REPUBLICOF RWANDA



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| **Questionnaire number** |  |  |  |  |  |

**FinScope Rwanda 2015/2016 Survey**

**HOUSEHOLD QUESTIONNAIRE**

MODULE A. IDENTIFICATION AND LOCALIZATION OFTHE 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 remplacement household:…………………………………... | | |\_\_\_|\_\_\_| |
| |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  | ° |  |  | ′ |  |  | ″ |   A8. GPS coordinates of the household   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  | ° |  |  | ′ |  |  | ″ | | | |
|  | | |
| 1. Names of the Interviewer: | |\_\_\_|\_\_\_| | |
| NoofTablet: | |\_\_\_|\_\_\_|\_\_\_| | |
| 2. Names of the QC Interviewer: | |\_\_\_|\_\_\_| | |
| NoofTablet: | |\_\_\_|\_\_\_|\_\_\_| | |
| 3. Names of the Supervisor: | |\_\_\_|\_\_\_| | |
| NoofTablet | |\_\_\_|\_\_\_|\_\_\_| | |
| 4. Names of the QC Support Team: | |\_\_\_|\_\_\_| | |

**MODULE B. HOUSEHOLD REGISTER**

**Introduction**

Hello, my name is .................we are a research team from Centre for Economic and Social Studies working forAcces to Finance Rwanda in collaboration with the Ministry of Finance and Economic Planning. 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. The survey will focus on acces to financial institutions, utilisation of financial services and management of money in the area.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?

|  |  |
| --- | --- |
| **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**  **Gender**  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** Gender  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 |  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| |  |

**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:

1. FILL IN THE BOX WITH THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE
2. THEN FILL IN THE BOX WITH THE NUMBER OF QUALIFYING ADULTS (16+) IN THE HOUSEHOLD FROM THE HOUSEHOLD REGISTER
3. 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,  **If B5a = 1A10**  **If B5a = 1A8b** | **B5b.**  **Does respondent have to be replaced?**  1=Yes; 2=No |  | |
| First Visit | .../.../2015 |  | **...../.....** | |\_\_\_| | |\_\_\_| | **If Yes, Go to B6**  **If No, do another call-back** | |
| First call back | ..../.../2015 |  | **...../.....** | |\_\_\_| | |\_\_\_| |
| Second call back | .../.../2015 |  | **...../.....** | |\_\_\_| | |\_\_\_| |
| Third call back | .../.../2015 |  | **...../.....** | |\_\_\_| | |\_\_\_| | **If Yes, Go to B6**  **If No, Go to B7** | |
| **B6** | **Indicate reason for replacement and end the interview**  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)  **If B6=2,3 or 4, Close interview** | | | | | | |\_\_\_| |
| **B7** | **Respondent status:**  1=Originally sampled respondent  2=Replaced respondent | | | | | | |\_\_\_| |

**MODULE C. HOUSEHOLD INFORMATION &DEMOGRAPHICS**

|  |
| --- |
| **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).** Onceagain I want to assure you that all the information you give me is completely confidential and cannot be traced to back to you. |

**Firstly I would like to ask you some questions about yourself and your household.**

|  |  |  |  |
| --- | --- | --- | --- |
| **C1.** | 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 **If C1 = 1 C2**  2=Respondent is not the head of the household **If C1 = 2 C1a**  **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 | | |\_\_\_| |
| **a** | How old is the head of the household?  **If Don’t know, rwite 99** | | |\_\_\_|\_\_\_| |
| **b** | Is the head of the household male/female? | 1=Male  2=Female | |\_\_\_| |
| **c** | 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 | |\_\_\_| |
| **d** | Does the head of the household bring money into the household? | 1=Yes,  2=No | |\_\_\_| |
| **e** | 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 | **99= Don’t know** | |\_\_\_|\_\_\_| |
| **f** | 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 | |\_\_\_| |
| **C4c1** | Do you have any disability?  1 = Yes  2 = No I**f C4c1=2, C5** | | |\_\_\_| |
| **C4c2** | **If Yes,**What is the main type of disability do you have?**READ OUT,**  1 = Seeing  2 = Hearing  3 = Speaking  4 = Walking/Climbing  5 = Learning/Concentrating  6 = Other (specify) | | |\_\_\_| |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **C5** | **Thinking back over the past three months (Poverty Indicators)** | | | |
| **a** | 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 | |\_\_\_| |
| **b** | 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 | |\_\_\_| |
| **c** | 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 | |\_\_\_| |
| **d** | 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 | |\_\_\_| |
| **C6** | **Living density** | | | |
| a | How many rooms does the dwelling have (excluding kitchen, bathroom, toilet) | | | |\_\_\_|\_\_\_| |
| b | How many rooms in this dwelling are used for sleeping purposes? | | | |\_\_\_|\_\_\_| |
| c | How many people usually sleep in this dwelling 5 nights a week? | | | |\_\_\_|\_\_\_| |
|  |  | | |  |
| **C7** | Please tell me which of the following describes your situation best?**READ OUT; SINGLE MENTION** | | | |
| 1. You own this dwelling 2. You own this dwelling together with someone else 3. A member/other members 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. Other   **If C7 = 1, 2 C8a,**  **If C7 = 3, 4 ,5 C12** | | | |\_\_\_| |
| **C7a** | How did you get the dwelling**? (Single mention**)  1= Bought it,  2= Built it,  3= Inherited it,  4=Got it for free  **If C7a = 3 or 4 C10d** | | | |\_\_\_| |
| **C7b** | Where did you get most of the money from to buy/build the house? **SPONTANEOUS; DON’T READ. SINGLE MENTION** | | | |
| 01 = Loan from a bank  02 = Loan from a MFI or a non-umurenge SACCO  03 = Loan from an umurenge SACCO  04 = Borrowed from money lender  05 = Borrowed from savings club, tontine, ikibina  06 = Borrowed from employer  07 = Borrowed from family/friends  08 = Pension pay-out  09 = Used my/our savings  10 = Inherited money  11 = Other | | | |\_\_\_|\_\_\_| |
| **C7c** | Do you owe money on the dwelling? | | 1=Yes, 2=No, 3=Don’t know | |\_\_\_| |
| **C7d** | Do you have a title deed for the land/plot where your dwelling is? | | 1=Yes, 2=No, 3=Don’t know | |\_\_\_| |
| **C7e** | Do you own other dwellings? | | 1=Yes, 2=No, | |\_\_\_| |
|  |  | | |  |
| **C8** | Please tell me which of the following statements are true/false for you?**READ OUT STATEMENTS** | | | |
| **a** | You will never move and will probably spend your whole life in this dwelling. | | 1=True, 2=False,  3=N/A | |\_\_\_| |
| **b** | Your dwelling is something to keep and never sell. | | 1=True, 2=False,  3=N/A | |\_\_\_| |
| **c** | If you needed a large sum of money you would sell your dwelling. | | 1=True, 2=False,  3=N/A | |\_\_\_| |
| **d** | You would use your dwelling as security when borrowingmoney. | | 1=True, 2=False,  3=N/A | |\_\_\_| |
| **e** | You think of your dwelling as an investment that will increase in value over time. | | 1=True, 2=False,  3=N/A | |\_\_\_| |
| **f** | Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else. | | 1=True, 2=False,  3= N/A | |\_\_\_| |
| **g** | You have enlarged or plan to enlarge your dwelling. | | 1 = True, 2=False,  3=N/A | |\_\_\_| |
|  |  | | |  |
| **C9** | What is the main source of drinking water for household members?**SINGLE MENTION**  01=Piped Into Dwelling, 02=Piped To Yard/Plot,  03=Public Tap/Standpipe, 04=Tube Well Or Borehole,  05=Protected Well, 06=Unprotected Well,  07=Protected Spring, 08=Unprotected Spring,  09=Rainwater , 10= Tanker Truck,Surface Water River/Lake/Pond/,Stream/Irrigation Channe  12=Other (specify) | | | |\_\_\_|\_\_\_| |
| **C10a** | 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  **If C10 = 36C11a** | |\_\_\_| |
| **C10b** | 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 | |\_\_\_| |
| **C11a** | What is the main source of energy that your household uses for cooking?  **SINGLE MENTION** | | 01= Firewood,  02= Charcoal,  03= Gas,  04= Biogaz,  05= Solar power,  06= Electricity,  07= Oil/kerosene,  08= Crop waste,  09= Animal dung,  10= Other (specify) | |\_\_\_|\_\_\_| |
| **C11b** | What is the main source of lighting in your home? | | 01= Electricity from EUCL (formerEWSA)  02=Other electricity distributors,  03=Bio Gas,  04=Generator,  05=Oil Lamp,  06=Firewood,  07=Candle,  08=Lantern (Agatadowa),  09=Solar panel,  10=Batteries + Bulb,  11=Other (specify) | |\_\_\_|\_\_\_| |
|  |  | | |  |
| **C12** | Please tell me which of the following does you or your household own.(**Asset should be in working condition)**  **READ OUT LIST OF ASSETS** | | |  |
| 01 | Hoe, Axe, Sickle/Machete | 1= Yes, 2= No | | |\_\_\_| |
| 02 | Wheelbarrow | 1= Yes, 2= No | | |\_\_\_| |
| 03 | Plough/Ox Plough | 1= Yes, 2= No | | |\_\_\_| |
| 04 | Ox/donkey cart | 1= Yes, 2= No | | |\_\_\_| |
| 05 | Tractor | 1= Yes, 2= No | | |\_\_\_| |
| 06 | Processing equipment (grinding mill/ oil press) | 1= Yes, 2= No | | |\_\_\_| |
| 07 | Radio | 1= Yes, 2= No | | |\_\_\_| |
| 08 | Tape/CD player | 1= Yes, 2= No | | |\_\_\_| |
| 09 | Television | 1= Yes, 2= No | | |\_\_\_| |
| 10 | Bicycle | 1= Yes, 2= No | | |\_\_\_| |
| 11 | Fishing boat / canoe | 1= Yes, 2= No | | |\_\_\_| |
| 12 | Fishing net | 1= Yes, 2= No | | |\_\_\_| |
| 13 | Lounge suit/Sofa | 1= Yes, 2= No | | |\_\_\_| |
| 14 | Bed(s) | 1= Yes, 2= No | | |\_\_\_| |
| 15 | Sewing machine | 1= Yes, 2= No | | |\_\_\_| |
| 16 | Wardrobe | 1= Yes, 2= No | | |\_\_\_| |
| 17 | Motorized Vehicle of any kind | 1= Yes, 2= No | | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **C13a** | Can you please tell me in which Ubudehe category your household falls?  1, 2, 3, 4, **Don’t know=5** | | |\_\_\_| |
| **C13b** | Has the category your household is in changed in the past 2 years? | 1= Yes, 2= No, 3= Don’t know  **If C13b = 2 or 3 C16d** | |\_\_\_| |
| **C13c** | In what category did your household fall before it changed?  1, 2, 3, 4, 5, 6 Don’t know=7 | | |\_\_\_| |
| **C13d** | Has your household received a direct cash transfer from VUP in the past 12 months? | 1=Yes, 2=No, 3=Don’t know | |\_\_\_| |
|  |  | | |
| **C14** | **Technology access/Connectivity** | | |
| **C14a1** | Do you have access to a Cell phone | 1=Yes, have access,  2=No, don’t have access  **If C14a1 = 2  C14a2** | |\_\_\_| |
| **C14b1** | Do you/does your household own? | 1 = Own,  2 = Household own | |\_\_\_| |
| **C14a2** | Do you have access to a Public phone/Landline | 1=Yes, have access,  2=No, don’t have access  **If C14a2= 2  C14a3** | |\_\_\_| |
| **C14b2** | Do you/does your household own? | 1 = Own,  2 = Household own | |\_\_\_| |
| **C14a3** | Do you have access to the Computer? | 1=Yes, have access,  2=No, don’t have access  **If C14a3 = 2  C14a4** | |\_\_\_| |
| **C14b3** | Do you/does your household own? | 1 = Own,  2 = Household own | |\_\_\_| |
| **C14a4** | Do you have access to internet? | 1=Yes, have access,  2=No, don’t have access  **If C14a4 = 2 D** | |\_\_\_| |
| **C14b4** | Do you/does your household own? | 1 = Own,  2 = Household own | |\_\_\_| |

