REPUBULIKA Y’U RWANDA



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| **Nomero y’urutonderw’ibibazwa** |  |  |  |  |  |

**FinScope Rwanda 2015/2016 Survey**

**URUTONDE RW’IBIBAZWA**

IGIKA A. IBIRANGO BY’URUGO RWAKOREWEMO UBUSHAKASHATSI

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| **AHO URUGO RUBARIZWA** | **IKIRANGO** |
| A1. Intara/ Umujyi wa Kigali:...................................................................................................... | |\_\_\_| |
| A2. Akarere ka: ……………………………………………………………………………………… | |\_\_\_| |
| A3. Umurenge wa: ………………………………………………………………………………….. | |\_\_\_|\_\_\_| |
| A4. Akagari ka: ………………………………………………………………………………………. | |\_\_\_|\_\_\_| |
| A5. Umudugudu wa:………………………………………………………………………………… | |\_\_\_|\_\_\_| |
| A6. Icyaro/ Umujyi wa Kigali *1= Umujyi* *2 = Icyaro* | |\_\_\_| |
| A7a. Nomero y’urugo rwatoranijwe n’amazina ya nyiri urugo …………………………………… | |\_\_\_|\_\_\_| |
| A7b. Nomero y`urugo rwasimbuye n’amazina ya nyiri urugo:…………………………………... | |\_\_\_|\_\_\_| |
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A8. Ibipimo bya GPS by’aho Urugo rubarurwaruherereye

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| 1. Amazina y’Umukarani w’ibarura | |\_\_\_|\_\_\_| |
| No ya tablet | |\_\_\_|\_\_\_|\_\_\_| |
| 2. Amazina y’Umukarani-QC | |\_\_\_|\_\_\_| |
| No ya tablet | |\_\_\_|\_\_\_|\_\_\_| |
| 3. Amazina y’Umugenzuzi mukuru | |\_\_\_|\_\_\_| |
| No ya tablet | |\_\_\_|\_\_\_|\_\_\_| |
| 4. Amazina y’Umugenzuzi w’Intara QCS | |\_\_\_|\_\_\_| |

IGIKA B. URUTONDE RW’ABABA MU RUGO

Muraho, Nitwa..........…………………. Turi itsinda ry’abashakashatsi b’Ikigo cy’Ubushakashatsi ku Bukungu n’Imibereho Myiza (CESS) gikorera Access to Finance Rwanda (AFR) ifatanyije na Minisiteri y’Imari n’Igenamigambi (MINECOFIN). Turaganira n’abantu ku bijyanye n`imibereho yabo hagamijwe guhuza ibitekerezo byatuma irushaho kuba myiza. Urugo rwanyu ni rumwe muzatoranyijwe gukorerwamo ibiganiro mu rwego rw’ubu bushakashatsi mu gihugu. Ibiganiro byacu biribanda cyane cyane ku bijyanye n’ikoreshamari, imikoranire yanyu n’ibigo by’imari ndetse n’uko serivisi zitangwa n’ibindi bigo by’imari zibagezwaho n’uburyo zakagombye kuba zibagezwaho.

**Mu gutangira, ndakora urutonde rw’abantu bose baba muri uru rugo. Nshobora gukomeza gukorana nawe urutonde rw’ababa mu rugo?**

Ndifuza kubamenyesha kandi ko ibisubizo ubazwa aza gutanga ndetse n’amazina ye cyangwa ikindi kiranga urugo rwanyu bizakomeza kuba ibanga hagati yanyu na twe. Mwanyemerera tugatangira ikiganiro?

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**B1. Ese uru rugo rugizwe n’abantu bangahe?**

Iyo mvuze urugo mba mvuze umuntu cyangwa itsinda ry`abantu bateka bakanafatira ifunguro hamwe, kandi bakabana igihe cyose. Abo bantu bashobora kuba bafitanye cyangwa badafitanye isano, ariko muri ubu bushakashatsi bakaba barara mu rugo rumwe.

**Umukarani w’ibarura**:

* Andika mu mbonerahamwe ikurikira amazina y`abantu bose baba muri uru rugo, uhereye ku ufite imyaka myinshi y’amavuko kugera k’ufite mike. Utandukanye abemerewe kubazwa n’abatabyemerewe.

Uba mu rugo ni umuntu uhaba ku buryo buhoraho.

Uwemerewe kubazwa ni umuntu uba mu rugo ufite nibura imyaka 16 n’abayirengeje.

* Nyirurugo ni umuntu abarugize bose bemera ko ariwe Nyirurugo. Ubusanzwe niwe ufata ibyemezo bya buri munsi byerekeye imibereho y’urugo, kandi akarubamo ku buryo buhoraho.
* Ongera wizeze usubiza ko ibyo muganira biguma mu ibanga.

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| Abantu bemerewe kubazwa (bafite imyaka 16 n’abayirengeje) | Amazina y’ababa mu rugo | **B1a**Imyaka | **B2a**Igitsina*1=Gabo, 2=Gore* | **B3a**Hari icyo yinjiza gitunga urugo? *1=Yego, 2=oya* | **B4a**HitamoUsubiza |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 1 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 2 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 3 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 4 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 5 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 6 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 7 |
|  | |\_\_\_|\_\_\_| | |\_\_\_| | |\_\_\_| | 8 |
| Abantu batemerewe kubazwa | Amazina y’ababa mu rugo | B1bImyaka | B2bIgitsina*1= Gabo,**2= Gore* | B3bHari icyo yinjiza gitunga urugo? *1=Yego, 2=oya* | B4bImpamvu ubona ituma aba bantu batemererwa kubazwa nyamara bafite imyaka 16+ |
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**Nyuma yo kubona urutonde rw’ababa mu rugo, ngiye guhitamo umwe muri bo tuza kugirana ikiganiro kirambuye.**

KUGIRA NGO UMENYE UMUNTU UBAZA, URAKORA IBI BIKURIKIRA:

1. ANDIKA MU KAZU KABUGENEWE IMIBARE IBIRI YA NYUMA YA NOMERO Y’URUTONDE RW’IBIBAZWA IRI KU RUPAPURO RWA MBERE HEJURU IBURYO.
2. HANYUMA WANDIKE MU KANDI KAZU KABUGENEWE UMUBARE W’ABANTU BOSE BEMEREWE KUBAZWA BAFITE IMYAKA 16 N’ABAYIRENGEJE.
3. IMASHINI IRAHITA IGUHA UMUBARE W’UWO MUGIRANA IKIGANIRO.

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| **Imibare ibiri ya nyuma ya Nomero y’urutonde rw’ibibazwa** | **Umubare w’ababa mu rugo bemerewe kubazwa bafite nibura imyaka 16 n’abayirengeje** |
| **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 |

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| **Inshuro urugo rwasuwe** | **Italiki** | **Isaha** | **B5a.****Uwatoranyijwe arahari?**1 = Yego, yemeye gusubiza2 = Yego, yanze gusubiza3 = Oya, ntawuhariNIBA ARI **Yego, JYA KURI B7**NIBA ARI **Oya, Teguza gusubirayo bwa mbere** | **B5b.****Ese uwatoranyijwe agomba gusimburwa?**1=Yego2=Oya |
| Isura ry’urugo rya mbere | …../.…./2015 | …../…../..…. | |\_\_\_| | |\_\_\_| | Niba ari **Yego, Jya kuri B6**Niba ari **Oya, Uzagaruka kumubaza** |
| Gusubirayo bwa mbere | …../.…./2015 | …../…../..…. | |\_\_\_| | |\_\_\_| |
| Gusubirayobwa kabiri | …../.…./2015 | …../…../..…. | |\_\_\_| | |\_\_\_| |
| Gusubirayobwa gatatu | …../.…./2015 | …../…../..…. | |\_\_\_| | |\_\_\_| | Niba ari **Yego, Jya kuri B6**Niba ari **Oya, Jya kuri B7** |
| **B6** | **Impamvu ishobora gutuma habaho gusimbura no guhagarika ikiganiro****1 = Uwatoranyijwe ntiyashoboye kuboneka inshuro 3 zose twasubiyeyo****2 = Uwatoranyijwe yabujijwe gusubiza n’abo babana****3 = Uwatoranyijwe yanze ikiganiro kubwe****4 = Ikindi mpamvu (yivuge)****NIBA IGISUBIZO ARI KURI B6= 2, 3 CG 4 RANGIZA IKIGANIRO** | **|\_\_\_|** |
| **B7** | **Ninde Usubiza?****1 = Uwatoranyijwe****2 = Uwasimbuye** | **|\_\_\_|** |

**IGIKA C. IBIRANGA URUGO N’ABARUTUYE**

SOBANURIRA UWO MUGIYE KUGANIRA IBYEREKEYE UBU BUSHAKASHATSI NIBA ATARIWE MWAGANIRIYE MU KUZUZA URUTONDE RW’ABABA MU RUGO

Naganiriye na .................(**IZINA RY’UWO MWAGANIRIYE KU BYEREKEYE URUGO**) ku byerekeye uru rugo; none nifuzaga kuganira nawe by’umwihariko. Ikiganiro kiramara nk’isaha.Nshobora gutangiraikiganiro?(**Niba bidashobotse ako kanya, nimwumvikane ku gihe uzagarukira**). Ndagirango nkwizeze ko ibyo turi buganire bizaguma kuba ibanga hagati yawe nanjye kandi ko ntaho amazina cg ikindi kiranga urugo rwanyu bizagaragara muri raporo y’ubu bushakashatsi.

