>	3
	<i>Regularity of meetings</i>	4
	<i>How easy it is to save with them</i>	5
	<i>Whether they provide loans</i>	6
	<i>Low membership fee/Ease of becoming a member</i>	7
	<i>High interest on savings</i>	8
	<i>Low interest on loans</i>	9
	<i>Whether community leaders are members/not</i>	10
	<i>Don't know</i>	11
	<i>Other, specify</i>	12
E3a	Can you please tell me which of the following would you trust most with your SAVINGS? READ OUT. Single mention <i>Bank=1, Umurenge SACCO=2, Non-umurenge SACCO or a MFI=3, Savings group like a VSLA, tontine, ikibina=4, (Don't know=5 – DON'T READ)</i>	
E3b	Can you please tell me which of the following would you trust most to borrow from? READ OUT. Single mention <i>Bank=1, Umurenge SACCO=2, Non-umurenge SACCO or a MFI=3, Savings group like a VSLA, tontine, ikibina=4, Money lender in the community=5, (Don't know=6 – DON'T READ)</i>	
E3c	Which of the following would you trust most if you are to send money to someone? READ OUT. Single mention <i>Bank transfer/Payment into a bank account=1, Post Office=2, Western Union/ Money gram=3, Mobile money=4, Bus or Taxi=5, Friend/family=6 (Don't know=7 – DON'T READ)</i>	

F. Money Management – Saving

F1	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? Read out statements. Single mention
	<i>Putting money in a special place/account to keep it safe</i> 1
	<i>Putting money aside to stop you from spending it immediately so that you have it later when you need it</i> 2
	<i>Putting money away so that the total amount increases over time as you put more away</i> 3
	<i>Putting money aside for you to use later for a specific purpose</i> 4

F2	Which of the following statements are true for you? Read out statements. 1=True, 2=False
F2a	<i>You go without certain things to be able to save</i>
F2b	<i>You believe you have to save for difficult times - even if your income is low</i>
F2c	<i>You believe it is better to save where your money is safe than to take risks to make more</i>
F2d	<i>You save or put money aside when you can</i>
F2e	<i>You save or put money away for a specific purpose and you do not use it for any other purpose</i>
F2f	<i>You save or put money away for a specific purpose but you end up using it before you used it for that purpose</i>

F3. Still thinking about saving or putting money away:

- a. Please tell me which of the following do you have? 1=Yes, 2=No
If the respondent is NOT saving GO TO Section G
- b. **If respondent has savings at a BANK/MFI, ask:** With which institution(s) do you have ...?
Spontaneous mention – multiple mentions possible; Get institution code from code list
- c. **For each product the respondent has, ask:** What was the main reason for you to choose to keep your savings in
Spontaneous mention – don't read;
1=Convenient; 2=Easy/Simple to use; 3=Safe; 4=Good interest; 5=Quick access to savings; 6=Other
- d. **For each product a respondent has:** Does this way of saving meet your saving needs? 1=Yes, 2=No **If YES GO TO F3e**
- e. What is the main reason for it not meeting your need? **Spontaneous mention – don't read**
1=Can't get to my savings when I need it; 2=Too far to access conveniently/affordably; 3=Interest not high; 4=Other
- f. **For each product a respondent has, ask:**
 - (i) Have you used your in the past month? 1=Yes, 2=No **IF YES, Skip (ii)**
 - (ii) Have you used your ... this year? 1=Yes, 2=No

F3. Savings mechanisms		F3a	F3b	F3c	F3d	F3e	F3f(i)	F3f(ii)
F3.1	<i>Savings at a bank (USE BANK LIST)</i>							
F3.2	<i>Savings at a MFI or a non-umurenge SACCO (USE MFI list)</i>							
F3.3	<i>Savings at an umurenge SACCO</i>							
F3.4	<i>Savings in the capital/stock market (incl. Treasury bonds)</i>							
F3.5	<i>Pension fund/provident fund (incl. Caisse Sociale du Rwanda)</i>							
F3.6	<i>Savings with a group such as a co-op, VSLA, tontine, ikibina</i>							
F3.7	<i>Savings with someone in community who keeps it safe for you</i>							
F3.8	<i>Savings with someone in household/family who keeps it safe for you</i>							
F3.9	<i>Buy things to sell later as a form of savings</i>							
F3.10	<i>Savings in a secret place at home</i>							
F3.11	<i>Other savings mechanism not mentioned, specify</i>							