**MODULE D. ACCESS TO INFRASTRUCTURE**

|  |  |  |  |
| --- | --- | --- | --- |
| **D1** |  |  | **Code** |
| **D1a1** | How long would it take you to get to your nearest Market? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b1** | What is the distance from here to the nearest Market? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c1** | What is the main mode of transport do you use to get to your nearest Market? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a2** | How long would it take you to get to your nearest Cell office? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b2** | What is the distance from here to the nearest Cell office? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c2** | What is the main mode of transport do you use to get to your nearest Cell office? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a3** | How long would it take you to get to your nearest Sector office? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b3** | What is the distance from here to the nearest Sector office? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c3** | What is the main mode of transport do you use to get to your nearest Sector office? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a4** | How long would it take you to get to your nearest Primary/Secondary school? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b4** | What is the distance from here to the nearest Primary/Secondary school? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c4** | What is the main mode of transport do you use to get to your nearest Primary/Secondary school? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a5** | How long would it take you to get to your nearest Health care facility? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b5** | What is the distance from here to the nearest Health care facility? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c5** | What is the main mode of transport do you use to get to your nearest Health care facility? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a6** | How long would it take you to get to your nearest Taxi/Bus rank? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b6** | What is the distance from here to the nearest Taxi/Bus rank? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c6** | What is the main mode of transport do you use to get to your nearest Taxi/Bus rank? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a7** | How long would it take you to get to your nearest Umurenge SACCO? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b7** | What is the distance from here to the nearest Umurenge SACCO? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c7** | What is the main mode of transport do you use to get to your nearest Umurenge SACCO? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a8** | How long would it take you to get to your nearest Non-Umurenge SACCO/MFI? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b8** | What is the distance from here to the nearest Non-Umurenge SACCO/MFI? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c8** | What is the main mode of transport do you use to get to your nearest Non-Umurenge SACCO/MFI? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a9** | How long would it take you to get to your nearest Insurance office? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b9** | What is the distance from here to the nearest Insurance office? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c9** | What is the main mode of transport do you use to get to your nearest Insurance office? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a10** | How long would it take you to get to your nearest I Bank branch? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b10** | What is the distance from here to the nearest Bank branch? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c10** | What is the main mode of transport do you use to get to your nearest Bank branch? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a11** | How long would it take you to get to your nearest ATM? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b11** | What is the distance from here to the nearest ATM? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c11** | What is the main mode of transport do you use to get to your nearest ATM? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a12** | How long would it take you to get to your nearest Mobile van? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b12** | What is the distance from here to the nearest Mobile van? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c12** | What is the main mode of transport do you use to get to your nearest Mobile van? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a13** | How long would it take you to get to your nearest Mobile van? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b13** | What is the distance from here to the nearest Bank agent? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c13** | What is the main mode of transport do you use to get to your nearest Bank agent? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |
| **D1a14** | How long would it take you to get to your nearest Bank agent? | 1 = Less than 15 minutes; 2 = Between 15 and 30 minutes  3 = Between 30 and 60 minutes; 4 = More than 60 minutes  5 = Don’t know | |\_\_\_| |
| **D1b14** | What is the distance from here to the nearest Mobile money agent? | 1 = Less than 500m, 2 = Between 500m and 1Km  3 = Between 1Km and 2Km; 4 = Between 3Km and 5Km  5 = More than 5Km; 6 = Don’t know | |\_\_\_| |
| **D1c14** | What is the main mode of transport do you use to get to your nearest Mobile money agent? | 1 = Walk; 2 = Bicycle  3 = Moto, 4 = Vehicle  5 = Don’t need to – it is close | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **D2** | Do you agree/disagree with the following statements?**READ OUT STATEMENTS** | | |
| **a** | Public transport is reliable | 1=Agree,  2=Disagree, 3=Don’t know | |\_\_\_| |
| **b** | Public transport is affordable | 1=Agree,  2=Disagree, 3=Don’t know | |\_\_\_| |
| **c** | Public transport is safe to use | 1=Agree,  2=Disagree, 3=Don’t know | |\_\_\_| |

**MODULE E. FINANCIAL CAPACITY**

|  |  |  |
| --- | --- | --- |
| **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. | | |
| **E1**. 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 | |\_\_\_| |
| **E2**. Do you feel you need more information about any aspects of  managing money that we have discussed in this interview? | 1= Yes  2= No,  **If E2 = 2  E6** | |\_\_\_| |

|  |  |  |
| --- | --- | --- |
| **E3.** What type of information do you require?   * **DO NOT READ OUT LIST** * **MULTIPLE MENTIONS POSSIBLE** | | |
| 01 | How to budget | |\_\_\_|\_\_\_| |
| 02 | How to save | |\_\_\_|\_\_\_| |
| 03 | How to invest | |\_\_\_|\_\_\_| |
| 04 | How to obtain a loan | |\_\_\_|\_\_\_| |
| 05 | Which financial products are available to me | |\_\_\_|\_\_\_| |
| 06 | How to choose financial products | |\_\_\_|\_\_\_| |
| 07 | Advantages/disadvantages, terms and conditions of financial products | |\_\_\_|\_\_\_| |
| 08 | How to use financial products | |\_\_\_|\_\_\_| |
| 09 | Information about mobile payments | |\_\_\_|\_\_\_| |
| 10 | Other (Specify)................................................................................ | |\_\_\_|\_\_\_| |

|  |  |  |
| --- | --- | --- |
| **E4.** Please tell me all the sources where you get your financial advice from.  **MULTIPLE MENTIONS POSSIBLE** | | |
| 01 | Bank or other financial professional | |\_\_\_|\_\_\_| |
| 02 | Someone at your workplace or your employer | |\_\_\_|\_\_\_| |
| 03 | Someone senior in your community | |\_\_\_|\_\_\_| |
| 04 | Your spouse/partner | |\_\_\_|\_\_\_| |
| 05 | Someone else in your family or friend | |\_\_\_|\_\_\_| |
| 06 | Radio | |\_\_\_|\_\_\_| |
| 07 | Television | |\_\_\_|\_\_\_| |
| 08 | Newspapers | |\_\_\_|\_\_\_| |
| 09 | Internet | |\_\_\_|\_\_\_| |
| 10 | Website of Financial institutions | |\_\_\_|\_\_\_| |
| 11 | BDFs | |\_\_\_|\_\_\_| |
| 12 | Saving groups | |\_\_\_|\_\_\_| |
| 13 | Other (specify) | |\_\_\_|\_\_\_| |
| 14 | Do not go anywhere to get advice | |\_\_\_|\_\_\_| |

|  |  |
| --- | --- |
| **E5.** Where do you get MOST of your financial advice from? | |\_\_\_|\_\_\_| |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **E6.** Please tell me the level of agreement or disagreement with the following statements, where 1- is completely agree and -4 is completely disagree. | | Completely agree | Agree | Disagree | Completely disagree |
| **1** | You understand the terms and conditions in the contract | **1** | **2** | **3** | **4** |
| **2** | You compare different options and then choose the best one that suits your needs | **1** | **2** | **3** | **4** |
| **3** | You are confident enough to make a complaint against a bank or financial institution | **1** | **2** | **3** | **4** |
| **4** | You know what to do for recourse when not satisfied with a financial service or product | **1** | **2** | **3** | **4** |
| **5** | If you could, you would use technology to manage your money | **1** | **2** | **3** | **4** |
| **6** | You don’t mind being in debt as long as you have what you need/want | **1** | **2** | **3** | **4** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **E7. Transparency** | | | | | | |
| 01 | 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  3 = Don’t know/ have any financial products | | |\_\_\_| |
| 02 | Do you trust financial services’ advertising? | | | 1 = Yes  2 = No | | |\_\_\_| |
| 03 | 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 | | |\_\_\_| |
| 04 | **ASK THOSE SAID ‘YES’ IN above Q ask.** Were you ever informed of changes to fees/charges of financial product/services? | | | 1 = Yes  2 = No  3 = Can’t recall/don’tknow | | |\_\_\_| |
| 05 | **IF YES in above question ask:** was the information provided to you in a language you understand? | | | 1 = Yes  2 = No | | |\_\_\_| |
| 06 | Was information provided to you in a language you understand? | | | 1 = Yes  2 = No | | |\_\_\_| |
| 07 | How was the information communicated to you | 1. Verbally  2. Written document  3. Other (specify)………………..…. | | | | |\_\_\_| |
| 08 | **IF NO in N1.20 ASK:** What would you like to be informed on? | 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  6. Other (specify)…….……………. | | | | |\_\_\_| |
| 09 | Before you do or engage in any financial transaction do you budget? | | 1 = Always  2 = Sometimes  3 = Never | | | |\_\_\_| |
| 10 | Do you know how much money you spent personally in the last 7 days? | | 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 enough money left after covering all your spending needs? | | 1 = Always  2 = Sometimes  3 = Never | | | |\_\_\_| |
| 13 | If ‘always/sometimes ask:  What do you do with any money you have left over?**MULTIPLE RESPONSES POSSIBLE**  [Probe: What else? DO NOT PROMPT USING THE CODES BELOW] | | | | | |
|  | 01. Save/keep money for unforeseen things, emergencies, medical fees  02. Save/keep money to cover fluctuations in income  03. Save/keep money for food and other necessary items  04. Save/keep money for a known major expenditure  05. Invest money in business  06. Invest money in assets  07 Spend money on non-essentials (eg computer games, partying/going out, alcohol, cigarettes, hair)  08. Lend it to others  09. Repay debts  10. Other (specify) | | | | | |\_\_\_|\_\_\_| |
| 14 | Do you feel that financial institutions treat you fairly? | | | | 1 = Yes  2 = No  3 = 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  3 = 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 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 | |\_\_\_| |