**Ndifuza ko tubanza kuganira kubikwerekeye wowe n’urugo rwanyu**

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| **No** | **Ibibazo** | **Ibisubizo** | **Ikirango** |
| **C1.** | Ni nde mutware w’uru rugo? **Icyitonderwa:**UMUTWARE W’URUGO AGOMBA KUBA, MURI IKI IGIHE, ABA MU RUGO KANDI N’UMUNTU USUBIZA AKABA AMWEMERA NK’UMUTWARE W’URUGO.1=Usubiza ni umutware w’urugo2=Usubiza si umutware w’urugo | Niba **C1 = 1 C2**Niba **C1 = 2 C1a** | |\_\_\_| |
| **a** | Ese umutware w’uru rugo afite imyaka ingahe? **NIBA ATABIZI ANDIKA99** | |\_\_\_|\_\_\_| |
| **b** | Ese umutware w’uru rugo ni umugabo cg umugore?  | 1 = Gabo 2 = Gore | |\_\_\_| |
| **c** | Ni ikihe cyiciro cya nyuma cy’amashuri umutware w’uru rugo yarangije? **IGISUBIZO KIMWE** | 1 = Nta mashuri yize, 2 = Abanza 1-3,3 = Abanza 4-64 = Ayisumbuye 1-35 = Ayisumbuye 4-6, 6 = Amakuru/Kaminuza7 = Amashuri y’imyuga, 8 = Ntabizi | |\_\_\_| |
| **d** | Ese umutware w`urugo hari amafaranga yinjiza mu rugo? | 1= Yego2=Oya | |\_\_\_| |
| **e** | Ni abantu bangahe batunzwe n’amafaranga cg ibindi bintu byinjizwa n`urugo? (ari ababa hano n’abatahaba) | 99 = Ntabizi | |\_\_\_|\_\_\_| |
| **f** | Ese ni iyihe sano ufitanye n’umutware w’urugo? IGISUBIZO KIMWE | 1 = Uwo bashakanye/bibanira2 = Umwana3 = Umubyeyi/sebukwe/nyirabukwe4 = Indi sano5 = Uwo acumbikiye6=Umukozi wo murugo7 = Undi (kivuge) | |\_\_\_| |
| **C2** | Ufite imyaka ingahe y’amavuko? | |\_\_\_|\_\_\_| |
| **C3** | Igitsina cyawe ni .......... | 1= Gabo, 2=Gore | |\_\_\_| |
| **C4a** | Ni ikihe cyiciro cya nyuma cy’amashuri warangije?**IGISUBIZO KIMWE** | 1 = Nta mashuri yize2 = Abanza 1-33 = Abanza 4-64 = Ayisumbuye 1-35 = Ayisumbuye 4-66 = Amakuru/Kaminuza7 = Amashuri y’imyuga | |\_\_\_| |
| **C4b** | Irangamimerere yawe ni iyihe? **IGISUBIZO KIMWE** | 1= Ingaragu2= Yarashatse 3 = Afite uwo babana4= Yatandukanye/Yarahukanye5= Umupfakazi | |\_\_\_| |
| **C4c** | Haba hari ubumuga ufite? | 1 = Yego2 = Oya Niba **C4c=2  C5** | |\_\_\_| |
| **C4d** | Niba ari Yego, Ni ubuhe?**MUSOMERE, IGISUBIZO KIMWE** | 1 = Kutabona2 = Kutumva3 = Kutavuga4 = Bw’amaguru/amaboko5 = Bwo mu mutwe6 = Ubundi (buvuge) | |\_\_\_| |
| **C5** | **Gerageza kwibuka ku bijyanye n’amezi atatu ashize ( Ibipimo bigaragaza ubukene)** |
| **a** | Ni kangahe wowe cg urugo rwanyu mwaba mwarabuze ibyo kurya kubera kubura amafaranga yo kubigura (guhaha)?  | 1 = Kenshi2= Rimwe na rimwe3= Nta na rimwe 4= Nta gisubizo | |\_\_\_| |
| **b** | Ni kangahe wowe cg urugo rwanyu mwaba mwarananiwe kugura imiti/kwivuza kubera ikibazo cyo kubura amafaranga yo kubyishyura?  | 1= Kenshi2= Rimwe na rimwe,3 = Nta narimwe4= Yanze gusubiza  | |\_\_\_| |
| **c** | Ni kangahe wowe cg urugo rwanyu mwaba mwarananiwe kohereza abana ku ishuri kubera kubura amafaranga y`urugendo/imyenda y’ishuri/ibindi bijyanye n’ishuri?  | 1= Kenshi; 2= Gake3= Nta na rimwe4 = Nta gisubizo5 = Ntibimureba | |\_\_\_| |
| **d** | Ni kangahe wowe cg urugo rwanyu rwabayeho rudafite amafaranga kandi ari ngombwa ko ruteganya ibikenewe kuri uwo munsi?  | 1 = Kenshi; 2 = Gake 3 = Nta na rimwe4 = Nta gisubizo5 = Ntibimureba | |\_\_\_| |

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| C6 | **Ubucucike mu nzu** |
| **a** | Inzu mutuyemo ifite ibyumba bingahe (ukuyemo igikoni, aho bakarabira n’umusarani) | |\_\_\_|\_\_\_| |
| **b** | Ni ibyumba bingahe muri iyi nzu bikoreshwa mu kuryama? | |\_\_\_|\_\_\_| |
| **c** | Ubusanzwe ni abantu bangahe baryama muri uru rugo byibuze amajoro 5 mu cyumweru? | |\_\_\_|\_\_\_| |
| **C7** | Ushobora kumbwira, iyi nzu muyibamo ku buhe buryo? **MUSOMERE. IGISUBIZO KIMWE**Niba **C7 = 3, 4 cg 5,  C9** |
|  | 1. Ni iyanjye
2. Nyifatanyije n’undi muntu
3. Ni iy`umwe/abandi bantu bo muri uru rugo
4. Turayikodesha
5. Tuyibamo ku buntu
6. Ubundi buryo (buvuge)
 | |\_\_\_| |
| **a** | Ese iyi nzu mwayibonye mute? IGISUBIZO KIMWE**Niba C7a= 3 cg 4,C7d** |
|  | 1 = Twarayiguze2 = Twarayubatse 3 = Twarayirazwe 4 = Impano5 = Ubundi buryo (buvuge) ……….  | |\_\_\_| |
| **b** | Ni hehe h’ingenzi mwakuye amafaranga yo kugura/kubaka iyi nzu? **NTUMUSOMERE;IGISUBIZO KIMWE** |
|  | 01. Inguzanyo ya banki; 02. Inguzanyo yavuye mu kigo cy’imari giciriritsecg mu kigo SACCO kitari umurenge SACCO03. Inguzanyo yavuye mu kigo cy’imari umurenge-SACCO04. Twayagujije abantu baguriza amafaranga (Banki Lambert)05. Twayagujije mu itsinda rishinzwe kuzigama, ikimina06. Twayagujije umukoresha; 07. Twayagujije umuvandimwe/Inshuti08. Ubwiteganyirize bw’izabukuru; 09. Ni ukuzigama kwanjye/kwacu 10. Amafaranga twarazwe n’ababyeyi; 11. Ahandi | |\_\_\_|\_\_\_| |
| **c** | Ese hari amafaranga mugomba kwishyura kuri iyi nzu?  | 1=Yego 2=Oya 3= Ntabizi | |\_\_\_| |
| **d** | Ese mufite icyemezo cy’ubutaka/ cy`ikibanza cyubatswemo iyi nzu?  | 1=Yego 2=Oya3= Ntabizi  | |\_\_\_| |
| **e** | Ese hari andi mazu mufite?  | 1=Yego, 2=Oya | |\_\_\_| |
| **C8** | Ushobora kumbwira muri ibi bikurikira ibiri byo/ibitari byo kuri wowe? **MUSOMERE**  | |\_\_\_| |
| **a** | Ntimuzigera mwimuka kandi mushobora kuzaba muri iyi nzu ubuzima bwanyu bwose.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **b** | Iyi nzu yanyu ni iyo gukomeza kugumana ntakuzayigurisha.  | 1 = Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **c** | Mukeneye amafaranga menshi mwagurisha iyi nzu yanyu.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **d** | Muzakoresha iyi nzu yanyu nk’ingwate igihe cyo kuguza amafaranga.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **e** | Muratekereza ko inzu yanyu ari umutungo uzajya ugenda wongera agaciro.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **f** | Inzu yanyu ni umutungo ushobora gufasha kubona amafaranga, urugero: kuyikodesha undi muntu.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **g** | Mwamaze cg murateganya kwagura iyi nzu yanyu.  | 1= Nibyo, 2=Sibyo, 3=Ntibimureba | |\_\_\_| |
| **C9** | Ni hehe h’ingenzi urugo rwanyu rukura amazi yo kunywa? |
|  | 01 = Robine iri mu nzu 02= Robine iri mu rugo, 03 = Robine rusange 04= Ipompo cg nayikondo, 05 = Iriba ritunganyije 06= Iriba ridatunganyije, 07 = Isoko/kano itunganyije, 08= Isoko idatunganyije, 09 = Amazi y’imvura , 10= Amazi azanwa n’ikamyo ya tanki, 11 = Amazi atemba cg adendeje(umugezi/Ikiyaga/Icyuzi/umuvumba/umuyoboro wo kuvomerera umurima); 12 = Ahandi,(havuge) ..................... | |\_\_\_|\_\_\_| |
| **C10a** | Ese urugo rwanyu rufite umusarani w’ababa mu rugo gusa cg muwukoresha hamwe n’izindi ngo? | 1 = Umusarani w’urugo rwanyu rwonyine, 2 = Bakoresha umusarani umwe hamwe n’izindi ngo3 = Nta musarani bafite,**Niba C10a=3, C11a** | |\_\_\_| |
| **C10b** | Urugo rwanyu rukoresha umusarani umeze ute?**IGISUBIZO KIMWE** | 1= Umusarani wa kizungu, 2= Umusarani wubakiye (utinze), 3=Umusarani utubakiye (udatinze), 4= Ubundi bwoko (buvuge).................................. | |\_\_\_| |
| **C11a** | Ni kihe gicanwa cy’ingenzi urugo rwanyu rukoresha mu guteka?**IGISUBIZO KIMWE** | 01=Inkwi02= Amakara03= Gazi04= Biogaz05=Ingufu ziva ku mirasire y’izuba06= Amashanyarazi07= Amavuta/Petrole08= Ibisigazwa by’imyaka09=Amase10= Ibindi (bivuge).............. | |\_\_\_|\_\_\_| |
| **C11b** | Urugo rwanyu rukoresha iki cy’ingenzi mu kumurika mu nzu?  | 01 = Amashanyarazi ya EUCL (former EWSA), 02 = Andi mashanyarazi, 03 = BioGazi, 04 = Generator, 05 = Itara rya peterori cg ry’amabuye,06 = Inkwi, 07 = Buji, 08 = Akatadowa, 09 = Imirasire y’izuba, 10 = Batiri, 11 = Ibindi (bivuge)............ | |\_\_\_|\_\_\_| |
| **C12** | Ushobora kumbwira bimwe mu bikoresho bikurikira wowe cg urugo rwanyu rufite?**Ibikoresho bigomba kuba bishobora gukora. MUSOMERE IBIKORESHO** |
| 1 | Isuka/Majagu, kupakupa, Najoro/ Umupanga, Ipiki/Rasoro, Igitiyo |  |  |
| 2 | Ingorofani | 1=Yego, 2=Oya | |\_\_\_| |
| 3 | Indogobe/Ibimasa bihinga | 1=Yego, 2=Oya | |\_\_\_| |
| 5 | Imashini ihinga | 1=Yego, 2=Oya | |\_\_\_| |
| 6 | Imashini isya | 1=Yego, 2=Oya | |\_\_\_| |
| 7 | Radiyo | 1=Yego, 2=Oya | |\_\_\_| |
| 8 | Radiyo icuranga kaseti/CD/Flash | 1=Yego, 2=Oya | |\_\_\_| |
| 9 | Televisiyo | 1=Yego, 2=Oya | |\_\_\_| |
| 10 | Igare ridakora tagisi | 1=Yego, 2=Oya | |\_\_\_| |
| 11 | Ubwato butari ubwa business | 1=Yego, 2=Oya | |\_\_\_| |
| 12  | Inshundura | 1=Yego, 2=Oya |  |
| 13 | Intebe zo muri Salon | 1=Yego, 2=Oya | |\_\_\_| |
| 14 | Igitanda | 1=Yego, 2=Oya | |\_\_\_| |
| 15 | Imashini yo kudoda | 1=Yego, 2=Oya | |\_\_\_| |
| 16 | Akabati k‘imyenda | 1=Yego, 2=Oya | |\_\_\_| |
| 17 | Motorized vehicle | 1=Yego, 2=Oya | |\_\_\_| |