F4	What are you mainly saving or putting money away for? <i>Spontaneous mention – don't read; Single mention</i>	
	<i>Living expenses for when times are hard</i>	1
	<i>Medical expenses either planned or emergency</i>	2
	<i>An emergency other than medical</i>	3
	<i>Marriage / wedding expenses</i>	4
	<i>Funeral expenses</i>	5
	<i>Education or school fees</i>	6
	<i>Farming expenses (inputs)</i>	7
	<i>Buying livestock</i>	8
	<i>Buying equipment/appliances</i>	9
	<i>Providing something for my family after I die</i>	10
	<i>Building/Buying a house/land</i>	11
	<i>Old age</i>	12
	<i>Improving my dwelling</i>	13
<i>Other, specify</i>	14	

G. Money Management – Borrowing

G1	Do you agree/disagree with the following statements? <i>Read out statements 1=Agree, 2=Disagree</i>	
G1a	<i>You avoid borrowing money if you can</i>	
G1b	<i>You prefer to save money for something rather than borrow to pay for it</i>	
G1c	<i>Without borrowing money you would not be able to pay for your children's education</i>	
G1d	<i>If you borrow money it is okay to pay it a bit later than agreed</i>	
G1e	<i>It is okay to borrow money to pay back outstanding debt</i>	
G1f	<i>Being able to borrow money when you need it is more important than the amount of money you have to pay back</i>	
G1g	<i>It is better to remain with debt than to sell something to pay it</i>	
G1h	<i>It is better to keep savings than to use it to pay a debt</i>	
G1i	<i>You would be ashamed/embarrassed to admit that you need to borrow money to meet your needs</i>	
G1j	<i>You would be ashamed/embarrassed if you were not able to pay back money that you owe</i>	

G2	Credit Status	
G2a	Did you borrow money from anybody or any institution during the past 12 months <i>1=Yes, 2=No</i>	
G2b	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? <i>1=Yes, 2=No</i>	
G2c	During the past 12 months, did you get any goods/services in advance and had to for pay it later? <i>1=Yes, 2=No</i>	

G3	If G2(a) is NO: What is the main reason why you have not borrowed money? <i>Spontaneous mention – don't read out; Single mention</i>	
	<i>Didn't need to borrow money</i>	1
	<i>Don't want to borrow money/ Don't believe in borrowing money</i>	2
	<i>Worried would not be able to pay back the money</i>	3
	<i>Interest charged on borrowed money is too high</i>	4
	<i>Do not know where to borrow money from</i>	5
	<i>Do not know how to apply for a loan</i>	6
	<i>Do not have security or collateral</i>	7
	<i>Do not meet the requirements of financial institutions</i>	8
	<i>Not allowed to borrow money by spouse, by family or other</i>	9
	<i>Tried to borrow, but have been refused</i>	10
	<i>Other, specify</i>	11

G4. Still thinking about borrowing money:

a. Please tell me which of the following have you done in the past 6 months? 1=Yes, 2=No

If respondent did not borrow from any of these sources GO TO G6

b. **If respondent has borrowed from a bank/MFI ask:** With which institution(s)?

Multiple mentions possible; Get institution code from code list

c. **If respondent has borrowed from more than one source, ask:** Who did you borrow the most money from?

G4	Credit mechanism	G4a	G4b	G4c
G4.1	Borrowed money from a bank (USE BANK LIST)			1
G4.2	Borrowed money from a MFI or a non-umurenge SACCO (USE MFI LIST)			2
G4.3	Borrowed from an umurenge SACCO			3
G4.4	Got a loan from Government (Ubudehe credit scheme/VUP loan)			4
G4.5	Borrowed money from your employer			5
G4.6	Borrowed money from a group such as a co-op, VLSA, tontine, ikibina			6
G4.7	Borrowed money from a money lender in the community			7
G4.8	Borrowed money/got goods in advance from an agricultural buyer or a farmers organisation			8
G4.9	Borrowed money from a church or other community based organisation that you belong to			9
G4.10	Borrowed money from family/friends that you had to pay back			10
G4.11	Got money from family/friends that you did not have to pay back			11
G4.12	Got goods in advance from a shop/store and had to pay back later			12
G4.13	Borrowed money from a sources not mentioned, specify			13

G5	What did you borrow the most money for? <i>Spontaneous mention – don't read out; Single mention</i>	
	Medical expenses/medical emergencies	1
	An emergency other than medical	2
	Funeral expenses	3
	Education or school fees	4
	Living expenses when you did not have money	5
	Farming expenses such as seeds, fertiliser	6
	Buying livestock	7
	Buying farming equipment/implements	8
	Paying off other debt	9
	Buying land/dwelling	10
	Building/improving dwelling	11
	Other specify	12