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| --- | --- | --- | --- | --- |
| **E8. Coping Mechanism** | | **E8.1** | | **E8.2** |
| **E8.1.** Did you/your household experience any of the following during the past 12 months?  **READ OUT STATEMENTS**  **If E8.1=Yes, Ask E8.2**  **E8.2.** How did you cope financially when this happened?  **DO NOT READ OUT; SINGLE MENTION**  1=Used savings; 5=Cut down on expenses  2=Borrowed money; 6=Claimed insurance/policy pay-out  3=Sold an asset/something obtained for this purpose, 7=Nothing  4=Sold asset/something not obtained for this purpose,8=Other | | **Yes** | **No** |
| 1 | Illness in your household that required medical expenses | 1 | 2 | |\_\_\_| |
| 2 | Death of a household or family member resulting in unexpected costs for you/your household | 1 | 2 | |\_\_\_| |
| 3 | Loss of the income of an income earner of the household | 1 | 2 | |\_\_\_| |
| 4 | Unforeseen school expenses | 1 | 2 | |\_\_\_| |
| 5 | Unexpected rise in the price of goods such as groceries etc. | 1 | 2 | |\_\_\_| |
| 6 | Harvest/crop failure/loss of livestock | 1 | 2 | |\_\_\_| |
| 7 | Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell | 1 | 2 | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **E8.3.**Which of the following do you agree with?**READ OUT STATEMENTS** | | **Agree** | **Disagree** |
| 1 | You have people in the community that you can turn to for help if you need to | 1 | 2 |
| 2 | You would rather turn to strangers than people in the community if you need financial help | 1 | 2 |
| 3 | People in your community have a strong sense of involvement in the community – people rely on each other for support | 1 | 2 |
| 4 | There is a strong tendency in your community where you live to form groups | 1 | 2 |
| 5 | Being part of the community is important to you | 1 | 2 |
| 6 | Other (specify) |  |  |

|  |  |  |
| --- | --- | --- |
| **E8.4**. In your community, if someone passes away, who pays most of the funeral costs?  **DON’T READ OUT; SINGLE MENTION** | | |
| 1 | The community | |\_\_\_| |
| 2 | The family members |
| 3 | The household |
| 4 | People have insurance/funeral funds |
| 5 | They belong to a savings group that will cover the costs |
| 6 | Don’t know |
| 7 | Other, specify |

|  |  |  |
| --- | --- | --- |
| **E8.5a.** Are you doing anything to make sure you have money for the things you want in your future?  1 = Yes, 2 = No **If E8.5a = 2 E8.6** | | |\_\_\_| |
| **E8.5b**. What are you doing about it now?  **DO NOT READ OUT; SINGLE MENTION**  **INTERVIEWER RECORDS FIRST RESPONSE** | | |
| 1 | Bought an asset to sell later when I need the money | |\_\_\_| |
| 2 | Bought/started a business to generate money |
| 3 | Invested in property to rent out |
| 4 | Saving/putting money aside |
| 5 | Other, specify |

|  |  |  |
| --- | --- | --- |
| **E8.6.** How will you mainly ensure that you have money to meet your needs when you are old and cannot work?  **DO NOT READ OUT; SINGLE RESPONSE** | | |
| 1 | Savings | |\_\_\_| |
| 2 | Children |
| 3 | Land/property |
| 4 | Own business |
| 5 | Rental income |
| 6 | Shares |
| 7 | Farming/agriculture/livestock |
| 8 | Pension |
| 9 | Insurance policy |
| 10 | Don’t know/have no plans |
| 11 | Other specify |

|  |  |  |  |
| --- | --- | --- | --- |
| **E8.7** | Do you agree/disagree with the following statements?**READ OUT STATEMENTS** | | |
| **a** | You often have to spend more money than you have available | 1 = Agree,  2 = Disagree, 3 = Don’t know | |\_\_\_| |
| **b** | Your current financial situation makes you worry | 1 = Agree,  2 = Disagree, 3 = Don’t know | |\_\_\_| |
| **c** | You keep track of your income and expenditure | 1 = Agree,  2 = Disagree, 3 = Don’t know | |\_\_\_| |
| **d** | You adjust your expenses according to your income | 1 = Agree,  2 = Disagree, 3 = Don’t know | |\_\_\_| |
| **e** | You plan for your future/long-term money needs | 1 = Agree,  2 = Disagree, 3 = Don’t know | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **E8.8a** | 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** | 01. Easy access to own money  02. Convenience of access – distance; the time it takes to get  there  03. Convenience of access – opening hours; no queues  04. How easy it is to save with them  05. Quick access to loans  06. Simple processes/documentation  07. Ability to meet requirements  08. High interest on savings  09. Low interest on loans  10. The type of products & services they offer – whether suitable  for my needs  11. Good service  12. Trust in them  13. Don’t know  14. Other, specify ………………… | |\_\_\_|\_\_\_| |
| **E8.8b** | 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 driver?  **DON’T READ; SINGLE MENTION** | 01. Knowing the members of the group  02. Trusting the members of the group  03. Easy access to own money  04. Regularity of meetings  05. How easy it is to save with them  06. Whether they provide loans  07. Low membership fee/Ease of becoming a member  08. High interest on savings  09. Low interest on loans  10. Whether community leaders are members/not  11. Don’t know  12. Other, specify | |\_\_\_|\_\_\_| |
| **E8.9a** | Can you please tell me which of the following would you trust most with your savings?  **READ OUT; SINGLE MENTION** | 1 = Bank;  2 = Umurenge SACCO;  3 = Non-Umurenge SACCO or a MFI  4 = Mobile Money  5 = Savings group like a VSLA, tontine, ikibina,  6= Don’t know– **DON’T READ** | |\_\_\_| |
| **E8.9b** | Can you please tell me which of the following would you trust most to borrow from?  **READ OUT. SINGLE MENTION** | 1 = Bank;  2 = Umurenge SACCO;  3 = Non-Umurenge SACCO or a MFI  4 = Mobile Money  5 = Savings group like a VSLA, tontine, ikibina  6= Money lender in the community  7 = Don’t know – **DON’T READ** | |\_\_\_| |
| **E8.9c** | Which of the following would you trust most if you are to send money to someone?  **READ OUT. SINGLE MENTION** | 1 = Bank transfer/Payment into a bank account  2 = Bus or Taxi, ,  3 = Western Union/ Money gram  4 = Mobile money  5= Friend/family,  6 = Don’t know – **DON’T READ** | |\_\_\_| |

**MODULE F. E-PAYMENTS AND MOBILE MONEY**

**F1. E-payments**

|  |  |  |  |
| --- | --- | --- | --- |
| **F1.1.** How do you usually pay for food/groceries? **READ OUT; SINGLE MENTION**  **F1.2.** How do you usually pay for school fees? **READ OUT; SINGLE MENTION**  **F1.3.** How would you mainly pay for larger goods/appliances such as a radio, TV,  furniture or a bicycle? **READ OUT; SINGLE MENTION** | **F1.1.** | **F1.2.** | **F1.3.** |
| 01. By using your own cash | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 02. By borrowing money and paying in cash |
| 03. By cheque |
| 04. By debit card/ATM card |
| 05. By credit card |
| 06. Mobile phone payment/Mobile money services |
| 07. Internet payment |
| 08. By getting from the store/supplier and paying later with interest |
| 09. By getting from the store/supplier and paying later without interest |
| 10. By exchanging goods |
| 11. By providing services or doing piece work |
| 12. You do not buy this because somebody buys it for you or the household/gives it to you as  a gift or remittance |
| 13.You don’t buy this because you never use this |
| 14. Other, specify |

**If not using card payments or transactions, ask why?**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F1.4.** For each of the following statements, please tell me whether it is true for you or not?**READ OUT STATEMENTS** | | | | | | | | **1=True** | | | **2=Not true** | | | | | **3=Don’t know** | |
| 1 | You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker | | | | | | | 1 | | | 2 | | | | | 3 | |
| 2 | You are prepared to learn how to use new technology | | | | | | | 1 | | | 2 | | | | | 3 | |
| 3 | You prefer to pay for goods and services in cash rather than using electronic means | | | | | | | 1 | | | 2 | | | | | 3 | |
| **F1.5.** In the past 12 months, about how often did you use the following for purchases?  **READ OUT; SINGLE MENTION** | | | | **Never** | | **Daily** | | | **Weekly** | | | **Monthly** | | **Less often than monthly** | | | |
| 1 | | Cash | | 1 | | 2 | | | 3 | | | 4 | | 5 | | | |
| 2 | | ATM / Debit card | | 1 | | 2 | | | 3 | | | 4 | | 5 | | | |
| 3 | | Credit card | | 1 | | 2 | | | 3 | | | 4 | | 5 | | | |
| 4 | | Bank transfer | | 1 | | 2 | | | 3 | | | 4 | | 5 | | | |
| 5 | | Mobile money | | 1 | | 2 | | | 3 | | | 4 | | 5 | | | |
| **F1.6.** Do you have utility bills such as water, property rates, Movi TV, DSTV etc. that you have to pay on a regular  basis? 1=Yes, 2=No **If F1.6 = 2 F2** | | | | | | | | | | | | | | | | | |\_\_\_| |
| **F1.7.** In the past 12 months, about how often did you use the  following for paying bills?  **READ OUT; SINGLE MENTION** | | | | | Never | | Daily | | | Weekly | | | Monthly | | Less often than monthly | | |
| 1 | | | Cash | | 1 | | 2 | | | 3 | | | 4 | | 5 | | |
| 2 | | | ATM / Debit card | | 1 | | 2 | | | 3 | | | 4 | | 5 | | |
| 3 | | | Credit card | | 1 | | 2 | | | 3 | | | 4 | | 5 | | |
| 4 | | | Bank transfer | | 1 | | 2 | | | 3 | | | 4 | | 5 | | |
| 5 | | | Mobile money | | 1 | | 2 | | | 3 | | | 4 | | 5 | | |

**F2. Mobile Money (MTN Mobile Money, Tigo Cash, Airtel Money)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **F2.1.** | Please tell me which of the following you agree with?  **READ OUT STATEMENTS** | **Agree** | **Disagree** | **Don’t know** |
| 1 | You would like to use a mobile phone to pay for goods and services | 1 | 2 | 3 |
| 2 | You would like to use a mobile phone to put money away so you can use it later | 1 | 2 | 3 |
| 3 | You would like to use a phone to pay utility bills such as water bill | 1 | 2 | 3 |
| 4 | One can easily lose money if you send/receive using a mobile phone | 1 | 2 | 3 |
| 5 | If you save money on your phone and your phone is lost you cannot get back your money | 1 | 2 | 3 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Yes** | **No** |  |
| **F2.2.** Do you know about Mobile money**?** | **1** | **2** | **If F2.2. is No, Go to F2.15** |
| **F2.3.** Are you a registered mobile money user on any mobile network? | **1** | **2** |  |
| **F2.4.** Are you currently using another person’s mobile money account? | **1** | **2** |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **F2.5.** Now can you please tell me your mobile money service provider?  **DO NOT READ. MMP**  **F2.6.** Can you please tell me how important this mobile account is to  your finances where **1 = Important; 2 = Not important?** | **Service provider** | **F2.5.** | **F2.6.**  **1 = Important**  **2 = Not important** | |
| Tigo | 1 | 1 | 2 |
| Airtel | 2 | 1 | 2 |
| MTN | 3 | 1 | 2 |
| Others(specify) | 6 | 1 | 2 |