|  |  |
| --- | --- |
| C13a | Ushobora kumbwira icyiciro cy`ubudehe urugo rwanyu rubarizwamo? |
|  | 1 = Icyiciro cya mbere 2 = Icyiciro cya kabiri3 = Icyiciro cya gatatu 4 = Icyiciro cya kane5 = Ntakizi 6 = Yarajuriye  Niba **C13a = 5 cg 6  C13d** | |\_\_\_| |
| C13b | Ese muri iyi myaka ibiri ishize, urugo rwanyu rwaba rwarahinduye icyiciro cy’ubudehe?  | 1 = Yego, 2 = Oya, 3 = Ntabizi Niba **C13b = 2 cg 3,  C13d**  | |\_\_\_| |
| C13c | Ni ikihe cyiciro cy’Ubudehe urugo rwanyu rwabarizwagamo mbere yo guhinduka? |
|  | 1 = Abatindi nyakujya; 2 = Abatindi; 3 = Abakene; 4 = Abakene bifashije; 5 = Abakungu; 6 = Abakire; 7 = Ntabizi | |\_\_\_| |
| C13d | Mu mezi 12 ashize urugo rwanyu rwaba rwarahawe inkunga y’amafaranga ya VUP-Ubudehe? | 1 = Yego , 2 = Oya, 3 = Ntabizi | |\_\_\_| |
| C14 | **Kugera ku ikoranabuhanga (Access).** Ni ibihe muri ibi bikurikira mujya mukoresha? |  |
| C14a1 | Ukeneye gukoresha Telefone igendanwa wayibona?  | 1 = Yego, nayibona, 2 = Oya, ntayo nabonaNiba **C14a1 = 2 C14a2** | |\_\_\_| |
| C14b1 | Ese ni iyawe cg n’iy’urugo rwanyu? | 1 = Ni iyanjye 2 = Ni iy’urugo | |\_\_\_| |
| C14a2 | Ukeneye gukoresha Telefone itagendanwa/telefoni rusange wayibona? | 1 = Yego, nayibona, 2 = Oya, ntayo nabonaNiba **C14a2=2,  C14a3** | |\_\_\_| |
| C14b2 | Ese ni iyawe cg n’iy’urugo rwanyu? | 1 = Ni iyanjye 2 = Ni iy’urugo | |\_\_\_| |
| C14a3 | Ukeneye gukoresha Mudasobwa wayibona? | 1 = Yego, nayibona 2 = Oya, ntayo nabonaNiba **C14a3=2,  C14a4** | |\_\_\_| |
| C14b3 | Ese ni iyawe cg n’iy’urugo rwanyu? | 1 = Ni iyanjye 2 = Ni iy’urugo | |\_\_\_| |
| C14a4 | Ukeneye gukoresha Interineti wayibona? | 1 = Yego, nayibona 2 = Oya, ntayo nabonaNiba **C14a4=2  D** | |\_\_\_| |
| C14b4 | Ese ni iyawe cg n’iy’urugo rwanyu? | 1 = Ni iyanjye 2 = Ni iy’urugo | |\_\_\_| |

**IGIKA D. KUGERA KU BIKORWA-REMEZO**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Ibibazo** | Ibisubizao | **Ikirango** |
| **D1a1** | Kuva hano kugera ku Isoko riri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b1** | Kuva hano kugera ku Isoko riri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c1** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a2** | Kuva hano kugera ku biro by’Akagari biri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b2** | Kuva hano kugera ku biro by’Akagari biri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c2** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a3** | Kuva hano kugera ku biro by’Umurenge biri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b3** | Kuva hano kugera ku biro by’Umurenge biri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c3** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a4** | Kuva hano kugera ku Ishuri riri hafi (Abanza/Ayisumbuye) ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b4** | Kuva hano kugera ku ishuri riri hafi (abanza/ ayisumbuye) bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c4** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a5** | Kuva hano kugera ku Ivuriro riri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b5** | Kuva hano kugera ku ivuriro riri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c5** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a6** | Kuva hano kugera aho bategera imodoka zijya hirya no hino ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b6** | Kuva hano kugera aho bategera imodoka zijya hirya no hino bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c6** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a7** | Kuva hano kugera ku Umurenge SACCO ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b7** | Kuva hano kugera ku Umurenge-SACCO bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c7** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a8** | Kuva hano kugera ku Kigo cy’Imari giciriritse kiri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b8** | Kuva hano kugera ku Kigo cy’imari giciriritse kiri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari Ikigo cy’imari giciriritse koko) | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c8** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a9** | Kuva hano kugera ku Kigo cy’ubwishingizi kiri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b9** | Kuva hano kugera ku Kigo cy’ubwishingizi kiri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari Ikigo cy’ubwishingizi koko) | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c9** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a10** | Kuva hano kugera kuri Banki iri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b10** | Kuva hano kugera kuri Banki iri hafi bigufata igihe kingana iki? ( koresha lisiti urebe ko ari Banki koko) | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c10** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a11** | Kuva hano kugera ahari icyuma cya Banki cyo kubitsa no kubikuza (ATM) ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b11** | Kuva hano kugera ahari icyuma cya banki cyo kubitsa no kubikuza (ATM) bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c11** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a12** | Kuva hano kugera ahari imodoka zegereza abaturage serivisi za Banki (Bank van) ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b12** | Kuva hano kugera ahari imodoka zegereza abaturage serivisi za banki (Mobile van) bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c12** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a13** | Kuva hano kugera ahari Umuntu/Umucuruzi uhagarariye Banki (Bank agent) ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b13** | Kuva hano kugera ahari Umuntu/Umucuruzi (Bank agent) uhagarariye banki uri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c13** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D1a14** | Kuva hano kugera ahari umukozi wa Mobile Money/Tigo Cash/Aitel Mony uri hafi ni kure kungana iki? | 1 = < 500m; 2 = 500m-1Km;3 = 1Km-2Km; 4 = 2Km-5Km;5 = > 5Km; 6 = Ntabizi  | |\_\_\_| |
| **D1b14** | Kuva hano kugera ahari umukozi wa Mobile money agent/Tigo cash/Airtel money uri hafi bigufata igihe kingana iki? | 1 = <15 min; 3 = 30 – 60 min2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi | |\_\_\_| |
| **D1c14** | Ni ubuhe buryo bw’ingenzi ukoresha kugerayo? | 1 = Amaguru; 2 = Igare; 3=Moto;4 = Imodoka; 5 =Ubundi(buvuge) | |\_\_\_| |
| **D2** | Ibi bitekerezo bikurikira urabyemera cg ntubyemera? **MUSOMERE** |
| **A** | Uburyo rusange bwo gutwara abantu n’ibintu burizewe buraboneka | 1=Ndabyemera, 2=Simbyemera, 3=Simbizi | |\_\_\_| |
| **B** | Uburyo rusange bwo gutwara abantu n’ibintuburahendutse | 1=Ndabyemera, 2=Simbyemera, 3=Simbizi | |\_\_\_| |
| **C** | Uburyo rusange bwo gutwara abantu n’ibintuburizewe mu gukoreshwa | 1=Ndabyemera, 2=Simbyemera, 3=Simbizi | |\_\_\_| |