G6	What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? <i>Spontaneous mention – don't read out; Single mention</i>	
	Lowest interest rates	1
	Repayment terms that work for me	2
	Quickest access to money	3
	Ability to meet lender/loan requirements	4
	Simple application process; understandable documentation	5
	Trust	6
	Don't have a choice between lenders	7
	Don't know	8
	Other, specify	9

G7a	In the past 6 months, have you been refused a loan by a bank or SACCO or MFI? 1=Yes, 2=No, 3=Did not apply <i>If NO GO TO H</i>	
G7b	If YES, what was the main reason given for the refusal? <i>Spontaneous mention – don't read out; Single mention</i>	
	Did not have a down payment	1
	Did not have a payslip	2
	Did not have security/collateral	3
	Income was too low	4
	Had too many other debts	5
	Loan officer asked for a bribe and I didn't pay the bribe	6
	Don't know	7
	Other, specify	8

H. Money Management – Risk & Risk Mitigation

H1a. Did you experience any of the following during the past 6 months? *Read out statements* 1=Yes, 2=No

H1b. For those who experienced an event, ask: How did you cope financially? *Spontaneous mention – don't read out; Single mention*
1=Used savings; 2=Borrowed money; 3=Sold something to get money; 4=Cut down expenses; 5=Claimed insurance/policy pay-out; 6=Other

		H1a	H1b
H1.1	Increase in household size (more dependents relying on household income)		
H1.2	A household members who used to bring in cash for the household does not bring in cash anymore		
H1.3	Having to pay unforeseen expenses such as medical/funeral/school fees		
H1.4	Unexpected rise in prices of goods, fuel		
H1.5	Running out of money to meet household expenses		
H1.6	Harvest/livestock loss		
H1.7	Loss of an asset/dwelling/land		

H2	Please tell me which of the following you agree with? <i>Read out statements</i> 1=Agree, 2=Disagree	
H2a	Insurance is not a way of saving because they never pay out	
H2b	Having insurance is a good way of protecting yourself for when things go wrong	
H2c	It is better to have savings to fall back on when you suffer a loss rather than to have insurance	
H2d	You understand how insurance works	
H2e	You are responsible to make arrangements for the costs associated with your funeral before you die	

H3a. Please tell me which of the following do you have? 1=Yes, 2=No

H3b. If respondent does not have medical insurance or Mutuelle de Sante ask:
Are you covered by someone else's insurance? 1=Yes, 2=No, 3=Don't know

H3	Medical insurance	H3a	H3b
H3.1	Medical insurance(including RAMA, MMI) - NOT Mutuelle de Sante (Mds)		
H3.2	Mutuelle de Sante (Mds)		

H4	Do you have any of the following insurance products? 1=Yes, 2=No	
H4.1	Third party insurance	
H4.2	Household insurance	
H4.3	Life insurance	
H4.4	Credit life (insurance linked to a loan)	
H4.5	Caisse Sociale du Rwanda / Rwanda Social Security Board (CSR/RSSB)	
H4.6	Other insurance product not mentioned, specify	

If respondent HAS any of the insurance products in H4 GO TO H6

H5	There are different reasons for people not having insurance. What is the main reason why YOU don't have it? <i>Spontaneous mention – don't read out; Single mention</i>	
	Has never heard about it / Don't know about insurance	1
	Does not know how it works	2
	Does not know how to get it/where to get it	3
	Does not trust it or the companies	4
	Protects self in other ways – don't need it	5
	Does not want to think about bad things happening	6
	Cannot afford it	7
	They don't want to pay out when you claim	8
	Other specify	9

H6	Who will pay the costs associated with your funeral? <i>Spontaneous mention – don't read out; Single mention</i>	
	I have to make provision before I die/Have made provision	1
	My family	2
	The community	3
	Don't know	4
	Other, specify	5

I. Money Management – Remittances

I1a	In the past 6 months, have you sent money to someone in a different place within the country? 1=Yes, 2=No	
I1b	In the past 6 months, have you sent money to someone outside the country? 1=Yes, 2=No	
If both I1a AND I1b = NO go to I3		

I2a. Who did you send money to in the past 6 months? *Spontaneous mention – don't read out; Multiple mention possible*

For I2b-c: If multiple beneficiaries per category, refer to the beneficiary most OFTEN sent to:

I2b. Where were you sending the money to when you sent the money to? *Single mention*

1=Rural village; 2=Urban town; 3=Outside of country

I2c. How often do you send money to? *Single mention*

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5=Once a year; 6=Irregularly/occasionally