**IF THE RESPONDENT MENTIONS MORE THAN ONE SERVICE PROVIDER: “CHECK IF MORE THAN ONE CIRCLED IN Qn8.18” ASK,**

|  |  |
| --- | --- |
| **F2.7.** Why do you choose to have more than one Mobile Money Account? | **Code** |
| 1 = I have more than one network line | |\_\_\_| |
| 2 = One account is more affected by network problems |
| 3 = The other network is cheaper on service charges |
| 4 = Others (specify) |

|  |  |  |
| --- | --- | --- |
| **F2.8.** From which source did you first learn about mobile money service provider(s)? | |  |
| 01 | Radio | |\_\_\_|\_\_\_| |
| 02 | TV | |\_\_\_|\_\_\_| |
| 03 | Billboard | |\_\_\_|\_\_\_| |
| 04 | Newspapers or magazines | |\_\_\_|\_\_\_| |
| 05 | Family members in this household | |\_\_\_|\_\_\_| |
| 06 | Family members in another household | |\_\_\_|\_\_\_| |
| 07 | Other relatives, friends, neighbors | |\_\_\_|\_\_\_| |
| 08 | Work mates or business partners | |\_\_\_|\_\_\_| |
| 09 | Customers of your business | |\_\_\_|\_\_\_| |
| 10 | Elected/administrative officials | |\_\_\_|\_\_\_| |
| 11 | Employees of a bank or MFI | |\_\_\_|\_\_\_| |
| 12 | Members of an informal financial group, including a village savings association, cooperative, round, etc. | |\_\_\_|\_\_\_| |
| 13 | Transactional mobile money agents | |\_\_\_|\_\_\_| |
| 14 | Field agents/promoters of mobile money | |\_\_\_|\_\_\_| |
| 15 | Other (specify) | |\_\_\_|\_\_\_| |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **F2.9.** When did you first start using mobile money? I would like to get  the month and the year? | | Month |  | **Go to F2.11.** | |
| Year |  |
| Can’t remember | 99 |  | |
| **F2.10.** Would you say it was ….?  **READ OUT; SINGLE MENTION** | | | | | |
| 1 | Up to three months ago | | | | |\_\_\_| |
| 2 | Between three and six months ago | | | |
| 3 | Between 6 months and a year ago | | | |
| 4 | Over a year ago, but less than 2 years ago | | | |
| 5 | 2 years or more ago but less than 5 years ago | | | |
| 6 | 5 years ago or more | | | |
| 7 | Don’t know/Can’t remember (DON’T READ) | | | |

|  |  |  |
| --- | --- | --- |
| **F2.11.** What is the main reason you started using mobile money?  **DO NOT READ OUT; SINGLE MENTION** | | |
| 01 | I had to send money to another person | |\_\_\_|\_\_\_| |
| 02 | I had to receive money from another person |
| 03 | Somebody/a person requested I opened an account |
| 04 | I had to send money to an organization/government agency: e.g., had to pay a bill |
| 05 | I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits |
| 06 | An organization/government agency requested I signed up for an account |
| 07 | An agent or sales person convinced me |
| 08 | I saw posters/billboards/radio/TV advertising that convinced me |
| 09 | A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use |
| 10 | I saw other people using it and wanted to try by myself |
| 11 | I wanted to start saving money with an m-money account |
| 12 | I wanted a safe place to store my money |
| 13 | I got a discount on airtime |
| 14 | I got a promotional amount of money to spend if I start using m-money |
| 15 | Most my friends/family members are already using it |
| 16 | Other, specify................................................................. |

|  |  |  |
| --- | --- | --- |
| **F2.12.** How often do you use mobile money?  **READ OUT; SINGLE MENTION** | | |
| 1 | Daily | |\_\_\_| |
| 2 | At least once a week |
| 3 | Not every week but several times a month |
| 4 | Less than once a month |
| 5 | Other, specify |

|  |  |  |  |
| --- | --- | --- | --- |
| **F2.13.** Which of the following transactions do you conduct at the Mobile money point?  **MMP. READ OUT**  **F2.14.** And which of these would you be happy to use your cell phone for, even if you are not doing it  now? | | **F2.13.** | **F2.14.** |
| 01 | Cash withdrawals | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 02 | Cash deposits | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 03 | Cash Transfer | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 04 | School Fees Payment | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 05 | Utility payments (Water, Power, TV) | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 06 | Purchase of air time | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 07 | Saving money | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 08 | Mobile Banking | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 09 | Payment for goods and services | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 10 | Receive payment for goods and services | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 11 | Receiving wages/salaries | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 12 | Pay wages and salaries | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 13 | Insurance | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 14 | Borrowing money | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 15 | Currently not using it | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| 16 | Others | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |

|  |  |  |
| --- | --- | --- |
| **F2.15.** | What is the main reason why do you not use mobile money?  **DON’T READ OUT; SINGLE MENTION** | |
| 01 | I do not know what it is | |\_\_\_|\_\_\_| |
| 02 | I do not know how to get it |
| 03 | I do not have the required documents |
| 04 | There is no point-of-service/agent close to where I live |
| 05 | I do not need it, I do not make any transactions |
| 06 | Registration is too complicated |
| 07 | Registration fee is too high |
| 08 | Using it is difficult |
| 09 | 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 smartphone |
| 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 |
| 18 | Other, specify |

**MODULE G. MONEY MANAGEMENT – SAVING / INVESTMENT**

|  |  |  |  |
| --- | --- | --- | --- |
| **G1** | 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** | 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  5 = Putting money aside for you to use later for a specific purpose | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **G2** | Which of the following statements are true for you?**READ OUT STATEMENTS.** | | |
| a | You go without certain things to be able to save | 1=True, 2=False | |\_\_\_| |
| b | You believe you have to save for difficult times - even if your income is low | 1=True, 2=False | |\_\_\_| |
| c | You believe it is better to save where your money is safe than to take risks to make more | 1=True, 2=False | |\_\_\_| |
| d | You save or put money aside when you can | 1=True, 2=False | |\_\_\_| |
| e | You save or put money away for a specific purpose and you do not use it for any other purpose | 1=True, 2=False | |\_\_\_| |
| f | You save or put money away for a specific purpose but you end up using it before you used it for that purpose | 1=True, 2=False | |\_\_\_| |

**G3. Still thinking about saving or putting money away:**

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

**If the respondent is NOT saving H**

1. **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**

1. **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(Specify).........

1. **For each product a respondent has:**Does this way of saving meet your saving needs?

1=Yes,

2=No,**If G3a=1G3e**

1. 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

1. **For each product a respondent has, ask:** Have you used your ...

1=Within past month; 2=Within past 3 months

3=Within 6 months; 4=More than 6 months ago

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **G3. Savings mechanisms** | | **G3a** | **G3b** | | | **G3c** | **G3d** | **G3e** | **G3f** |
| 01 | Savings at a bank (USE BANK LIST) | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 02 | Insurance for education | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 03 | Private pension? | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 04 | Savings at a MFI or a non-umurenge SACCO (USE MFI list) | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 05 | Mobile Money | |\_\_\_| |  |  | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 06 | Savings at an umurenge SACCO | |\_\_\_| |  |  | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 07 | Savings in the capital/stock market (incl. Treasury bonds) | |\_\_\_| |  | |  | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 08 | Pension fund/provident fund (incl. CaisseSociale du Rwanda) | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 09 | Savings with a group such as a co-op, VSLA, tontine, ikibina | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 10 | Savings with someone in community who keeps it safe for you | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 11 | Savings with someone in household/family who keeps it safe for you | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 12 | Buy things to sell later as a form of savings | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 13 | Savings in a secret place at home | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 14 | Other savings mechanism not mentioned, specify | |\_\_\_| |  | | |\_\_\_| | | |\_\_\_| | |\_\_\_| | |\_\_\_| |

**If the respondent is NOT saving G5**

|  |  |  |
| --- | --- | --- |
| **G4** | What are you mainly saving or putting money away for? **Spontaneous mention – don’t read; Single mention** | |
| 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 |
| 14=Other, specify |

**Ask for those who are not saving**

|  |  |  |
| --- | --- | --- |
| **G5.** There are many reasons why people don’t have investment or savings products. You said earlier that you have never had investments or savings. Why is this?   * **Do not prompt.** * **Multiple mention.** * **Ask respondent if there are any other reasons.** | 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 |
| 16. Other (Specify) ………………………… |
| 17. Don’t know **(DO NOT SHOW – SINGLE MENTION)** |

**MODULE H. MONEY MANAGEMENT – BORROWING**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **H1** | Do you agree/disagree with the following statements?**READ OUT STATEMENTS** | | | |
| a | You avoid borrowing money if you can | 1=Agree, 2=Disagree | | |\_\_\_| |
| b | You prefer to save money for something rather than borrow to pay for it | 1=Agree, 2=Disagree | | |\_\_\_| |
| c | Without borrowing money you would not be able to pay for your children’s education | 1=Agree, 2=Disagree | | |\_\_\_| |
| d | If you borrow money it is okay to pay it a bit later than agreed | 1=Agree, 2=Disagree | | |\_\_\_| |
| f | 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 | | |\_\_\_| |
| h | It is better to keep savings than to use it to pay a debt | 1=Agree, 2=Disagree | | |\_\_\_| |
| i | You have considered going to see someone to help you with your debt problems | 1=Agree, 2=Disagree | | |\_\_\_| |
| j | You have considered cancelling insurance or investment policies to pay back money that you have borrowed | 1=Agree, 2=Disagree | | |\_\_\_| |
| k | You usually have problems making ends meet | 1=Agree, 2=Disagree | | |\_\_\_| |
| l | In the past 12 months you had problems regarding the arrears with payments for things like rent, municipality bills or debt payment | 1=Agree, 2=Disagree | | |\_\_\_| |
|  |  | | |  |
| **H2** | **Credit Status** | | | |
| a | Did you borrow money from anybody or any institution during the past 12 months | | 1=Yes,  2=No,  **If H2a = 2H3** | |\_\_\_| |
| b | Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? | | 1=Yes,  2=No | |\_\_\_| |
| c | During the past 12 months, did you get any goods/services in advance and had to for pay it later? | | 1=Yes,  2=No | |\_\_\_| |

|  |  |  |
| --- | --- | --- |
| **H3** | What is the main reason why you have not borrowed money?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | |
| 1. Didn’t need to borrow money | |\_\_\_|\_\_\_| |
| 1. Don’t want to borrow money/ Don’t believe in borrowing money |
| 1. Worried would not be able to pay back the money |
| 1. Interest charged on borrowed money is too high |
| 1. Do not know where to borrow money from |
| 1. Do not know how to apply for a loan |
| 1. Do not have security or collateral |
| 1. Do not meet the requirements of financial institutions |
| 1. Not allowed to borrow money by spouse, by family or other |
| 1. Tried to borrow, but have been refused |
| 1. Other, specify |

**H4. Still thinking about borrowing money:**

1. 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 sourcesH6**

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

**MULTIPLE MENTIONS POSSIBLE; GET INSTITUTION CODE FROM CODE LIST**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **H4** | **Credit mechanism** | **G4a** | **G4b** | | **G4c** |
| 01 | Borrowed money from a bank **(USE BANK LIST)** | |\_\_\_|\_\_\_| |  |  | |\_\_\_| |
| 02 | Borrowed money from a MFI or a non-umurenge SACCO **(USE MFI LIST)** | |\_\_\_|\_\_\_| |  |  |
| 03 | Mobile Money | |\_\_\_|\_\_\_| |  |  |
| 04 | Borrowed from an umurenge SACCO | |\_\_\_|\_\_\_| |  | |
| 05 | Got a loan from Government (Ubudehe credit scheme/VUP loan) | |\_\_\_|\_\_\_| |  | |
| 06 | Borrowed money from your employer | |\_\_\_|\_\_\_| |  | |
| 07 | Borrowed money from a group such as a co-op, VLSA, tontine, ikibina | |\_\_\_|\_\_\_| |  | |
| 08 | Borrowed money from a money lender in the community | |\_\_\_|\_\_\_| |  | |
| 09 | Borrowed money/got goods in advance from an agricultural buyer or a farmers organisation | |\_\_\_|\_\_\_| |  | |
| 10 | Borrowed money from a church or other community based organisation that you belong to | |\_\_\_|\_\_\_| |  | |
| 11 | Borrowed money from family/friends that you had to pay back | |\_\_\_|\_\_\_| |  | |
| 12 | Got money from family/friends that you did not have to pay back | |\_\_\_|\_\_\_| |  | |
| 13 | Got goods in advance from a shop/store and had to pay back later | |\_\_\_|\_\_\_| |  | |
| 14 | Borrowed money from a sources not mentioned, specify |  |  | |  |

|  |  |  |
| --- | --- | --- |
| **H5** | What did you borrow the most money for?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | |
| 01 | Medical expenses/medical emergencies | |\_\_\_|\_\_\_| |
| 02 | An emergency other than medical |
| 03 | Funeral expenses |
| 04 | Education or school fees |
| 05 | Living expenses when you did not have money |
| 06 | Farming expenses such as seeds, fertiliser |
| 07 | Buying livestock |
| 08 | Buying farming equipment/implements |
| 09 | Paying off other debt |
| 10 | Buying land/dwelling |
| 11 | Building/improving dwelling |
| 12 | Other specify |
| **H6** | What is the most important thing you take into account when you choose who to borrow from when you want to borrow money?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | |
| 1 | Lowest interest rates | |\_\_\_| |
| 2 | Repayment terms that work for me |
| 3 | Quickest access to money |
| 4 | Ability to meet lender/loan requirements |
| 5 | Simple application process; understandable documentation |
| 6 | Trust |
| 7 | Don’t have a choice between lenders |
| 8 | Don’t know |
| 9 | Other, specify |

|  |  |  |  |
| --- | --- | --- | --- |
| **H7a** | 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  **If H7a = 2I** |  |
| **H7b** | If YES, what was the mainreasongivenfor the refusal?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | | |
| * + - 1. Did not have a down payment       2. Did not have a payslip       3. Did not have security/collateral       4. Income was too low       5. Had too many other debts       6. Loan officer asked for a bribe and I didn’t pay the bribe       7. Don’t know       8. Other, (Specify)........................................................ | | |\_\_\_| |