**IGIKA E. UBUSHOBOZI KU BIJYANYE N’IKORESHAMARI**

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| **Mu ngo, abantu batandukanye bafata ibyemezo ku bijyanye n’ikoreshamari.**Ese ushobora kumbwira umuntu ushinzwe gufata icyemezo kijyanye n’imikorereshereze y’imari cg umutungo w’urugo?Kuri ibi ndavuga ibyemezo bijyanye no kugura ibintu na serivisi urugo rukenera ndetse no kumenya uburyo n`igihe cyo kuzigama no gukoresha amafaranga y`urugo**.** |
| **E1**. Ni nde ufata icyemezo mu rugo rwanyu?**MUSOMERE. IGISUBIZO KIMWE** |
|  | 1= Wowe wenyine, 2= Wowe hamwe n’uwo mwashakanye /mubana nk’abashakanye, 3= Wowe hamwe n`abandi mubana mu rugo/abandi bo mu muryango, 4= Nta ruhare ubigiramo | |\_\_\_| |
| **E2**. Waba ukeneye amakuru yisumbuyeho yerekeranye n’ingingo iyo ariyo yose twaganiriyeho mu gucunga amafaranga? | 1= Yego2= Oya, Niba ari **Oya, Jya kuri E6** | |\_\_\_| |

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| E3.Ni ayahe makuru ukeneye?WIMUSOMERA. IBISUBIZO BYINSHI |
| 01 | Uko bategura imikoreshereze y’amafaranga | |\_\_\_|\_\_\_| |
| 02 | Uko bazigama | |\_\_\_|\_\_\_| |
| 03 | Uko bashora imari | |\_\_\_|\_\_\_| |
| 04 | Uko umuntu abona inguzanyo | |\_\_\_|\_\_\_| |
| 05 | Ibintu binyuranye byamfasha byerekeranye n’Imari | |\_\_\_|\_\_\_| |
| 06 | Uko nahitamo mu bintu binyuranye byerekeranye n’Imari | |\_\_\_|\_\_\_| |
| 07 | Ibyiza, ingorane n’uko ibyerekeranye n’Imari bikora | |\_\_\_|\_\_\_| |
| 08 | Uko nakwifashisha ibintu bihari mu rwego rw’Imari | |\_\_\_|\_\_\_| |
| 09 | Amakuru ajyanye no kwishyura/kwishyurwa ukoresheje za telefoni zigendanwa (ikoranabuhanga) | |\_\_\_|\_\_\_| |
| 10 | Ikindi (kivuge)................................................................................................ | |\_\_\_|\_\_\_| |

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| **E4.**Wambwira ahantu hose ukura inama ku bijyanye n’Imari? **IBISUBIZO BYINSHI** |
| 01 | Kuri banki cg ku bandi bantu bazobereye mu byerekeranye n’Imari | |\_\_\_|\_\_\_| |
| 02 | Umuntu mukorana cg umukoresha wawe | |\_\_\_|\_\_\_| |
| 03 | Umuntu ukuze waho mutuye | |\_\_\_|\_\_\_| |
| 04 | Uwo mwashakanye | |\_\_\_|\_\_\_| |
| 05 | Undi muntu wo mu muryango wawe cg inshuti | |\_\_\_|\_\_\_| |
| 06 | Radiyo | |\_\_\_|\_\_\_| |
| 07 | Televiziyo | |\_\_\_|\_\_\_| |
| 08 | Ibinyamakuru | |\_\_\_|\_\_\_| |
| 09 | Interineti | |\_\_\_|\_\_\_| |
| 10 | Kuri website z’amabanki n’iz’ibindi bigo by’Imari | |\_\_\_|\_\_\_| |
| 11 | BDFs | |\_\_\_|\_\_\_| |
| 12 | Amatsinda yo kuzigama | |\_\_\_|\_\_\_| |
| 13 | Ikindi (Kivuge)......................... | |\_\_\_|\_\_\_| |
| 14 | Ntaho nkura inama  | |\_\_\_|\_\_\_| |
| **E5.**Ah’ingenzi ukura inama ku bijyanye n’Imari ni hehe? | |\_\_\_|\_\_\_| |

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| **E6. Wambwira mu kihe kigero wemeranywa cg utemeranywa n’ibyo ngiye kugusomera, aho 1 bivugako wemeranywa cyane n’icyo ngusomeye naho 4 bikavuga ko utemeranywa nacyo na gato:** | **Ndabyemera cyane** | **Ndabyemera** | **Simbyemera** | **Simbyera na gato** |
| **1** | **Wumva neza ibikubiye mu masezerano ugiye gusinya** | **1** | **2** | **3** | **4** |
| **2** | **Ugereranya uburyo bunyuranye bushoboka ukabona guhitamo ububeranye n’ibyo ukeneye** | **1** | **2** | **3** | **4** |
| **3** | **Uriyizeye bihagije ku buryo wakwitotombera ikitagenda neza muri banki cg ikigo cy’imari** | **1** | **2** | **3** | **4** |
| **4** | **Uzi icyo gukora mu gihe utishimiye serivise cg ibyo wakorewe byerekeranye n’Imari** | **1** | **2** | **3** | **4** |
| **5** | **Ubishoboye, wakoresha ikoranabuhanga mu gucunga amafaranga yawe** | **1** | **2** | **3** | **4** |
| **6** | **Ntacyo bikubwiye kugira umwenda (ideni), icya ngombwa ni ukubona icyo ukeneye** | **1** | **2** | **3** | **4** |