I2d. How do you mostly send the money to? *Spontaneous mention – don't read out; Single mention*

1=Bank transfer/Pay into bank account; 2=Post Office/ Western Union/ Money gram; 3=Cell phone top-up; 4=Mobile money; 5=Bus or Taxi; 6=Friends or family; 7=Other

I2e. How much did you send the last time you sent money to? *Single mention*

	I2a	I2a	I2b	I2c	I2d	I2e
I2.1	Spouse	1				
I2.2	Child	2				
I2.3	Parent	3				
I2.4	Other family member	4				
I2.5	Friend	5				
I2.6	Supplier/ Business	6				
I2.7	Someone you borrowed from	7				
I2.8	School, college or university	8				
I2.9	Other specify	9				

I3a	In the past 6 months, have you received money from someone in a different place within the country? 1=Yes, 2=No	
I3b	In the past 6 months, have you received money from someone outside the country? 1=Yes, 2=No	
If both I3a AND I3b =NO go to Section J		

I4a. From whom did you receive money in the past 6 months? *Spontaneous mention – don't read out; Multiple mention possible*

For I4b-c: If multiple senders per category, refer to the sender most OFTEN received from:

I4b. Where did send the money from? *Single mention*

1=Rural village; 2=Urban town; 3=Outside of country

I4c. How often did ... send you money? *Single mention*

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5=Once a year; 6=Irregularly/occasionally

I4d. How does ... mostly send the money to you? *Spontaneous mention – don't read out; Single mention*

1=Bank transfer/Pay into bank account; 2=Post Office/ Western Union/ Money gram; 3=Cell phone top-up; 4=Mobile money; 5=Bus or Taxi; 6=Friends or family; 7=Other

I4e. What did you use most of the money ... sent you for? *Single mention*

1=Bought food/clothes; 2=Paid school fees; 3=Paid medical fees/medicine; 4=Paid funeral expenses; 5=Other, specify

	I4a.	I4a	I4b	I4c	I4d	I4e
I4.1	Spouse	1				
I4.2	Child	2				
I4.3	Parent	3				
I4.4	Other family member	4				
I4.5	Friend	5				
I4.6	Customer	6				
I4.7	Someone you lent money to	7				
I4a8	Other specify	8				

I5a	Have you ever sent or received money using a mobile phone? Multiple response possible <i>1=Yes - received, 2=Yes- sent, 3=No If NO GO TO I6a</i>	1	2	3
I5b	In the past 6 months have you sent/received money using a mobile phone? Multiple response possible <i>1=Yes - received, 2=Yes- sent, 3=No GO TO Section J</i>	1	2	3
I6a	Would you use a mobile phone to send money? 1=Yes, 2=No, 3=Don't know If YES GO TO Section J			
I6b	What is the most important reason why you would not use a mobile phone to send money? <i>Spontaneous – don't read out; Single mention</i> <i>1=Don't trust; 2=It is complicated; 3=Agents too far; 4=Too expensive; 5=Don't have access to a mobile phone; 6=Prefer other ways of sending/receiving money; 7=Don't have the documents to register; 8=Doesn't meet my needs; 9=Other</i>			

J. Formal Products

J1	Please tell me which of the following statements are true? Read out statements 1=True, 2=False, 3=Don't know	
J1a	<i>If you are not employed you cannot open a bank account</i>	
J1b	<i>Having a bank account makes it easier to get credit</i>	
J1c	<i>You can easily live your life without a bank account</i>	
J1d	<i>Most services from banks are also offered elsewhere</i>	
J1e	<i>You trust banks with your money</i>	
J1f	<i>Banking is for people like me</i>	
J1g	<i>Banks treat people with respect</i>	

J2. Bank product penetration

- Please tell me which of the following do you have? 1=Yes, 2=No
If respondent does not have any of these products go to J3a
- For each product the respondent has, ask: At which bank do you have a?
Spontaneous mention – multiple mentions possible; Get institution code from code list
- For each product a respondent has, ask:
 - Have you used your in the past month? 1=Yes, 2=No *If respondent used in the past month do not ask (ii)*
 - Have you used your ... this year? 1=Yes, 2=No
- For each product the respondent has but did not use this year: Why did you not use your?
Spontaneous mention – don't read. Single mention per product
1=Didn't need to use it; 2=Doesn't meet my needs; 3=Too expensive; 4=Too complicated; 5=Service is not good; 6=Other