**MODULE I. MONEY MANAGEMENT – RISK & RISK MITIGATION**

**I1a.** Did you experience any of the following during the past 6 months?**READ OUT STATEMENTS** 1=Yes, 2=No

**I1b. For those who experienced an event, ask:** How did you cope financially?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION**

1=Used savings; 4 = Cut down expenses;

2=Borrowed money; 5 = Claimed insurance/policy pay-out

3=Sold something to get money; 6 = Other

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | **I1a** | **I1b** |
| 1 | Increase in household size (more dependents relying on household income) | |\_\_\_| | |\_\_\_| |
| 2 | A household members who used to bring in cash for the household does not bring in cash anymore | |\_\_\_| |
| 3 | Having to pay unforeseen expenses such as medical/funeral/school fees | |\_\_\_| |
| 4 | Unexpected rise in prices of goods, fuel | |\_\_\_| |
| 5 | Running out of money to meet household expenses | |\_\_\_| |
| 6 | Harvest/livestock loss | |\_\_\_| |
| 7 | Loss of an asset/dwelling/land | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **I2** | Please tell me which of the following you agree with?**READ OUT STATEMENTS** | | |
| a | Insurance is not a way of saving because they never pay out | 1=Agree, 2=Disagree,  3=Don’t know | |\_\_\_| |
| b | Having insurance is a good way of protecting yourself for when things go wrong | 1=Agree, 2=Disagree,  3=Don’t know | |\_\_\_| |
| c | It is better to have savings to fall back on when you suffer a loss rather than to have insurance | 1=Agree, 2=Disagree,  3=Don’t know | |\_\_\_| |
| d | You understand how insurance works | 1=Agree, 2=Disagree,  3=Don’t know | |\_\_\_| |
| e | You are responsible to make arrangements for the costs associated with your funeral before you die | 1=Agree, 2=Disagree,  3=Don’t know | |\_\_\_| |

**I3a.** Please tell me which of the following do you have?1=Yes, 2=No

**I3b. 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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **I3** | **Medical insurance** | | **H3a** | | **H3b** |
| I3.1 | Medical insurance(including RAMA, MMI) - NOT Mutuelle de Sante (MdS) | | |\_\_\_| | | |\_\_\_| |
| I3.2 | Mutuelle de Sante (MdS) | | |\_\_\_| | | |\_\_\_| |
|  | | | | | |
| **I4** | Do you have any of the following insurance products? | | |  | |
| 1 | Third party insurance | 1=Yes, 2=No | | |\_\_\_| | |
| 2 | Household insurance | 1 = Yes, 2 = No | | |\_\_\_| | |
| 3 | Life insurance | 1 = Yes, 2 = No | | |\_\_\_| | |
| 4 | Credit life (insurance linked to a loan) | 1 = Yes, 2 = No | | |\_\_\_| | |
| 5 | Caisse Sociale du Rwanda / Rwanda Social Security Board (CSR/RSSB) | 1 = Yes, 2 = No | | |\_\_\_| | |
| 6 | Private pension | 1 = Yes, 2 = No | | |\_\_\_| | |
| 7 | Agriculture insurance | 1 = Yes, 2 = No | | |\_\_\_| | |
| 8 | Other insurance product not mentioned, specify | 1 = Yes, 2 = No | | |\_\_\_| | |
| **If respondent HAS any of the insurance products in I4 GO TO I6** | | | | | |

|  |  |  |
| --- | --- | --- |
| **I5** | **There are different reasons for people not having insurance.** What is the main reason why YOU don’t have it?  **SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | |
| 1 | Has never heard about it / Don’t know about insurance | |\_\_\_| |
| 2 | Does not know how it works |
| 3 | Does not know how to get it/where to get it |
| 4 | Does not trust it or the companies |
| 5 | Protects self in other ways – don’t need it |
| 6 | Cannot afford it |
| 7 | They don’t want to pay out when you claim |
| 8 | Other specify |

|  |  |  |
| --- | --- | --- |
| **I6** | Who will pay the costs associated with your funeral?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | |
| 1 | I have to make provision before I die/Have made provision | |\_\_\_| |
| 2 | My family |
| 3 | The community |
| 4 | Don’t know |
| 5 | Other, specify |

**MODULE J. MONEY MANAGEMENT – REMITTANCES**

|  |  |  |  |
| --- | --- | --- | --- |
| **J1a** | In the past 6 months, have you sent money to someone within the country? | 1=Yes, 2=No | |\_\_\_| |
| **J1b** | In the past 6 months, have you sent money to someone outside the country? | 1=Yes, 2=No | |\_\_\_| |
| **If bothJ1a AND J1b = NO go to J3** | | | |

**J2a.** Who did you send money to in the past 6 months?**SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE**

**For J2b-c: If multiple beneficiaries per category refer to the beneficiary most OFTEN sent to:**

**J2b.** Where were you sending the money to when you sent the money to ….?**SINGLE MENTION**

1=Rural village;

2=Urban town;

3=East Africa;

4=Other parts of the world

**J2c.** How often do you send money to ………...? **SINGLE MENTION**

1=Weekly;

2=Fortnightly;

3=Monthly;

4=Seasonally;

5=Once a year;

6= Irregularly/occasionally

**J2d.** How do you mostly send the money to …….?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION**

1=Bank transfer/Pay into bank account;

2=Western Union/ Money gram;

3=Cell phone top-up (Me2U);

4=Mobile money;

5=Bus or Taxi;

6=Sending someone travelling there;

7=Taking the money there in person;

8=Other

**J2e.** How much did you send the last time you sent money to …..?**SINGLE MENTION**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **J2a** | **J2b** | **J2c** | **J2d** | **J2e** |
| 1 | Spouse | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_| |
| 2 | Child | |\_\_\_| |
| 3 | Parent | |\_\_\_| |
| 4 | Other family member | |\_\_\_| |
| 5 | Friend | |\_\_\_| |
| 6 | Supplier/ Business | |\_\_\_| |
| 7 | Someone you borrowed from | |\_\_\_| |
| 8 | School, college or university | |\_\_\_| |
| 9 | Other specify | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **J3a** | In the past 6 months, have you received money from someone in a different place within the country? | 1=Yes, 2=No | |\_\_\_| |
| **J3b** | In the past 6 months, have you received money from someone outside the country? | 1=Yes, 2=No | |\_\_\_| |
| **If both J3a AND J3b=J5a** | | | |

**J4a.** From whom did you receive money in the past 6 months?**SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE**

**For J4b-c: If multiple senders per category, refer to the sender most OFTEN received from:**

**J4b.** Where did …. send the money from?**SINGLE MENTION**

1=Rural village;

2=Urban town;

3=Outside of country

**J4c.** How often did … send you money?**SINGLE MENTION**

1=Weekly;

2=Fortnightly;

3=Monthly;

4=Seasonally;

5=Once a year;

6 = Iregularly/occasionally

**J4d.** How does … mostlysend 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

**J4e.** What did you use most of the money … sent you for?**SINGLE MENTION**

1=Investment

2=Business

3=Bought food/clothes;

4=Paid school fees;

5=Paid medical fees/medicine;

6=Paid funeral expenses;

7=Other, specify

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **J4a.** | **J4a** | **J4b** | **J4c** | **J4d** | **J4e** |
| 1 | Spouse | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 2 | Child | |\_\_\_| |
| 3 | Parent | |\_\_\_| |
| 4 | Other family member | |\_\_\_| |
| 5 | Friend | |\_\_\_| |
| 6 | Customer | |\_\_\_| |
| 7 | Someone you lent money to | |\_\_\_| |
| 8 | Other specify | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **J5a** | Have you ever sent or received money using a mobile phone?  **MULTIPLE RESPONSE POSSIBLE** | 1=Yes - received,  2=Yes- sent,  3=No  **If J5a = 3  J6a** | |\_\_\_|, |\_\_\_|  1 2 |
| **J5b** | In the past 6 months have you sent/received money using a mobile phone?**MULTIPLE RESPONSE POSSIBLE** | 1=Yes - received,  2=Yes- sent,  3=No  **If J5b = 3****K** | |\_\_\_|, |\_\_\_|  1 2 |
| **J6a** | Would you use a mobile phone to send money? | 1=Yes,  2=No,  3=Don’t know  **If J6a = 1  K** | |\_\_\_| |
| **J6b** | What is the most important reason why you would not use a mobile phone to send money?  **SPONTANEOUS – DON’T READ OUT; SINGLE MENTION**  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 | | |\_\_\_| |

**MODULE K. BANKING / NON-UMURENGE SACCOS AND MFI / UMURENGE SACCOS**

**K1. BANKING**

|  |  |  |
| --- | --- | --- |
| **K1** | Please tell me which of the following statements are true?**READ OUT STATEMENTS**  1=True,  2=False,  3=Don’t know | |
| a | If you are not employed you cannot open a bank account | |\_\_\_| |
| b | Having a bank account makes it easier to get credit | |\_\_\_| |
| c | You can easily live your life without a bank account | |\_\_\_| |
| d | Most services from banks are also offered elsewhere | |\_\_\_| |
| e | You trust banks with your money | |\_\_\_| |
| f | Banking is for people like me | |\_\_\_| |
| g | Banks treat people with respect | |\_\_\_| |

**K1.2. Bank product penetration**

1. 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 K3a**

1. **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**

1. **For each product a respondent has, ask:**
2. Have you used your …. in the past month?