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| **E7. Gukorera mu mucyo** |
| 01 | Ubwo uherutse guhabwa serivise cg ibikorwa byerekeranye n’amafaranga, wumva amakuru wahawe yumvikana neza? | 1. Yego 2. Oya3. Ntabizi/nta gikorwa afitemu rwego rw’imari | |\_\_\_| |
| 02 | Waba wemera ibyo ibigo by’imari byamamaza? | 1. Yego 2. Oya  | |\_\_\_| |
| 03 | Waba warigeze uhabwa servise cg igikorwa n’ikigo cy’imari nyuma ugatungurwa(kugwa mu kantu kubera)amafaranga bakiguciriye  | 1. Yego
2. Oya
3. Simbyibuka
 | |\_\_\_| |
| 04 | **BAZA UWASHUBIJE YEGO HANO HEJURU.** Waba warigeze umenyeshwa impinduka zabaye mu byerekeye amafaranga baca kuri serivise/ibikorwa bagukoreye byerekeranye n’amafaranga (ibigo by’imari) | 1. Yego
2. Oya
3. Simbyibuka
 | |\_\_\_| |
| 05 | **NIBA ARI YEGO KU KIBAZO CYO HEJURU AHA:** Amakuru baguhaye, bayaguhaye mu buryo bwumvikana? | 1. Yego 2. Oya  | |\_\_\_| |
| 06 | Amakuru bayaguhaye mu buhe buryo? | 1. Mu magambo2. Ku buryo bwanditse3. Ubundi (Buvuge) | |\_\_\_| |
| 07 | **UWASHUBIJE OYA KURI 03:**Wifuza amakuru ku byerekeye iki?  | 1. Amafaranga basigaye baca2. Igihe bizatangira3. Gusobanurirwa uburyo bunyuranye nakwishyuramo4. Amafaranga baca kuri serivise/igikorwa cyerekeranye n’Imari5. Ibyerekeye ibikorwa cg ibintu birebana n’Imari6. Ikindi (Kivuge)  | |\_\_\_| |
| 08 | UWASHUBIJE ‘OYA’ KURI 05Ni iyihe mpamvu amakuru wahawe atumvikanaga?  | 1. Byari byanditse mu tunyuguti dutoya2. Amakuru y’ingenzi ntiyagaragajwe ahantu hagaragara3. Hakoreshejwe amagambo agoye kumva 4. Hakoreshejwe ururimi ntumva 5. Sinshobora gusoma kandi ntibansobanuriyemu magambo 6. Ikindi (Kivuge) | |\_\_\_| |
| 09 | Mbere y’uko winjira mu gikorwa icyo aricyo cyose cyerekeranye n’amafaranga, urabanza ugategura imikoreshereze yayo? | 1. Igihe cyose2. Rimwe na rimwe3. Nta na rimwe  | |\_\_\_| |
| 10 | Waba wibuka mu kihe kigero umubare w’amafaranga wakoresheje wowe ubwawe mu minsi irindwi ishize? | 1. Yego, ndayibuka neza 2. Yego, nagereranya 3. Oya 4. Nta mafaranga natanze  | |\_\_\_| |
| 11 | Ni kangahe ukurikirana uko amafaranga yawe yinjira n’uko asohoka? | 1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe  | |\_\_\_| |
| 12 | Ni kangahe usigarana amafaranga ahagije nyuma yo kwishyura ibikenewe byose? | 1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe  | |\_\_\_| |
| 13 | UWASHUBIJE IGIHE CYOSE/RIMWE NA RIMWE MUBAZE:Ukoresha iki amafaranga wasigaranye? **(**IBISUBIZO BYINSHI BIRASHOBOKA**)**[ONGERA UMUBAZE: Nta kindi?**NTUMUSOMERE, IBISUBIZO** |
|  | 01. Kuyazigama/kuyabikira ibyatungurana 02. Kuyazigama/kuyazigamira igabanuka ry’umutungo03. Kuyazigamira kuzayagura ibiribwa n’ibindi bikenerwa04. Kuyazigamira ikintu gikomeye kizwi05. Kuyashora mu cyunguka (mu bucuruzi)06. Kuyagura ibintu by’agaciro mu buryo bwo kuyabikamo 07. Kuyagura ibidakenewe cyane nk’imikino kuri mudasobwa, gusohoka, inzoga, itabi Imisatsi08. Kuyaguriza abandi09. Kwishyura amadeni10. Ikindi (Kivuge) | |\_\_\_| |
| 14 | Ubona ibigo by’imari bigufata neza? | 1. Yego 2. Oya 3. Simbizi | |\_\_\_| |
| 15 | Waba warigeze uterwa ubwoba, ukorerwa ihohoterwa, usuzugurwa cyane n’umuntu utanga serivise mu kigo cy’imari? | 1. Yego 2. Oya 3. Ntibimureba/ntiyigezeazikoresha  | |\_\_\_| |
| 16 | Waba warigeze wimwa ibyo ufitiye uburenganzira cg uyobywa n’umuntu utanga serivisi mu kigo cy’imari? | 1. Yego 2. Oya 3. Ntiyigeze azikoresha  | |\_\_\_| |
| 17 | Waba warigeze ugurishwa servisi n’ikigo cy’imari nyuma y’aho ugasanga ataricyo wifuzaga cg kitagufitiye inyungu cyane? | 1. Yego 2. Oya 3. Ntiyigeze azikoresha  | |\_\_\_| |
| 18 | Waba warigeze guhabwa inguzanyo n’umuntu wo mu kigo cy’imari atabanje gusesengura niba ufite ubushobozi bwo kuyishyura? | 1. Yego 2. Oya  | |\_\_\_| |

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| **E8. Uburyo babyifatamo (Coping mechanism)** | **E8.1** | **E8.2** |
| **E8.1.** Mu mezi 12 ashize, wowe cg urugo rwanyu mwigeze muhura n’ibi bikurikira?**BIMUSOMERENIBA E8.1=YEGO, BAZA E8.2****E8.2.** Wabyifashemo ute igihe ibyo byakubagaho?**NTUMUSOMERE IBISUBIZO**1= Nakoresheje amafaranga nazigamye; 2 = Naragujije; 3 = Nagurishije ikintu nabonye kubera iyo mpamvu; 4 = Nagurishije ikintu narinsanganywe kubera iyo mpamvu; 5 = Hari ibyo nagabanyije mu byo natangagaho frw; 6 = Nishyuje/nasabye kwishyurwa ubwishingizi; 7 = Ntacyo nakoze; 8= Ikindi | **Yego** | **Oya** |
| 1 | Uburwayi bw’umwe mu bo mu rugo bwasabaga gutanga amafaranga kwa muganga | 1 | 2 | |\_\_\_| |
| 2 | Urupfu rw’umwe mu bo mu rugo cg umuryango wanyu rwasabaga gutanga amafaranga ku buryo bubatunguye | 1 | 2 | |\_\_\_| |
| 3 | Uwinjizaga amafaranga mu rugo utagishobora kuyinjiza | 1 | 2 | |\_\_\_| |
| 4 | Amafaranga y’ishuri atunguranye | 1 | 2 | |\_\_\_| |
| 5 | Izamuka ritunguranye ry’ibiciro by’ibiribwa | 1 | 2 | |\_\_\_| |
| 6 | Kurumba k’umusaruro/Gutakaza amatungo | 1 | 2 | |\_\_\_| |
| 7 | Kugabanuka cyane kw’amafaranga wabonaga ugurishije umusaruro cg ibindi wacuruzaga kubera kugwa kw’ibiciro | 1 | 2 | |\_\_\_| |

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| **E8.3**. Muri ibi bikurikira, ni iki wemeranywa na cyo cg mutemeranywa? **MUSOMERE IBISUBIZO** | **Ndemera** | **Sinemera** |
| 1 | Hari abantu iwanyu (aho utuye) ushobora kwiyambaza iyo hari icyo ukeneye | 1 | 2 |
| 2 | Wahitamo kwiyambaza umuntu w’ahandi kuruta umuntu w’iwanyu mu gihe ukeneye ubufasha mu byerekeye amafaranga | 1 | 2 |
| 3 | Abantu b’iwanyu biyumvamo gufashanya hagati yabo (baterana inkuga mu gihe ari ngombwa) | 1 | 2 |
| 4 | Aho utuye ubona abantu bafite ubushake bwo gukora amatsinda | 1 | 2 |
| 5 | Kuba umwe mubagize umuryango mugari aho mutuye ni ikintu cy’ingenzi kuri wowe | 1 | 2 |
| 6 | Ikindi (kivuge)..................................................................................................... |  |  |

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| **E8.4**. Iyo hari umuntu upfuye, ni nde wishyura amenshi mu mafaranga atangwa mu guhamba?**NTUMUSOMERE; IGISUBIZO KIMWE** |
| 1 | Abantu b’aho dutuye | |\_\_\_| |
| 2 | Benewabo bo mu muryango  |
| 3 | Urugo rwapfushije |
| 4 | Abantu b’iwacu bafite ubwishingizi bwo kubyishyura |
| 5 | Baba mu itsinda ribafasha kubyishyura/Ingobyi/Dutabarane |
| 6 | Simbizi |
| 7 | Ikindi (kivuge)........................................................................................................ |

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| **E8.5a.** Hari icyo ukora ubu kugira ngo ubone amafaranga uzakoresha mu byo wifuza mu minsi iri imbere? 1 = Yego, 2 = Oya **NIBA ARI OYA, JYA KURI E8.6** | |\_\_\_| |
| **E8.5b.**Ni iki ukora? **NTUMUSOMERE; IGISUBIZO KIMWE**  |
| 1 | Kugura ikintu uzagurisha igihe uzaba ukeneye amafaranga | |\_\_\_| |
| 2 | Gutangiza ubucuruzi buguha amafaranga |
| 3 | Kugura ikintu ukagikodesha |
| 4 | Kuzigama/gushyira amafaranga iruhande |
| 5 | Ikindi, (kivuge)........................................... |

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| **E8.6.**Ni iki cy’ ingenzi kiguha icyizere cy’uko uzaba ufite amafaranga azagufasha mu byo ukeneye igihe uzaba ugeze mu zabukuru cg utagishobora gukora?**NTUMUSOMERE; IGISUBIZO KIMWE**  |
| 01 | Kwizigama | |\_\_\_|\_\_\_| |
| 02 | Abana banjye |
| 03 | Ubutaka/Undi mutungo  |
| 04 | Ubucuruzi bwanjye |
| 05 | Amafaranga mu byo nkodesha |
| 06 | Imigabane |
| 07 | Ubuhinzi/Ubworozi |
| 08 | Amafaranga y’izabukuru |
| 09 | Ubwishingizi |
| 10 | Simbizi/Ntacyo nateganyije |
| 11 | Ikindi, (kivuge)........................................................................................................................ |

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| **E8.7** | Wemera cg ntiwemera ibi bikurikira? **MUSOMERE** |
| a | Bikubaho kenshi gukoresha amafaranga aruta ayo ufite. | 1=Arabyemera, 2=Ntabyemera, 3=Ntabizi | |\_\_\_| |
| b | Uko ubukungu bwawe bwifashe ubu bigutera ubwoba. | 1 = Arabyemera, 2 = Ntabyemera, 3 = Ntabizi | |\_\_\_| |
| c | Ukurikirana neza uko amafaranga yinjira n’uko asohoka. | 1 = Arabyemera, 2 = Ntabyemera, 3 = Ntabizi | |\_\_\_| |
| d | Ukoresha amafaranga ukurikije uko yinjiye. | 1 = Arabyemera, 2 = Ntabyemera, 3 = Ntabizi | |\_\_\_| |
| e | Uteganya uko uzakenera amafaranga mu gihe kizaza/mu myaka myinshi iri imbere. | 1 = Arabyemera, 2 = Ntabyemera, 3 = Ntabizi | |\_\_\_| |