J2	Product (USE BANK LIST)	J2a	J2b	J2ci	J2cii	J2d
J2.1	<i>Savings account at a bank – can deposit and withdraw as you wish</i>					
J2.2	<i>Savings account at a bank with rules about deposits and withdrawals</i>					
J2.3	<i>Loan with a bank</i>					
J2.4	<i>ATM/Debit card</i>					
J2.5	<i>Current or Cheque account</i>					
J2.6	<i>Overdraft facilities</i>					
J2.7	<i>Credit Card</i>					
J2.8	<i>Foreign bank account (such as in Uganda, Kenya, Belgium, France etc.)</i>					
J2.9	<i>Any other bank product not mentioned, specify</i>					

J3a	Do you have a bank account in your name? USE BANK LIST (It could also be a joint/group account which is partly yours) 1=Yes, 2=No If NO GO TO J4	
J3b	Can you use/access your bank account when you want to? 1=Yes, 2=No If YES GO TO J3d	
J3c	What is the main reason you are not able to use/access your account when you want to? <i>Spontaneous mention – don't read out; Single mention</i> <i>1=Not always open/available; 2=Too far; 3=It takes too much time; 4=Too expensive; 5=Need permission from someone to use it; 6=Other, specify</i>	
J3d	For approximately how long have you had a bank account? <i>1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember</i>	
J3e	What was the main reason you opened a bank account? Spontaneous mention – don't read out; Single mention <i>1=To process salary/wages; 2=To save; 3=To get credit/loan; 4=To keep money safe; 5=To make payments/receive money; 6=Other, specify</i>	
J3f	Thinking about the time when you first opened a bank account, did you have an account with a SACCO or MFI? <i>1=Yes, 2=No IF NO GO TO J3h</i>	
J3g	Did you close any of these when you opened your bank account? 1=Yes, 2=No	

J3h	Still thinking about the time when you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine? 1=Yes, 2=No IF NO GO TO J4a	
J3i	Did you give up your membership with any of these when you opened your bank account? 1=Yes, 2=No	
J4a	Are you using someone else's bank account? 1=Yes, 2=No If NO, GO to J5	
J4b	Can you use/access this bank account when you want to? 1=Yes, 2=No If YES GO TO J4d	
J4c	What is the main reason you are not able to use/access your account when you want to? <i>Spontaneous mention – don't read out; Single mention</i> 1=Not always open/available; 2=Too far; 3=Too expensive; 4=Need owner's permission before I can use it; 5=Cannot use it when the owner of the account is not around; 6=Other, specify	
J4d	Whose account(s) are you using? <i>Spontaneous mention – don't read out; Multiple mention possible</i>	
	Your spouse / partner's account	1
	Your child's account	2
	Your parent's account	3
	Account of another family member	4
	Account of a neighbour/friend	5
	Account of savings club	6
	Account of a community organisation/church	7
	Other specify	8
J4e	What is the main reason why you are using someone else's account? Why don't you open your own account? <i>Spontaneous mention – don't read out; Single mention</i>	
	I don't meet the requirements to open an account/I'm too young – I am not 18 yet	1
	I don't have the right documentation	2
	We share the costs/it is cheaper to have one account	3
	I am not allowed to have my own account – by spouse, household member	4
	I don't know how to open an account	5
	Other specify	6

J5. Transactions

- a. Which of the following have you done this year? **Read out** 1=Yes, 2=No
- b. **Ask those who DID conduct a transaction this year:** Did you do this in the bank/at the ATM/both?
1=Bank; 2=ATM; 3=Both

J5	Transaction	J5a	J5b		
J5.1	Cash a cheque				
J5.2	Deposit cash into a bank account				
J5.3	Deposit a cheque into a bank account				
J5.4	Cash withdrawal from a bank account		1	2	3
J5.5	Paid people/bills using a cheque				
J5.6	Money transfers between your own bank accounts				
J5.7	Money transfer to another person's bank account				
J5.8	Received money from someone into a bank account				
J5.9	Get a bank statement				
J5.10	Internet banking transaction				
J5.11	Mobile banking transaction				

J6	Ask those without bank accounts (J2a NOT = 1 and J3a=NO): What is the main reason why do you not have a bank account? <i>Spontaneous mention – don't read out; Single mention</i>	
	Does not need it - Insufficient or no money coming in to justify it	1
	Cannot maintain the minimum balance	2
	Bank service charges are too high	3
	Banks are too far away	4
	Banking hours are not convenient	5
	Does not have the documentation required	6
	Does not know how to apply	7
	Does not understand benefits from having a bank account	8
	Does not trust banks	9
	Banks do not provide the products or services I need	10
	Can get services needed elsewhere in the community	11
	Need permission of someone else to open it	12
	Other specify	13