1=Yes,

2=No**If respondent used.... in the past month do not ask (ii)**

1. Have you used your … this year?

1=Yes,

2=No

1. **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

|  |  |  |  |
| --- | --- | --- | --- |
| **K1.2.1a** | **Product (USE BANK LIST** )  Do you have a Savings account at a bank in which you can deposit and withdraw as you wish? | 1 = Yes  2 = No **If K1.2.1a=2K1.2.2a** | |\_\_\_| |
| **K1.2.1b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.1c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **If K1.2.1c(i)=1, K1.2.2a** | |\_\_\_| |
| **K1.2.1c1(ii)** | Have you used it this year? | 1 = Yes  2 = No**IfK1.2.1c(ii)=1, K1.2.2a** | |\_\_\_| |
| **K1.2.1d** | Why did you not use it? | 1=Didn’t need to use it;  4=Too complicated;  2=Doesn’t meet my needs;  5=Service is not good;  3=Too expensive;  6=Other.................. | |\_\_\_| |
| **K1.2.2a** | Do you have a Savings account at a bank with rules about deposits and withdrawals? | 1 = Yes  2 = No **If K1.2.2a = 2, K1.2.3a** | |\_\_\_| |
| **K1.2.2b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.2c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **If K1.2.2c(i)=1, K1.2.3a** | |\_\_\_| |
| **K1.2.2c(ii)** | Have you used it this year? | 1 = Yes  2 = No **IfK1.2.2c(ii)=1, K1.2.3a** | |\_\_\_| |
| **K1.2.2d** | Why did you not use it? | 1=Didn’t need to use it;  4=Too complicated;  2=Doesn’t meet my needs;  5=Service is not good;  3=Too expensive;  6=Other.................. | |\_\_\_| |
| **K1.2.3a** | Do you have a Loan with a bank? | 1 = Yes  2 = No **If K1.2.3a = 2 K1.2.4a** | |\_\_\_| |
| **K1.2.3b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.4a** | Do you have an ATM/Debit card | 1 = Yes  2 = No **If K1.2.4a = 2 K1.2.5a** | |\_\_\_| |
| **K1.2.4b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.4c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **If K1.2.4c(i) = 1 K1.2.5a** | |\_\_\_| |
| **K1.2.4c(ii)** | Have you used it this year? | 1 = Yes  2 = No **If K1.2.4c(ii) = 1 K1.2.5a** | |\_\_\_| |
| **K1.2.4d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.5a** | Do you have a Current or Cheque account? | 1 = Yes  2 = No **If K1.2.5a = 2 K1.2.6a** | |\_\_\_| |
| **K1.2.5b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.5c(i)** | Have you used it in the past month? | 1 = Yes  2 = |No **IfK1.2.5c(i) = 1 K1.2.6a** | |\_\_\_| |
| **K1.2.5c(ii)** | Have you used it this year? | 1 = Yes  2 = No **IfK1.2.5c(ii) = 1 K1.2.6a** | |\_\_\_| |
| **K1.2.5d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.6a** | Did you get an Overdraft facilities | 1 = Yes  2 = No **IfK1.2.6a = 2 K1.2.7a** | |\_\_\_| |
| **K2.6b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.6c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **IfK1.2.6c(i) = 1 K1.2.7a** | |\_\_\_| |
| **K1.2.6c(ii)** | Have you used it this year? | 1 = Yes  2 = No**IfK1.2.6c(ii) = 1 K1.2.7a** | |\_\_\_| |
| **K1.2.6d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.7a** | Do you have a Credit Card? | 1 = Yes  2 = No **IfK1.2.7a = 2 K1.2.8a** | |\_\_\_| |
| **K1.2.7b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.7c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **If K1.2.7c(i) = 1 K1.2.8a** | |\_\_\_| |
| **K1.2.7c(ii)** | Have you used it this year? | 1 = Yes  2 = No **If K1.2.7c(ii) = 1 K1.2.8a** | |\_\_\_| |
| **K1.2.7d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.8a** | Do you have a Mobile banking (M-Banking) | 1 = Yes  2 = No **IfK1.2.8a = 2 K1.2.9a** | |\_\_\_| |
| **K1.2.8b** | In which companies? 1. Tigo, 2.Airtel, 3. MTN | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.8c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **IfK1.2.8c(i) = 1 K1.2.9a** | |\_\_\_| |
| **K1.2.8c(ii)** | Have you used it this year? | 1 = Yes  2 = No **If K1.2.8c(ii) = 1 K1.2.9a** | |\_\_\_| |
| **K1.2.8d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.9a** | Do you have an Internet banking | 1 = Yes  2 = No **IfK1.2.9a = 2 K1.2.10a** | |\_\_\_| |
| **K1.2.9b** |  |  |  |
| **K1.2.9c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **IfK1.2.9c(i) = 1 K1.2.10a** | |\_\_\_| |
| **K1.2.9c(ii)** | Have you used it this year? | 1 = Yes  2 = No **IfK1.2.9c(ii) = 1 K1.2.10a** | |\_\_\_| |
| **K1.2.9d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.10a** | Do you have a foreign bank account (such as in Uganda, Kenya, Belgium, France etc.) | 1 = Yes  2 = No **IfK1.2.10a = 2 K1.2.11a** | |\_\_\_| |
| **K1.2.10b** | In which countries? 1. Uganda, 2. Kenya, 3. Belgium, 4. France, 5. Other....... | 1. |\_\_|\_\_|\_\_| 2. |\_\_|\_\_|\_\_| |  |
| **K1.2.10c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **If K1.2.10c(i) = 1 K1.2.11a** | |\_\_\_| |
| **K1.2.10c(ii)** | Have you used it this year? | 1 = Yes  2 = No **If K1.2.10c(ii) = 1 K1.2.11a** | |\_\_\_| |
| **K1.2.10d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |
| **K1.2.11a** | Any other bank product not mentioned, specify,………………………………………………………….. | 1 = Yes  2 = No **IfK1.2.11a = 2 K1.3a** | |\_\_\_| |
| **K1.2.11b** | At which bank? **USE BANK LIST** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |  |
| **K1.2.11c(i)** | Have you used it in the past month? | 1 = Yes  2 = No **IfK1.2.9c(i) = 1 K1.3a** | |\_\_\_| |
| **K1.2.11c(ii)** | Have you used it this year? | 1 = Yes  2 = No **IfK1.2.9c(ii) = 1 K1.3a** | |\_\_\_| |
| **K1.2.11d** | Why did you not use it? | 1 = Didn’t need to use it;  4 = Too complicated;  2 = Doesn’t meet my needs;  5 = Service is not good;  3 = Too expensive;  6 = Other.................. | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **K1.3a** | 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 K1.3a= 2 K1.4a** | |\_\_\_| |
| **K1.3b** | Can you use/access your bank account when you want to? | 1 = Yes,  2 = No **If K1.3b= 1K1.3d** | |\_\_\_| |
| **K1.3c** | What is the main reason you are not able to use/access your account when you want to?  **SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | 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 | |\_\_\_| |
| **K1.3d** | For approximately how long have you had a bank account? | 1 = Less than a year;  2 = 1-3 years;  3 = 3-5 years;  4 = Longer than 5 years;  5 = Don’t remember | |\_\_\_| |
| **K1.3e** | What was the main reason you opened a bank account?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | 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 | |\_\_\_| |
| **K1.3f** | Thinking about the time when you first opened a bank account, did you have an account with a SACCO or MFI? | 1 = Yes,  2 = No **If K1.3f= 2 K1.3** | |\_\_\_| |
| **K1.3g** | Did you close any of these when you opened your bank account? | 1 = Yes,  2 = No | |\_\_\_| |
| **K1.3h** | 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 K3h= 2 K4a** | |\_\_\_| |
| **K1.3i** | Did you give up your membership with any of these when you opened your bank account? | 1 = Yes,  2 = No | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **K1.4a** | Are you using someone else’s bank account? | 1 = Yes,  2 = No **If K4a= 2 K5** | |\_\_\_| |
| **K1.4b** | Can you use/access this bank account when you want to? | 1 = Yes,  2 = No **If K4b = 1 K4d** | |\_\_\_| |
| **K1.4c** | What is the main reason you are not able to use/access your account when you want to?  **SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | 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 | |\_\_\_| |
| **K1.4d** | Whose account(s) are you using?**SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE** | | |
| 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 |
| **K1.4e** | What is the main reason why you are using someone else’s account? Why don’t you open your own account?  **SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | | |
| 1 | I don’t meet the requirements to open an account/I’m too young – I am not 18 yet | | |\_\_\_| |
| 2 | I don’t have the right documentation | |
| 3 | We share the costs/it is cheaper to have one account | |
| 4 | I am not allowed to have my own account – by spouse, household member | |
| 5 | I don’t know how to open an account | |
| 6 | Other specify | |

**K1.5. Transactions**

1. Which of the following do you use when you do bank transactions? **READ OUT**

1=Yes

2=No

1. **Ask those who are transacting:** Do you do this in the bank / at the ATM / M. Banking / All?

**1=Bank;**

**2=ATM;**

**3=M\_banking;**

**4 = All**

|  |  |  |  |
| --- | --- | --- | --- |
| **K1.5.1a** | Cash a cheque | 1 = Yes 2 = No  **If K1.5.1a = 2 K1.5.2a** | |\_\_\_| |
| **K1.5.1b** | Do you do this in the bank/at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.2a** | Deposit cash into a bank account | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.2b** | Do you do this in the bank/at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.3a** | Deposit a cheque into a bank account | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.3b** | Do you do this in the bank/at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.4a** | Cash withdrawal from a bank account | 1 = Yes 2 = No  **If K1.5.4a = 2 K1.5.5a** | |\_\_\_| |
| **K1.5.4b** | Do you do this in the bank/at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.5a** | Paid people/bills using a cheque | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.6a** | Money transfers between your own bank accounts | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.6b** | Do you do this in the bank / at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.7a** | Money transfer to another person’s bank account | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.7b** | Do you do this in the bank / at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.8a** | Received money from someone into a bank account | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.8b** | Do you do this in the bank / at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.9a** | Get a bank statement | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.9b** | Do you do this in the bank / at the ATM / M. Banking / All? | **1 = Bank 2 = ATM**  **3 = M\_banking 4 = All** | |\_\_\_| |
| **K1.5.10a** | Internet banking transaction | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.11a** | Mobile banking transaction | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.12a** | Banking agent? | 1 = Yes 2 = No | |\_\_\_| |
| **K1.5.13a** | Mobile van | 1 = Yes 2 = No | |\_\_\_| |

**K2. NON-UMURENGE SACCOs / MFI**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **K2.1** | **Ask those without bank accounts (K2a NOT = 1 and K3a=NO):**  What is the main reason why do you not have a bank account?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | 01= Does not need it - Insufficient or no money coming it to justify it  02= Cannot maintain the minimum balance  03= Bank service charges are too high  04= Banks are too far away  05= Banking hours are not convenient  06= Does not have the documentation required  07= Does not know how to apply  08= Does not understand benefits from having a bank account  09= 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  13= Other specify | | |\_\_\_|\_\_\_| |
| **K2.1a** | Do you have a MFI account? **USE MFI LIST** | | 1=Yes,  2=No  **If K2.1 = 2K3.1a** | |\_\_\_| |
| **K2.1b1** | Have you used your MFI account in the past month? | | 1=Yes,  2=No **If K2.1b1 = 1 K2.1d** | |\_\_\_| |
| **K2.1b2** | Have you used your MFI account this year? | | 1=Yes,  2=No **If K2.1b2 = 1K2.1d** | |\_\_\_| |
| **K2.1c** | 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 | | | |\_\_\_| |
| **K2.1d** | What do you usually use your MFI account for?**READ OUT; SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE** | | | |
| 1=Savings | | | |\_\_\_| |
| 2=Credit | | | |\_\_\_| |
| 3=Other, specify | | | |\_\_\_| |
| **K2.1e** | 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 | | | |\_\_\_| |
| **K2.1f** | 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 | | | |\_\_\_| |
| **K2.1g** | 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 K2.1g = 2 K2.1i** | |\_\_\_| |
| **K2.1h** | Did you close any of these when you opened your MFI account? | | 1=Yes,  2=No | |\_\_\_| |
| **K2.1i** | 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 **K2.1i = 2 K3.1a** | |\_\_\_| |
| **K2.1j** | Did you give up your membership with any of these when you opened your MFI account? | | 1=Yes,  2=No | |\_\_\_| |