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| **E8.8a** | Ese ushaka gufunguza konti cg gukoresha serevisi z’ibigo by’imari, ni iki waheraho uhitamo ikigo cyakubera cyiza? **NTUMUSOMERE. IGIBISUBIZO KIMWE** | 01. Kubona amafaranga yawe byoroshye02. Biroroshye kuhagera – ntabwo ari kure03. Amasaha ikigo kibagifunguyearatunogeye cg ntagutonda umurongo04. Uburyo bwo kuzigama bworoshye,05. Kubona inguzanyo vuba06. Uburyo bworoshye bwo kuyifunguza /ibyangombwa(impapuro za ngombwa zisabwa)07. Gushobora kuzuza ibisabwa ngo ufunguze konti08. Inyungu nyinshi zitangwa ku bwizigame09. Inyungu ntoya ku nguzanyo10. Ibikorwa na serivisi batanga binogeye/bishimishije11. Kwakirwa neza; 12. Kuba ari abizerwa; 13. Ntabizi; 14. Ikindi, sobanura………………… | |\_\_\_|\_\_\_| |
| **E8.8b** | Ushatse kuba umwe mu banyamuryango b’itsinda(nka Village Saving and Lending AssociationVSLA) cg itsinda ryo kuzigama nk’Ikimina, ni iki cy’ingenzi wa kwibandaho cyane mu gihe cyo gufata icyemezo cyo kwinjira mu itsinda ryo kuzigama? **(NTUMUSOMERE;IGISUBIZO KIMWE**) | 01. Kuba nzi abanyamuryango baryo 02. Kuba mfitiye icyizere abanyamuryango baryo 03. Kuba byanyorohera kubona amafaranga yanjye,04. Kuba bakora inama zihoraho/kenshi 05. Kuba byoroshye kuzigama06. Kubera ko batanga inguzanyo07. Kuba nta mananiza, byoroshye kuba umunyamuryango08. Batanga inyungu ishimishije ku mafaranga wazigamye09. Kuba inyungu ku nguzanyo ari nkeya10. Kuba abayobozi /inararibonye z’iwacu ari cg batari abanyamuryango baryo11. Ntabizi12. Ikindi (Kivuge)……………………….. | |\_\_\_|\_\_\_| |
| **E8.9a** | Ushobora kumbwira kimwe muri ibi bikurikira wizera kurusha ibindi ushobora kuba wazigamamo uramutseubikeneye?**MUSOMERE, IGISUBIZO KIMWE** | 1 = Banki; 2 = Umurenge SACCO; 3 = Ibigo by’imari biciriritse n’izindi SACCO zitari umurenge SACCO; 4 = Mobile Money 5 = Itsinda rishinzwe kuzigamano kuguriza/Ikimina, 6= Ntabizi (**Icya 5 ntugisome**) | |\_\_\_| |
| **E8.9b** | Ushobora kumbwira kimwe muri ibi bikurikira ufitiye icyizere mugihe wakwifuza gusabamo inguzanyo? **MUSOMERE, IGISUBIZO** | 1 = Banki; 2 = Umurenge SACCO; 3 = Ibigo by’imari biciriritse n’izindi SACCO zitari umurenge SACCO; 4 = Mobile Money5 = Itsinda rishinzwe kuzigama no kuguriza / Ikimina, 6= Undi muntu/Abantu batanga inguzanyo aho utuye/lambert7 = Ntabizi (**Icya 6 ntugisome**) | |\_\_\_| |
| **E8.9c** | Ni ikihe muri ibi bikurikira wagirira icyizere uramutse ushatse koherereza umuntu amafaranga? **MUSOMERE. IGISUBIZO KIMWE** | 1 = Kohereza binyuze muri banki2 = Gukoresha imodoka nka za bisi zijya hirya no hino, 3 = Gukoresha uburyo bwa Western Union/ Money gram, Dahabshil/, n’ibindi nk`ibyo 4 = Gukoresha uburyo bwa telefone igendanwa(Mobile money)5= Inshuti cg umuvandimwe, 6 = Ntabizi (**Icya 6 ntugisome**) | |\_\_\_| |

IGIKA F. KWISHYURA HAKORESHEJWE INKORANABUHANGA

 F1. Kugura no kwishyura hakoreshejwe ikoranabuhanga

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| **F1.1.Wambwira uburyo bw’ingenzi ukoresha mu kwishyura** (uriha) ibiribwa?**F1.2. Wambwira uburyo bw’ingenzi ukoresha mu kwishyura** (uriha) amafaranga y’ishuri? **F1.3. Wambwira uburyo bw’ingenzi ukoresha mu kwishyura** (uriha) ibintu binini nka radiyo, televiziyo, ameza/Intebe/akabati cg igare?**MUSOMERE; IGISUBIZO KIMWE** | **F1.1** | **F1.2** | **F1.3** |
| **01. Nkoresha amafaranga mfite mu ntoki** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **02. Nguza amafaranga nkayishyura mu ntoki** |
| **03. Ntanga sheik** |
| **04. Nkoresha ikarita ikoreshwa mu kugura, kubitsa no kubikuza (Debit card/ATM card)** |
| **05. Nkoresha ikarita itanga uburenganzira bwo gufata ideniritarenze ubushobozi bwawe****(Credit card)**  |
| **06. Nkoresha telefoni igendanwa**  |
| **07. Nkoresha ikoranabuhanga rya Interineti** |
| **08. Mata ibintu mu iduka/ku mucuruzi nkazabyishyura nyuma nongeyeho inyungu** |
| **09. Mfata ibintu mu iduka/ku mucuruzi nkazabyishyura nyuma nta nyungu** |
| **10. Ngurana ibintu** |
| **11. Nkorera umuntu cg ngatera ibiraka** |
| **12. Sinkigura kuko hari undi muntu ukigura/ucyishyura cg mu rugo bakimpamo impano** |
| **13. Sinkigura kuko ntajya ngikenera na rimwe** |
| **14. Ikindi (Kivuge) .........................................................................** |

UWASHUBIJE KO ADAKORESHA IKARITA YISHYURA CG IBINDI BIKORWA BIJYANYE N’IHEREREKANYA RY’AMAFARANGA(TRANSACTIONS); MUBAZE IMPAMVU

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| F1.4. Kuri buri ngingo ikurikira, wambwira niba aribyo cg ataribyo?MUSOMERE | **1 = Nibyo** | **2 = Sibyo** | **3 = Simbizi** |
| 1 | Mu byerekeye kwishyura/kwishyurwa; wahitamo gukorana n’abantu imbonankubone aho gukoresha imashini nka za ATM nubwo imashini arizo zihuta | 1 | 2 | 3 |
| 2 | WIteguye kwiga uko bakoresha ikoranabuhanga rishya | 1 | 2 | 3 |
| 3 | Uhitamo kwishyura ibyo ugura ukoresheje amafaranga utanze mu ntoki aho gukoresha ikoranabuhanga | 1 | 2 | 3 |
| **F1.5. Mu mezi 12 ashize, ni kangahe wakoresheje uburyo bukurikira mu** **kwishyura ibyo waguze?MUSOMERE. IGISUBIZO KIMWE** | **Nta na rimwe** | **Buri munsi** | **Buri cyumweru** | **Buri kwezi** | **Hejuru y’ukwezi** |
| **1** | **Amafaranga mu ntoki**  | **1** | **2** | **3** | **4** | **5** |
| **2** | **Ikarita ikoreshwa mu kugura, kubitsa no kubikuza (ATM)** | **1** | **2** | **3** | **4** | **5** |
| **3** | **Ikarita ikoreshwa mu gufata ideni (Credit card)** | **1** | **2** | **3** | **4** | **5** |
| **4** | **Kuyacisha kuri banki** | **1** | **2** | **3** | **4** | **5** |
| **5** | **Ukoresheje telefoni igendanwa**  | **1** | **2** | **3** | **4** | **5** |
| **F1.6. Hari ibintu wishyura mu gihe giteganyijwe ku buryo buhoraho nk’amazi, DSTV, ibyo utunze nk’ubwishingizi****bw’imodoka, inzu n’ibindi? 1 =Yego ; 2 = Oya NIBA ARI OYA, JYA KURI F2** | |\_\_\_| |
| **F1.7. Mu mezi 12 ashize, ni kangahe wakoresheje uburyo bukurikira** **wishyura amazi, amashanyarazi, TV?**  **MUSOMERE; IGISUBIZO KIMWE** | **Nta na rimwe** | **Buri munsi** | **Buri cyumweru** | **Buri kwezi** | **Hejuru y’ukwezi** |
| **1** | **Amafaraga mu ntoki**  | **1** | **2** | **3** | **4** | **5** |
| **2** | **Ikarita ikoreshwa mu kugura, kubitsa no kubikuza(ATM)** | **1** | **2** | **3** | **4** | **5** |
| **3** | **Ikarita ikoreshwa mu gufata ideni (Credit card)** | **1** | **2** | **3** | **4** | **5** |
| **4** | **Kuyacisha kuri banki** | **1** | **2** | **3** | **4** | **5** |
| **5** | **Ukoresheje telefoni igendanwa**  | **1** | **2** | **3** | **4** | **5** |