J7a	Do you have a MFI account? USE MFI LIST 1=Yes, 2=No If YES, GO to J7b, if NO GO to J8	
J7b1	Have you used your MFI account in the past month? 1=Yes, 2=No If YES GO TO J7d	
J7b2	Have you used your MFI account this year? 1=Yes, 2=No If YES GO TO J7d	
J7c	What is the main reason for you not using your MFI account? Spontaneous mention – don't read out; Single mention 1=Didn't need to use it; 2=Doesn't meet my needs; 3=Too expensive; 4=Too complicated; 5=Service is not good; 6=Other, specify	
J7d	What do you usually use your MFI account for? Read out; Spontaneous mention – don't read out; Multiple mention possible	
	Savings	1
	Credit	2
	Other, specify	3
J7e	For approximately how long have you had an account with a MFI? Read out 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember	
J7f	Why did you mainly open a MFI account? Spontaneous mention – don't read out; Single mention 1=To save; 2=To get credit/loan; 3=Other, specify	
J7g	Thinking about the time when you first opened a MFI account, did you have an account with a bank or a SACCO? 1=Yes, 2=No IF NO GO TO J7i	
J7h	Did you close any of these when you opened your MFI account? 1=Yes, 2=No	
J7i	Still thinking about the time when you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? 1=Yes, 2=No IF NO GO TO J8a	
J7j	Did you give up your membership with any of these when you opened your MFI account? 1=Yes, 2=No	
J8a	Are you a member of an umurenge SACCO/have an umurenge SACCO account? 1=Yes, 2=No If NO GO to Section K	
J8b1	Have you used your umurenge SACCO account in the past month? 1=Yes, 2=No If YES GO TO J8d	
J8b2	Have you used your umurenge SACCO account this year? 1=Yes, 2=No If YES GO TO J7d	
J8c	What is the main reason for you not using your umurenge SACCO account? Spontaneous mention – don't read out; Single mention 1=Didn't need to use it; 2=Doesn't meet my needs; 3=Too expensive; 4=Too complicated; 5=Service is not good; 6=Other, specify	
J8d	What do you usually use your umurenge SACCO account for? Spontaneous mention – don't read out; Multiple mention possible	
	Savings	1
	Credit	2
	Other, specify	3
J8e	For approximately how long have you been a member of an umurenge SACCO? 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember	
J8f	Why did you mainly become a member? Spontaneous mention – don't read out; Single mention 1=I was obliged/required to ; 2=To save; 3=To get credit/loan; 4=To keep money safe; 5=Other, specify	
J8g	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 IF NO GO TO J8i	
J8h	Did you close any of these when you opened your umurenge SACCO account/became a member? 1=Yes, 2=No	
J8i	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 IF NO GO TO K1a	
J8h	Did you give up your membership with any of these when you became a member/opened your umurenge SACCO account? 1=Yes, 2=No	

K. Informal Products

K1a	Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina? 1=Yes, 2=No IF NO GO TO K4a	
K1b	Which of the following do you do with the group? Read out Multiple mention possible	
	Save with the group	1
	Borrow from the group	2
	Other, specify	3
K1c	For approximately how long have you been a member of such a group? Read out 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember	

K2	Which of the following does this group(s)/club(s) provide? Read each statement 1=Yes, 2=No, 3=Don't know	
K2a	Lend money out to members when they need the money	
K2b	Lend out money to non-members when they want to borrow	
K2c	Give collected money to one member every month	
K2d	Keep the collected money for members and members can withdraw this money when they need it	
K2e	Keep the collected money for members and give to members after a certain period of time	
K2f	Buy assets as a group	
K2g	Buy assets for individual members	
K2h	Raise or save money for funerals for group members	
K2i	Raise or save money for other emergencies for group members	
K2j	Act as guarantor when members want to borrow money somewhere else	

K3a	What is the main reason why you belong to such a group/club? Spontaneous mention – don't read out; Single mention	
	Inherited the position from parents	1
	It is compulsory for people in tribe or village	2
	To socialise or meet friends	3
	They give financial advice	4
	Can turn to them when in financial need	5
	Can get money easily when needed	6
	I trust and know them	7
	To borrow money	8
	To save money	9
	Other, specify	10

K3b	Do you agree/disagree with the following statements? Read statements 1=Agree, 2=Disagree, 3=Don't know	
K3b1	I have more discipline in saving with a group than any other way because if I don't save regularly I will be embarrassed in front of my friends/neighbours	
K3b2	I have more discipline paying back money borrowed from a group than with paying back a loan from a financial institution because if I don't pay back I will be embarrassed in front of my friends/neighbours	