**K3. UMURENGE SACCOs**

|  |  |  |  |
| --- | --- | --- | --- |
| **K3.1a** | Are you a member of an Umurenge SACCO/have an Umurenge SACCO account? | 1=Yes,  2=No **If K3.1a = 2 L1a** | |\_\_\_| |
| **K3.1b1** | Have you used your Umurenge SACCO account in the past month? | 1=Yes,  2=No **If K3.1b1 =1 K3.1d** | |\_\_\_| |
| **K3.1b2** | Have you used your Umurenge SACCO account this year? | 1=Yes,  2=No **If K3.1b2 = 1 K3.1d** | |\_\_\_| |
| **K3.1c** | 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 | | |\_\_\_| |
| **K3.1d** | What do you usually use your Umurenge SACCO account for?**SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE** | | |
| 1=Savings | | |\_\_\_| |
| 2=Credit | | |\_\_\_| |
| 3=Other, specify | | |\_\_\_| |
| **K3.1e** | 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 | | |\_\_\_| |
| **K3.1f** | 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 | | |\_\_\_| |
| **K3.1g** | 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 K3.1g = 2 K3.1i** | |\_\_\_| |
| **K3.1h** | Did you close any of these when you opened your Umurenge SACCO account/became a member? | 1=Yes,  2=No |  |
| **K3.1i** | 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 K3.1i = 2 L1a** | |\_\_\_| |
| **K3.1j** | Did you give up your membership with any of these when you became a member/opened your Umurenge SACCO account? | 1=Yes,  2=No | |\_\_\_| |

**MODULE L. INFORMAL PRODUCTS**

|  |  |  |  |
| --- | --- | --- | --- |
| **L1a** | Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina? | 1=Yes,  2=No **If L1a = 2 L4a** | |\_\_\_| |
| **L1b** | Which of the following do you do with the group?**READ OUT MULTIPLE MENTION POSSIBLE** | | |
| 1=Save with the group | | |\_\_\_| |
| 2=Borrow from the group | | |\_\_\_| |
| 3=Other, specify.................................................. | | |\_\_\_| |
| **L1c** | 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 | | |\_\_\_| |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **L2** | Which of the following does this group(s)/club(s)provide?**READ EACH STATEMENT** | | | | |
| a | Lend money out to members when they need the money | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| b | Lend out money to non-members when they want to borrow | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| c | Give collected money to one member every month | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| d | Keep the collected money for members and members can withdraw this money when they need it | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| e | Keep the collected money for members and give to members after a certain period of time | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| f | Buy assets as a group | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| g | Buy assets for individual members | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| h | Raise or save money for funerals for group members | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| i | Raise or save money for other emergencies for group members | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
| j | Act as guarantor when members want to borrow money somewhere else | 1 = Yes, 2 = No, 3 = Don’t know | | | |\_\_\_| |
|  |  | | | | |
| **L3a** | What is the main reason why you belong to such a group/club?**SPONTANEOUS MENTION – DON’T READ OUT; SINGLE MENTION** | | | | |
| 01.Inherited the position from parents | | | | |\_\_\_|\_\_\_| |
| 02. It is compulsory for people in tribe or village | | | |
| 03. To socialise or meet friends | | | |
| 04. They give financial advice | | | |
| 05. Can turn to them when in financial need | | | |
| 06. Can get money easily when needed | | | |
| 07. I trust and know them | | | |
| 08. To borrow money | | | |
| 09.To save money | | | |
| 10.Other (Specify)..................................................................................... | | | |
| **L3b** | Do you agree/disagree with the following statements? **READ STATEMENTS** | | | | |
| L3b1 | 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 | | | 1=Agree,  2=Disagree,  3=Don’t know | |\_\_\_| |
| L3b2 | 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 | | | 1=Agree,  2=Disagree,  3=Don’t know | |\_\_\_| |
|  |  | | | |  |
| **L4a** | Are you a member of any other group or organisation? | | 1=Yes, 2=No  **If L4a =2 M1** | | |\_\_\_| |
| **L4b** | What type of group/organisation?**SPONTANEOUS MENTION – DON’T READ OUT; MULTIPLE MENTION POSSIBLE** | | | | |
| 1. Business organisation | | | | |\_\_\_| |
| 1. Farmer's association | | | | |\_\_\_| |
| 1. Market/traders association | | | | |\_\_\_| |
| 1. Cooperative | | | | |\_\_\_| |
| 1. Church / religious group | | | | |\_\_\_| |
| 1. Women’s / men’s group | | | | |\_\_\_| |
| 1. Other (Specify)............................................................... | | | | |\_\_\_| |

**MODULE M. FARMING**

|  |  |  |
| --- | --- | --- |
| **M1** | 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 M1 =3 N1a** | |\_\_\_| |
|  |  |  |
| **M2** | Please tell me which of the following your household is involved in?**READ OUT MULTIPLE MENTION POSSIBLE** | |
| 01=Cattle | |\_\_\_|\_\_\_| |
| 02=Goats, sheep, pigs, etc. | |\_\_\_|\_\_\_| |
| 03=Other livestock such as chickens, rabbits, etc. | |\_\_\_|\_\_\_| |
| 04=Cash crops – tea, coffee, pyrethrum | |\_\_\_|\_\_\_| |
| 05=Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit | |\_\_\_|\_\_\_| |
| 06=Vegetables – tomatoes, carrots, onions, cabbages, etc. | |\_\_\_|\_\_\_| |
| 07=Staples such as grains or roots – e.g. plantains, potatoes, sweet potatoes, rice, sorghum, cassava,  maize, barley, wheat | |\_\_\_|\_\_\_| |
| 08=Beans, peas, ground nuts | |\_\_\_|\_\_\_| |
| 09=Banana | |\_\_\_|\_\_\_| |
|  | 10= Other (Specify)........................................................................ | |\_\_\_|\_\_\_| |
| **If M2=1,2,3M4** | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **M3** | Thinking of your livestock, please tell me if the following statements are true/false for you?**READ STATEMENTS** | | | | | |
| a | Your household will never sell your livestock | | 1= True, 2= False, 3= Don’t know | | |\_\_\_| | |
| b | Your household will use your livestock as security when you need to borrow money | | 1= True, 2= False, 3= Don’t know | | |\_\_\_| | |
| c | Your household regards your livestock as a form of savings | | 1= True, 2= False, 3= Don’t know | | |\_\_\_| | |
| d | Your household will sell some of your livestock to get cash when you need cash | | 1= True, 2= False, 3= Don’t know | | |\_\_\_| | |
|  | | | | | | |
| **M4** | Do you/your household farm mostly for consumption or selling? | 1=Consumption, 2= Selling, 3=Don’t know | | | | |\_\_\_| |
|  | | | | | | |
| **M5** | 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?  **SPONTANEOUS MENTION- DON’T READ; SINGLE MENTION** | | | | | |
| 01= Don’t have to buy because manage with what have already (keeping seed from own harvest, etc) | | | | |\_\_\_|\_\_\_| | | |
| 02= Use money from other sources of income | | | |
| 03= Use savings | | | |
| 04= Sell crops/livestock/other produce to get money | | | |
| 05= Get money in advance from buyer to whom we sell our crop/livestock | | | |
| 06= Get from a supplier or distributor and pay later | | | |
| 07= Loan from a bank | | | |
| 08= Loan from an Umurenge SACCO | | | |
| 09= Loan from a non-Umurenge SACCO or a MFI | | | |
| 10= Loan from a farmers association | | | |
| 11= Borrow from a community/savings group where we save and lend to each other | | | |
| 12= Borrow from a money lender in the community | | | |
| 13= Borrow from friends and/or family | | | |
| 14= Don’t buy inputs - get inputs in exchange for goods or labour | | | |
| 15= Other (Specify)........................................................ | | | |
| 16= Don’t know | | | |

**MODULE N. INCOME SOURCES**

|  |  |
| --- | --- |
| **N1a.** How do you usually pay for good/groceries? **DONT’T READ; SINGLE MENTION** |  |
| 1. Cash | |\_\_\_| |
| 1. Borrow money and pay cash |
| 1. Get from store and pay later |
| 1. Use credit card |
| 1. Use debit card |
| 1. Use cheque |
| 1. Exchange farming produce/goods to get |
| 1. Other (Specify).................................................. |

|  |  |
| --- | --- |
| **N1a.** How do you usually pay for clothes? **DON’T READ; SINGLE MENTION** |  |
| 1. Cash | |\_\_\_| |
| 1. Borrow money and pay cash |
| 1. Get from store and pay later |
| 1. Use credit card |
| 1. Use debit card |
| 1. Use cheque |
| 1. Exchange farming produce/goods to get |
| 1. Other (Specify).................................................. |

|  |  |
| --- | --- |
| **N1a.** How would you pay for larger goods/appliances such as a radio, TV, furniture or bicycle? **DON’T READ; SINGLE**  **MENTION** | N1a. |
| 1. Cash | |\_\_\_| |
| 1. Borrow money and pay cash |
| 1. Get from store and pay later |
| 1. Use credit card |
| 1. Use debit card |
| 1. Use cheque |
| 1. Exchange farming produce/goods to get |
| 1. Other (Specify).................................................. |

**N2a.** 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**

**N2b.** 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

**N2c. 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=Mobile Money; 6=Other

**N2d.** Only for those with more than one source of money: On which of these do you rely most to make a living?**SINGLE MENTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **N2a** | 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** | | |
| 01 | Salary/wages from Government institution | | |\_\_\_|\_\_\_| |
| 02 | Salary/wages from a private business/company | | |\_\_\_|\_\_\_| |
| 03 | Salary/wages from a farmer | | |\_\_\_|\_\_\_| |
| 04 | Salary/wages from an individual | | |\_\_\_|\_\_\_| |
| 05 | Self-employed (have own business) | | |\_\_\_|\_\_\_| |
| 06 | Money from farming (crops and/or livestock; by-products from livestock) | | |\_\_\_|\_\_\_| |
| 07 | Money from fishing | | |\_\_\_|\_\_\_| |
| 08 | Rental income | | |\_\_\_|\_\_\_| |
| 09 | Private pension | | |\_\_\_|\_\_\_| |
| 10 | Government pension | | |\_\_\_|\_\_\_| |
| 11 | Government/state grant/VUP grant/ VUP cash transfer | | |\_\_\_|\_\_\_| |
| 13 | Remittances (money from friends/family) | | |\_\_\_|\_\_\_| |
| 14 | Get money from household member | | |\_\_\_|\_\_\_| |
| 15 | Household member pays my expenses | | |\_\_\_|\_\_\_| |
| 16 | Piece work | | |\_\_\_|\_\_\_| |
| 17 | VUP public works | | |\_\_\_|\_\_\_| |
| 18 | Make goods to sell | | |\_\_\_|\_\_\_| |
| 19 | Sell something I grow | | |\_\_\_|\_\_\_| |
| 20 | Sell something I collect from nature (thatch/wood/charcoal) | | |\_\_\_|\_\_\_| |
| 21 | Other (Specify)........................................................................... | | |\_\_\_|\_\_\_| |
|  | | | |
| **N2b** | 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 | Other (Specify)........................................................................... | |
|  | | | |
| **N2c** | **For** each money source ask: How do you receive the money you get from …...?  **MULTIPLE MENTION POSSIBLE** | | |
| 1 | Cash in han | | |\_\_\_| |
| 2 | Cheque | | |\_\_\_| |
| 3 | Into bank account | | |\_\_\_| |
| 4 | Western Union | | |\_\_\_| |
| 5 | Mobile Money | | |\_\_\_| |
| 6 | Other | | |\_\_\_| |
|  | | | |
| **N2d** | Only for those with more than one source of money: On which of these do you rely most to make a living?**SINGLE MENTION** | |\_\_\_|\_\_\_| | |
|  | | | |
| **N2e** | **Ask only those who get money from salaries/wages:** Do you work full-time/part time?  1=Full-time,  2=Part-time | |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **N2f** | | **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 expense, who gives you money/pay, your expenses? **MULTIPLE MENTION POSSIBLE** | |
| 1 | | Spouse | |\_\_\_| |
| 2 | | Parent | |\_\_\_| |
| 3 | | Child | |\_\_\_| |
| 4 | | Other relative | |\_\_\_| |
| 5 | | Other | |\_\_\_| |
|  | | |
| **N2g** | | **Ask only those who get money from their businesses (business owners or self-employed):**  There are different sectors that a business can fall into. In which sector would you say your business falls into? **READ OUT?MULTIPLE MENTION POSSIBLE** | |