**F2. Ihererekanya ry’amafaranga hakoreshejwe telefoni igendanwa (Mobile money/Tigo cash/Airtel money)**

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| **F2.1. Wambwira muri ibi bikurikira icyo wemeranywa nacyo? BIMUSOMERE** | **Ndabyemera** | **Simbyemera** | **Simbizi** |
| 1. **Wifuza gukoresha telefone kugira ngo wishyure ibintu cg serivise**
 | **1** | **2** | **3** |
| 1. **Wifuza gukoresha telefone kugira ngo uyibikeho amafaranga ku buryo wazayakoresha bikenewe**
 | **1** | **2** | **3** |
| 1. **Wifuza gukoresha telefone kugira ngo wishyure fagitire cg ibintu byishyurwa ku buryo buhoraho**
 | **1** | **2** | **3** |
| 1. **Umuntu ashobora gutakaza amafaranga cyane uyamwoherereje cg uyohererejwe (uyakira) kuri telefoni**
 | **1** | **2** | **3** |
| 1. **Uramutse warabitse amafaranga kuri telefoni, iyo telefoni igatakara, ntushobora kubona amafaranga wayibitseho**
 | **1** | **2** | **3** |

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|  | **Yego** | **Oya** |  |
| **F2.2.Hari icyo waba uzi ku bijyanye no kohereza/kwakira amafaranga****ukoresheje telefoni igendanwa?** | **1**  | **2** | **NIBA ARI OYA,** **F2.15.** |
| **F2.3.Waba wanditse muburyo bukoreshwa mu kohereza/kwakira****amafanga hakoreshejwe telefoni igendanwa?** | **1** | **2** |  |
| **F2.4.Muri iki gihe waba ukoresha telefoni y’undi muntu mu** **kohereza/kwakiraamafaranga?** | **1** | **2** |  |

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| **F2.5.Wambwira ikigo cy’itumanaho cya telefoni ukoresha mu buryo****bwo kohereza/kwakira amafaranga?** **WIMUSOMERA. IBISUBIZO BYINSHI BIRASHOBOKA****F2.6. Wambwira niba iryo koresha rya konti yo kuri telefoni rigufitiye** **akamaro mu mikoreshereze y’amafaranga?**  | **Ibigo bya Telefoni** | **F2.5.** | **F2.6.****1 = Rimfitiye akamaro****2 = Nta kamaro rimfitye** |
| Tigo | 1 | 1 | 2 |
| Airtel | 2 | 1 | 2 |
| MTN | 3 | 1 | 2 |
| Ikindi (kivuge) | 5 | 1 | 2 |

**NIBA USUBIZA AVUZE IBIGO BIRENZE KIMWE KU KIBAZO F2.5, REBA NIBA HARI IBISUBIZO BIRENZE KIMWE BICIYEHO AKAZIGA, HANYUMA UMUBAZE IKIBAZO GIKURIKIRA:**

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| **F2.7. Kuki wahisemo gukoresha konti zirenze imwe?** |
| **1** | **Nkoresha telefoni z’ibigo birenze kimwe** | |\_\_\_| |
| **2** | **Kimwe mu bigo bya telefoni gikunze kugira ibibazo byo kubura umurongo** | |\_\_\_| |
| **3** | **Indi irahendutse ku mafaranga baca wohereza/wakira**  | |\_\_\_| |
| **4** | **Ikindi (kivuge)** | |\_\_\_| |
| **F2.8.** Ni hehe wigiye bwa mbere gukoresha uburyo bwo kohereza/kwakira amafaranga ukoresheje telefoni igendanwa? |
| **01** | **Kuri Radiyo** | |\_\_\_|\_\_\_| |
| **02** | **Kuri TV** | |\_\_\_|\_\_\_| |
| **03** | **Ku kibaho byanditseho/Aho bamanika amatangazo** | |\_\_\_|\_\_\_| |
| **04** | **Mu binyamakuru** | |\_\_\_|\_\_\_| |
| **05** | **Kubo tubana mu rugo** | |\_\_\_|\_\_\_| |
| **06** | **Kuri bene wacu batuye mu rundi rugo** | |\_\_\_|\_\_\_| |
| **07** | **Kuri bene wacu, inshuti, abaturanyi** | |\_\_\_|\_\_\_| |
| **08** | **Kubo dukorana** | |\_\_\_|\_\_\_| |
| **09** | **Ku baza kugura ibintu iwanjye/ Abakiliya** | |\_\_\_|\_\_\_| |
| **10** | **Ku bayobozi** | |\_\_\_|\_\_\_| |
| **11** | **Ku bakozi ba banki / b’ikigo cy’imari iciriritse** | |\_\_\_|\_\_\_| |
| **12** | **Ku banyamuryango b’itsinda** | |\_\_\_|\_\_\_| |
| **13** | **Ku bakozi bahagariye ibigo by’itumanaho (mobile money agent)** | |\_\_\_|\_\_\_| |
| **14** | **Ku bamamaza ikoreshwa rya mobile money** | |\_\_\_|\_\_\_| |
| **15** | **Ahandi (Havuge)** | |\_\_\_|\_\_\_| |
| **F2.9. Ni ryari watangiye gukoresha bwa mbere ibyo kohereza/ kwakira amafaranga ukoresheje telefoni igendanwa?** **Wambwira ukwezi n’umwaka?** | **Ukwezi** |  | **F2.11.** |
| **Umwaka** |  |
| **Simbyibuka** | **99** |  |
| **F2.10. Ese wavuga ko.....?****MUSOMERE IBISUBIZO; IGISUBIZO KIMWE** |
| **1** | **Ari mu mezi atatu ashize** | |\_\_\_| |
| **2** | **Ari hagati y’amezi atatu n’atandatu** |
| **3** | **Ari hagati y’amezi atandatu n’umwaka**  |
| **4** | **Hashize umwaka urenga ariko ntiharashira imyaka ibiri** |
| **5** | **Hashize nk’ imyaka ibiri ariko ni munsi y’itanu** |
| **6** | **Hashize nk’ imyaka itanu cg irenga** |
| **7** | **Simbizi/Simbyibuka (IKI NTUKIMUSOMERE)** |
| **F2.11. Ni iyihe mpamvu y’ingenzi yatumye ukoresha telephone igendanwa mu kohereza/kwakira, kubitsa no kubikuza amafaranga?****NTUMUSOMERE IBISUBIZO; IGISUBIZO KIMWE** |
| **01** | **Nagombaga koherereza umuntu amafaranga** | |\_\_\_|\_\_\_| |
| **02** | **Nagombaga kwakira amafaranga umuntu yari anyoherereje** |
| **03** | **Hari umuntu wansabye gufungura konti**  |
| **04** | **Nagombaga kohereza amafaranga ku kigo kitari icya leta/icya leta: urugero, nagombaga kwishyura** **fagitire runaka** |
| **05** | **Nagombaga kwakira amafaranga aturutse ku kigo kitari icya leta/icya leta: urugero, ay’izabukuru cg** **ajyanye n’imibereho myiza** |
| **06** | **Ikigo kitari icya leta/icya leta cyansabye gufungura iyo konti** |
| **07** | **Umukozi cg ugurisha iyo serivise yanyumvishije ko ari byiza** |
| **08** | **Nabonye aho babyamamaza byanditse/babivuga kuri radiyo/televiziyo mbona ari byiza** |
| **09** | **Umuntu tuziranye uyikoresha yangiriye inama yo kuyikoresha kuko aribwo buryo bwiza kuruta** **ubundi nakoreshaga** |
| **10** | **Nabonye abandi babikoresha nanjye nifuza kubigerageza** |
| **11** | **Nashakaga gutangira kuzigama nkoresheje telefoniigendanwa** |
| **12** | **Nashakaga ahantu hizewe ho kubika amafaranga yanjye** |
| **13** | **Nagabanyirijwe amafaranga yo guhamagara** |
| **14** | **Banyemereye amafaranga yo guhamagaza ndamutse ntangiye gukoresha telefoni igendanwa mu** **kohereza/kwakira amafaranga** |
| **15** | **Abenshi mu nshuti zanjye/abo mu muryango wanjye barabikoresha** |
| **16** | **Iyindi (yivuge)** |