K4a	Are you a member of any other group or organisation? 1=Yes, 2=No If NO go to Section L	
K4b	What type of group/organisation? Spontaneous mention – don't read out; Multiple mention possible	
	Business organisation	1
	Farmer's association	2
	Market/traders association	3
	Cooperative	4
	Church / religious group	5
	Women's / men's group	6
	Other specify	7

L. Farming

L1	Please tell me which of the following statements best describes your household situation? Read out Single mention 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 ----- If L1 =3 GO to Section M	
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L2	Please tell me which of the following your household is involved in? Read out Multiple mention possible	
	Cattle	1
	Goats, sheep, pigs, etc.	2
	Other livestock such as chickens, rabbits, etc.	3
	Cash crops – tea, coffee, pyrethrum	4
	Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit	5
	Vegetables – tomatoes, carrots, onions, cabbages, etc.	6
	Staples such as grains or roots – e.g. plantains, potatoes, sweet potatoes, rice, sorghum, casava, maize, barley, wheat	7
	Beans, peas, ground nuts	8
	Other (SPECIFY)	9

If NO LIVESTOCK GO TO L4

L3	Thinking of your livestock, please tell me if the following statements are true/false for you? <i>Read statements</i> <i>1=True, 2=False, 3= Don't know</i>	
L3a	Your household will never sell your livestock	
L3b	Your household will use your livestock as security when you need to borrow money	
L3c	Your household regards your livestock as a form of savings	
L3d	Your household will sell some of your livestock to get cash when you need cash	
L4	Do you/your household farm mostly for consumption or selling? <i>1=Consumption, 2=Selling, 3=Don't know</i>	
L5	For your farming activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it? <i>Spontaneous mention- don't read; Single mention</i>	
L5a	Don't have to buy because manage with what have already (keeping seed from own harvest, etc)	1
L5b	Use money from other sources of income	2
L5c	Use savings	3
L5d	Sell crops/livestock/other produce to get money	4
L5e	Get money in advance from buyer to whom we sell our crop/livestock	5
L5f	Get from a supplier or distributor and pay later	6
L5g	Loan from a bank	7
L5h	Loan from an umurenge SACCO	8
L5i	Loan from a non-umurenge SACCO or a MFI	9
L5j	Loan from a farmers association	10
L5k	Borrow from a community/savings group where we save and lend to each other	11
L5l	Borrow from a money lender in the community	12
L5m	Borrow from friends and/or family	13
L5n	Don't buy inputs - get inputs in exchange for goods or labour	14
L5o	Other, specify	15
L5p	Don't know	16

M. Income and Expenditure

M1a. How do you usually pay for food/groceries? *Spontaneous mention - don't read; Single mention.*

M1b. How do you usually pay for clothes? *Spontaneous mention - don't read; Single mention.*

M1c. How would you pay for larger goods/appliances such as a radio, TV, furniture or a bicycle?

Spontaneous mention - don't read; Single mention.

	M1a. Food/groceries	M1b. Clothes	M1c. Larger goods/appliances
Cash	1	1	1
Borrow money and pay cash	2	2	2
Get from store and pay later	3	3	3
Use credit card	4	4	4
Use debit card	5	5	5
Use cheque	6	6	6
Exchange farming produce/goods to get	7	7	7
Other, specify	8	8	8

M2a. Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do?

Spontaneous mention- don't read; Multiple mention possible

M2b. For each money source ask: How often do you usually receive the money you get from? *Single mention*

1=Daily; 2=Weekly; 3=Fortnightly; 4=Monthly; 5=Annually; 6=Seasonally; 7=Occasionally; 8=Upon completion of job

M2c. For each money source ask: How do you receive the money you get from? *Multiple mention possible*

1=Cash in hand; 2=Cheque; 3=Into bank account; 4=Western Union; 5=Other

M2d. Only for those with more than one source of money: On which of these do you rely most to make a living? *Single mention*