|  |  |  |
| --- | --- | --- |
| 01 | Agriculture, forestry and fishing | |\_\_\_|\_\_\_| |
| 02 | Mining and quarrying | |\_\_\_|\_\_\_| |
| 03 | Manufacturing | |\_\_\_|\_\_\_| |
| 04 | Electricity, gas, steam and air conditioning supply | |\_\_\_|\_\_\_| |
| 05 | Water supply; sewerage, waste management and remediation activities | |\_\_\_|\_\_\_| |
| 06 | Construction | |\_\_\_|\_\_\_| |
| 07 | Wholesale and retail trade; repair of motor vehicles and motorcycles | |\_\_\_|\_\_\_| |
| 08 | Transportation and storage | |\_\_\_|\_\_\_| |
| 09 | Accommodation and food service activities | |\_\_\_|\_\_\_| |
| 10 | Information and communication | |\_\_\_|\_\_\_| |
| 11 | Financial and insurance activities | |\_\_\_|\_\_\_| |
| 12 | Real estate activities | |\_\_\_|\_\_\_| |
| 13 | Professional, scientific and technical activities | |\_\_\_|\_\_\_| |
| 14 | Administrative and support service activities | |\_\_\_|\_\_\_| |
| 15 | Education | |\_\_\_|\_\_\_| |
| 16 | Human health and social work activities | |\_\_\_|\_\_\_| |
| 17 | Arts, entertainment and recreation | |\_\_\_|\_\_\_| |
| 18 | Other service activities | |\_\_\_|\_\_\_| |

|  |  |
| --- | --- |
| **N2h.In total, how many people, if any, do you employ in your business?** |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **N2i** | In which of the following categories did you faces problems, if any? | Yes | No |
| 1 | Finance; **If Yes****N2i.1** | 1 | 2 |
| 2 | Legal issues;**If Yes****N2i.1** | 1 | 2 |
| 3 | Sales and Marketing; **If Yes****N2i.1** | 1 | 2 |
| 4 | Skills and Staff;**If Yes****N2i.1** | 1 | 2 |
| 5 | Resources; **If Yes****N2i.1** | 1 | 2 |
| 6 | Other (specify);**If Yes****N2i.1**……………………………………………………. | 1 | 2 |

|  |  |  |
| --- | --- | --- |
| **N2i.1** | What kind of problems are you faced with in Finance? | |
| 1 | Sourcing money | |\_\_\_| |
| 2 | Opening a bank account | |\_\_\_| |
| 3 | Banks didn’t want to help | |\_\_\_| |
| 4 | Cash flow | |\_\_\_| |
| 5 | Being owed money / debtors | |\_\_\_| |
| 6 | Financial records | |\_\_\_| |

|  |
| --- |
|  |

|  |  |  |
| --- | --- | --- |
| **N2i.2** | What kind of problems are you faced with in Legal issues? | |
| 1 | Registering the business | |\_\_\_| |
| 2 | Laws and regulations | |\_\_\_| |
| 3 | Tax compliance | |\_\_\_| |
| 4 | License and construction permit | |\_\_\_| |

|  |  |  |
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| **N2i.3.** | What kind of problems are you faced with in Sales and Marketing? | |
| 1 | What product / service to sell | |\_\_\_| |
| 2 | Who to sell to – i.e. who the customers will be | |\_\_\_| |
| 3 | Raising awareness of products / services | |\_\_\_| |
| 4 | Too many competitors | |\_\_\_| |
| 5 | Not enough customers | |\_\_\_| |
| 6 | Problems with stock / goods sold | |\_\_\_| |
| 7 | Selling price lower than expected | |\_\_\_| |

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| **N2i.4** | What kind of problems are you faced with in Skills and staff? | |
| 1 | Finding the right staff | |\_\_\_| |
| 2 | Problems with staff | |\_\_\_| |
| 3 | Own lack of skills / experience | |\_\_\_| |
| 4 | Writing a business plan | |\_\_\_| |

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| **N2i.5** | What kind of problems are you faced with in Resources? | |
| 1 | Finding business premises or space | |\_\_\_| |
| 2 | Connecting water services | |\_\_\_| |
| 3 | No appropriate storage facilities | |\_\_\_| |
| 4 | Connecting electricity | |\_\_\_| |
| 5 | Transport e.g. moving stock | |\_\_\_| |
| 6 | Equipment | |\_\_\_| |

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| **N2i.6** | What other problems are you facing? | |
| 1 | Crime / theft by staff | |\_\_\_| |
| 2 | Crime / theft by others | |\_\_\_| |
| 3 | Other (SPECIFY) …………………………. | |\_\_\_| |
| 4 | No problem |  |

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| **N3a** | Do you have money of your own that you can do with as you wish? | | 1= Yes **N4,** 2= No **N3b**,  3= Refused**N4** | | |\_\_\_| |
| **N3b** | **If NO,** why not?**SPONTANEOUS MENTION – DON’T READ; MULTIPLE MENTION POSSIBLE** | | | | |
| 1=Money goes into household expenses | | | | |\_\_\_| |
| 2=Have to give my money to household member/family member | | | | |\_\_\_| |
| 3=Don’t have an income | | | | |\_\_\_| |
| 4=Other specify.................................................................................... | | | | |\_\_\_| |
|  |  | | | |  |
| **N4** | | **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 N4=1 GO TO N4a; If N4=2 GO TO N4b; If N4= 3 or 4 GO TO N5** | | | | | |
| **N4a** | What is your personal total monthly income?**PLEASE INCLUDE INCOME FROM …. SINGLE MENTION** | | | | |
| 01=No monthly income | | | | |\_\_\_|\_\_\_| |
| 02=Irregular/seasonal income | | | |
| 03=1,500 Rwf or less | | | |
| 04=1,501-3,000 Rwf | | | |
| 05=3,001- 5,000 Rwf | | | |
| 06=5,001-7,000 Rwf | | | |
| 07=7,001-10,000 Rwf | | | |
| 08=10,001-15,000 Rwf | | | |
| 09=15,001-20,000 Rwf | | | |
| 10=20,001-25,000 Rwf | | | |
| 11=25,001-30,000 Rwf | | | |
| 12=30,001-40,000 Rwf | | | |
| 13=40,001-50,000 Rwf | | | |
| 14=50,001-100,000 Rwf | | | |
| 15=100,001-150,000 Rwf | | | |
| 16=150,001-200,000 Rwf | | | |
| 17=200,001-250,000 Rwf | | | |
| 18=250,001-300,000 Rwf | | | |
| 19=More than 300,000 Rwf | | | |
| **N4b** | What is your household total monthly income?**PLEASE INCLUDE INCOME FROM …. SINGLE MENTION** | | | | |
| 01=1,500 Rwf or less | | | | |\_\_\_|\_\_\_| |
| 02=1,501-3,000 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=100,001-150,000 Rwf | | | |
| 14=150,001-200,000 Rwf | | | |
| 15=200,001-250,000 Rwf | | | |
| 16=250,001-300,000 Rwf | | | |
| 17=More than 300,000 Rwf | | | |

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| **N5.** 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** | | | |
|  | **Event** |  | **Code** |
| **N5a** | Wedding | 01 = Using savings that I put aside for this purpose;  02 = General savings;  03 = Rely of family & friends to help cover costs;  04 = Rely on community to help cover costs;  05 = Sell something to cover the cost;  06 = Have a policy that will cover it;  07 = Borrow from bank;  08 = Borrow from a SACCO/MFI  09 = Borrow from money lender in community;  10 = Borrow from family/friend;  11 = Other,  12 = Don’t know/Haven’t thought about it | |\_\_\_|\_\_\_| |
| **N5b** | Funeral | 01 = Using savings that I put aside for this purpose;  02 = General savings;  03 = Rely of family & friends to help cover costs;  04 = Rely on community to help cover costs;  05 = Sell something to cover the cost;  06 = Have a policy that will cover it;  07 = Borrow from bank;  08 = Borrow from a SACCO/MFI  09 = Borrow from money lender in community;  10 = Borrow from family/friend;  11 = Other,  12 = Don’t know/Haven’t thought about it | |\_\_\_|\_\_\_| |
| **N5c** | Medical emergency | 01 = Using savings that I put aside for this purpose;  02 = General savings;  03 = Rely of family & friends to help cover costs;  04 = Rely on community to help cover costs;  05 = Sell something to cover the cost;  06 = Have a policy that will cover it;  07 = Borrow from bank;  08 = Borrow from a SACCO/MFI  09 = Borrow from money lender in community;  10 = Borrow from family/friend;  11 = Other,  12 = Don’t know/Haven’t thought about it | |\_\_\_|\_\_\_| |
| **N5d** | Children’s education | 01 = Using savings that I put aside for this purpose;  02 = General savings;  03 = Rely of family & friends to help cover costs;  04 = Rely on community to help cover costs;  05 = Sell something to cover the cost;  06 = Have a policy that will cover it;  07 = Borrow from bank;  08 = Borrow from a SACCO/MFI  09 = Borrow from money lender in community;  10 = Borrow from family/friend;  11 = Other,  12 = Don’t know/Haven’t thought about it | |\_\_\_|\_\_\_| |

**MODULE O. GENERAL INFORMATION**

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| **O1** | Which of the following do you agree with? | | |
| a | You have many dreams and ambitions you are working towards | 1= Agree, 2= Disagree | |\_\_\_| |
| b | You have people in the community that you can turn to for help if you need to | 1= Agree, 2= Disagree | |\_\_\_| |
| c | You would rather turn to strangers then people in the community if you need financial help | 1= Agree, 2= Disagree | |\_\_\_| |
| d | You want to leave your children well taken care of | 1= Agree, 2= Disagree | |\_\_\_| |
| e | It is the responsibility of government to take care of those who struggle to make a living | 1= Agree, 2= Disagree | |\_\_\_| |
| f | People in your community have a strong sense of involvement in the community – people rely on each other for support | 1= Agree, 2= Disagree | |\_\_\_| |
| g | You believe that technology improves the quality of one’s life and you are willing to use it | 1= Agree, 2= Disagree | |\_\_\_| |

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| **O2a** | **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?  **If O2a = 1O2b; If O2a = 2 Close interview** | 1= Yes,  2= No  3= Don’t know | |\_\_\_| |
| **02b** | How old was this person/were these persons?**MULTIPLE MENTION POSSIBLE** | | |
| 1= 16 years or older | | |\_\_\_| |
| 2= 6-15 years | | |\_\_\_| |
| 2= 5 years and younger | | |\_\_\_| |
| **O2c** | Did you lose the main income earner of the household? | 1=Yes, 2=No | |\_\_\_| |

**THANK YOU FORYOUR PARTICIPATION**

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Module H Money Management – Borrowing

Module I Money Management – Risk and Risk Management

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Module M Farming

Module N Income and Expenditures

Module O General Information