		M2a	M2b	M2c			M2d
M2.1	Salary/wages from Government	1					1
M2.2	Salary/wages from a business/company	2					2
M2.3	Salary/wages from a farmer	3					3
M2.4	Salary/wages from an individual	4					4
M2.5	Self-employed (have own business)	5					5
M2.6	Money from farming (crops and/or livestock; by-products from livestock)	6					6
M2.7	Money from fishing	7					7
M2.8	Rental income	8					8
M2.9	Private pension	9					9
M2.10	Government pension	10					10
M2.11	Government/state grant/VUP grant/VUP cash transfer	11					11
M2.12	Maintenance money	12					12
M2.13	Remittances (money from friends/family)	13					13
M2.14	Get money from household member	14					14
M2.15	Household member pays my expenses	15					15
M2.16	Piece work	16					16
M2.17	VUP public works	17					17
M2.18	Make goods to sell	18					18
M2.19	Sell something I grow	19					19
M2.20	Sell something I collect from nature (thatch/wood/charcoal)	20					20
M2.21	Other specify	21					21

M2e	Ask only those who get money from salaries/wages: Do you work full-time/part time? 1=Full-time, 2=Part-time	
M2f	Ask only those who get money from household members/have household members paying their expenses: You said that you got money from a household member/someone in the household pays your expenses, who gives you money/pay your expenses? Multiple mention possible	
M2f1	Spouse	1
M2f2	Parent	2
M2f3	Child	3
M2f4	Other relative	4
M2f5	Other	5

M3a	Do you have money of your own that you can do with as you wish?		
	Yes	1	Go to M4
	No	2	Go to M3b
	Refused	3	Go to M4
M3b	If NO , why not? Spontaneous mention – don't read; Multiple mention possible		
	Money goes into household expenses		1
	Have to give my money to household member/family member		2
	Don't have an income		3
	Other specify		4

M4	Ask only those who get a cash income: I would like to get an idea of the total amount of money you get. 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=Don't know the amount for either, 4= Refused	
If M4=1 GO TO M4a; If M4=2 GO TO M4b; If M4= 3 or 4 GO TO M5		

M4a	What is your personal total monthly income? Please include income from Single mention	
	1,500 Rwf or less	1
	1,501-3,000 Rwf	2
	3,001 – 5,000 Rwf	3
	5,001-7,000 Rwf	4
	7,001-10,000 Rwf	5
	10,001-15,000 Rwf	6
	15,001-20,000 Rwf	7
	20,001-25,000 Rwf	8
	25,001-30,000 Rwf	9
	30,001-40,000 Rwf	10
	40,001-50,000 Rwf	11
	50,001-100,000 Rwf	12
More than 100,000 Rwf	13	
M4b	What is your personal total annual income? Please include income from Single mention	
	12,000 Rwf or less	1
	12,001-15,000 Rwf	2
	15,001-17,000 Rwf	3
	17,001-20,000 Rwf	4
	20,001-30,000 Rwf	5
	30,001-40,000 Rwf	6
	40,001-50,000 Rwf	7
	50,001-80,000 Rwf	8
	80,000 – 100,000 Rwf	9
	100,001 – 150,000 Rwf	10
	150,001 – 200,000 Rwf	11
	200,001 – 250,000 Rwf	12
	250,001 – 300,000 Rwf	13
More than 300,000 Rwf	14	

M5. The following are big events in the lives of most people. How would you mainly cover the costs for these if you need to pay for? Spontaneous – do not read; Single mention

1= using savings that I put aside for this purpose; 2=general savings; 3=rely of family & friends to help cover costs;

4=rely on community to help cover costs; 5=sell something to cover the cost; 6=have a policy that will cover it;

7=borrow from bank; 8= borrow from a SACCO/MFI 9=borrow from money lender in community; 10=borrow from family/friend; 11=Other,

12=Don't know/Haven't thought about it

M5	Event	M5
M5a	Wedding	
M5b	Funeral	
M5c	Medical emergency	
M5d	Children's education	

N. General

N1	Which of the following do you agree with? 1=Agree, 2=Disagree	
N1a	You have many dreams and ambitions you are working towards	
N1b	You have people in the community that you can turn to for help if you need to	
N1c	You would rather turn to strangers than people in the community if you need financial help	
N1d	You want to leave your children well taken care of	
N1e	It is the responsibility of government to take care of those who struggle to make a living	
N1f	People in your community have a strong sense of involvement in the community – people rely on each other for support	
N1g	You believe that technology improves the quality of one's life and you are willing to use it	

N2a	Unfortunately I now have to ask you a few sensitive questions about your household Would you please tell me, in the past year did any member(s) of your household pass away? 1=Yes, 2=No <i>If YES GO to N2b, if NO Close interview</i>	
N2b	How old was this person/were these persons? Multiple mention possible	
	<i>16 years or older</i>	<i>1</i>
	<i>6-15 years</i>	<i>2</i>
	<i>5 years and younger</i>	<i>3</i>
N2c	Did you lose the main income earner of the household? 1=Yes, 2=No	