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| **F2.12. Ukoresha kangahe telefoni igendanwa wohereza/wakira amafaranga?****MUSOMERE IBISUBIZO; IGISUBIZO KIMWE** |
|  | **1. Buri munsi** | |\_\_\_| |
| **2. Nibura rimwe mu cyumweru** |
| **3. Si buri cyumweru ariko ni kenshi mu kwezi** |
| **4. Munsi ya rimwe mu kwezi** |
| **5. Ikindi (Kivuge)** |
| **F2.13. Ni ibiki muri ibi bikurikira ukoresha telefoni?** **MUSOMERE IBISUBIZO, IBISUBIZO BYINSHI BIRASHOBOKA.** **F2.14. Ni ibihe wakwishimira gukoresha kuri telefoni yawe, nubwo uy’umunsi waba utabikora?** | **F2.13.** | **F2.14.** |
| **01** | **Kubikuza amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **02** | **Kubitsa amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **03** | **Kohereza/Kwakira amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **04** | **Kwishyura amafaranga y’ishuri** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **05** | **Kwishyura amazi, amashanyarazi, ifatabuguzi rya televiziyo** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **06** | **Kugura inite zo guhamagaza** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **07** | **Kuzigama amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **08** | **Gukoresha telefoni mu byerekeye amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **09** | **Kwishyura ibintu na serivise** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **10** | **Kwishyurwa ibintu na serivise** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **11** | **Guhemberwaho umushahara** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **12** | **Kuriha imishahara** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **13** | **Kugura ubwishingizi** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **14** | **Kuguza amafaranga** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **15** | **Ubu sinyikoresha** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **16** | **Ikindi (kivuge)** | |\_\_\_|\_\_\_| | |\_\_\_|\_\_\_| |
| **F2.15.** Ni iyihe mpamvu y’ingenzi ituma udakoresha telefoni igendanwa mu kwakira/kohereza amafaranga?**WIMUSOMERA IBISUBIZO; IGISUBIZO KIMWE** |
| **01** | **Sinzi ibyaribyo** | |\_\_\_|\_\_\_| |
| **02** | **Sinzi uko nabigeraho** |
| **03** | **Ntabwo mfite ibyangombwa (impapuro) bisabwa** |
| **04** | **Nta mukozi ubishinzwe ukorera hafi y’aho ntuye** |
| **05** | **Ntabyo nkeneye, sinjya nohereza cg nakira amafaranga** |
| **06** | **Kubyiyandikishamo biraruhije** |
| **07** | **Amafaranga baguca wiyandikisha ni menshi** |
| **08** | **Kubikoresha birakomeye** |
| **09** | **Amafaranga baguca ubikoresha ni menshi** |
| **10** | **Nta n’umwe mu nshuti zanjye cg abo mu muryango wanjye ubikoresha** |
| **11** | **Sinzi ibyerekeranye n’ikoreshwa ry’iyo serivise** |
| **12** | **Simfite telefoni bakandaho bikijyana** |
| **13** | **Sinizeyeko amafaranga yanjye yaba atekanye**  |
| **14** | **Umugabo/umugore wanjye, umuryango, abo mu muryango nashatsemo ntibemerako mbikoresha** |
| **15** | **Idini ryanjye ntiribyemera** |
| **16** | **Simbikoresha kuko abakozi babyo bose ari ab’igitsina gabo** |
| **17** | **Nta nyungu bifite isumbye iya za serivise nsanzwe nkoresha** |
| **18** | **Ikindi (kivuge) ...................................................................................................................** |

**IGIKA G. IMICUNGIREY’AMAFARANGA: KUZIGAMA/ISHORAMARI**

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| --- | --- | --- | --- |
| **G1** | Abantu bafite uburyo bwinshi butandukanye bwo gusobanura icyo kuzigama bivuze. Ni ikihe muri ibi bikurikira utekereza ko gisobanura neza icyo KUZIGAMA bivuze? **MUSOMERE, IGISUBIZO NI KIMWE** | 1 = Kubika amafaranga ahantu hihariye / hatekanye / kuri konti, agasanduku....2 = Kubika amafaranga kure, ku ruhande kugira ngo utayakoresha ako kanya ahubwo uzayakoreshe nyuma uyakeneye3 = Kubika amafaranga kugira ngo agende yiyongera uko ibihe bihita n’uko ugenda uyongera 4 = Kwibikira amafaranga kure kugira ngo uzayakoreshe igikorwa cy’ingenzi | |\_\_\_| |

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| **G2** | Kuri wowe muri ibi bikurikira ni ibihe by’ukuri? **MUSOMERE** |  |
| a | Wigomwa ikintu kugira ngo ugire icyo uzigama. | 1=Nibyo, 2=Sibyo | |\_\_\_| |
| b | Wumva ko ugomba kuzigamira ibihe biruhije/bibi n’ubwo umutungo/ubushobozibwawe bwaba ari buke. | 1=Nibyo, 2=Sibyo | |\_\_\_| |
| c | Wumva ko ari byiza kubitsa amafaranga yawe ahari umutekano. | 1=Nibyo, 2=Sibyo | |\_\_\_| |
| d | Uzigama cg ushyira amafaranga iruhande iyo ubishoboye. | 1=Nibyo, 2=Sibyo | |\_\_\_| |
| e | Uzigamira cg ushyira amafaranga iruhande ugamije kuzayakoresha ikintu runaka kandi ntuyakoresha mu yindi gahunda utayazigamiye. | 1=Nibyo, 2=Sibyo | |\_\_\_| |
| f | Uzigamira cg ushyira amafaranga iruhande ugamije kuzayakoresha ikintu runaka ariko wageraho ukayakoresha mbere aho kuyakoresha muri ya gahunda yari iteganijwe. | 1=Nibyo, 2=Sibyo | |\_\_\_| |

**G3.** Komeza utekereze ku bijyanye no kuzigama cg kubika amafaranga

1. Wambwira muri ibi bikurikira ibyo ukora? 1=Yego, 2=Oya

**NIBA USUBIZA ATAZIGAMAH**

1. NIBA USUBIZA AZIGAMA MURI BANKI/IKIGO CY’IMARI ICIRIRITSE, MUBAZE**:** Ubitsa mu yihe banki/Ikigo cy’imari?

NTUMUSOMERE IBISUBIZO BYINSHI BIRASHOBOKA: **REBA IKIRANGO CYA BANKI KURI LISITI**

1. KURI BURI KINTU KIJYANYE NO KUZIGAMA UBAZWA AKORA, MUBAZE:

Ni iyihe mpamvu y’ingenzi yatumye uzigama kuri .....?**NTUMUSOMERE**

1= Haraboneka; 2=Biroroshye kubikoresha; 3= Birizewe;

4=Bifite inyungu; 5= Ntibigoye kubitsa; 6= Ikindi (kivuge)

1. KURI BURI BURYO USUBIZA AKORESHA: Ese ubu buryo bwo kuzigama burakunogeye? 1=Yego, 2=Oya

NIBA ARI Yego,**G3e**

1. Ni iyihe mpamvu y’ingenzi ituma butakunogera?**NTUMUSOMERE**

1= Sinshobora kubona ayo nazigamye iyo mbikeneye; 2= Ni kure, kuhagera biragoye;

3= Inyungu bampa ni nkeya; 4= Ikindi

1. KURI BURI KINTU USUBIZA AKORESHA, BAZA: Waba warakoresheje ...

1 = Mu kwezi gushize 2 = Mu mezi atatu ashize

3 = Mu mezi atandatu ashize 4 = Hejuru y’amezi atandatu

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| --- | --- | --- | --- | --- | --- | --- |
| **G3. Uburyo bwo kuzigama** | **G3a** | **G3b** | **G3c** | **G3d** | **G3e** | **G3f** |
| 1 | Kuzigama muri banki (koresha lisiti ya banki) | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 2 | Ubwishingizi ku mashuri y’abana | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 3 | Kwiteganyiriza izabukuru bitari muri RSSB~~?~~ | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 4 | Kuzigama mu bigo by’imari biciriritse n’izindi SACCO zitari umurenge SACCO;  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 5 | Mobile Money | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 6 | Kuzigama mu murenge SACCO | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 7 | Kuzigama ku isoko ry’imigabane y’imari | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 8 | Amafaranga y’izabukuru (harimo Isandugu y’ubwiteganyirize y’u Rwanda) | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 9 | Kuzigama muri koperative, VSLA, Ibimina  | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 10 | Kuzigama (kubitsa) ku muntu w’aho mutuye (community) ushobora kukubikira neza | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 11 | Kuzigama (kubitsa) ku muntu wo mu rugo/ umuryango wawe ushobora kukubikira neza | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 12 | Kugura ibintu uzagurisha nyuma mu buryo bwo kuzigama | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 13 | Kuzigama ahantu h’ibanga mu rugo | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |
| 14 | Ahandi, sobanura | |\_\_\_| |  |  | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| |

 **Niba G3a =2 hose****G5**

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| --- | --- | --- | --- |
| **G4** | Ni iki ahanini uzigamira cg ubikira amafaranga?**NTUMUSOMERE, IGISUBIZO KIMWE** | 01 = Kugira ngo tuzayifashije mu bihe bigoye02 = Amafaranga yo kwivuza bitunguranye cg biteganijwe 03 = Amafaranga y’ikindi gitunguranye kitari ukwivuza 04 = Ubukwe / ibijyanye n’ubukwe; 05 = Amafaranga yo gukoresha mu gushyingura06 = Uburezi cg amafaranga y’ishuri 07 = Ibikoresho bijyanye n’ubuhinzi (ifumbire, ....)08 = Kugura amatungo 09 = Kugura ibikoresho byo munzu/radio, frigo,10= Gushaka ikintu kizafasha umuryango wanjye igihe nzaba maze kwitaba Imana11 = Kugura inzu/isambu cg kubaka inzu12 = Guteganyiriza izabukuru 13 = Gusana/ kuvugurura/kongera inzu14 = Ikindi, sobanura | **|\_\_\_|\_\_\_|** |

**BAZA UWASHUBIJE KO ATAZIGAMA**

**.**

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| --- | --- | --- | --- |
| **G5** | **Hari impamvu nyinshi zituma** **Abantu badashora imari** **cg batazigama.** **Wambwiye ko utigeze ushora** **imari cg uzigama. Ni ukubera iki?*** **MUREKE AKUBWIRE IBYO WEATEKEREZA.**
* **IBISUBIZO BYINSHI**

**BIRASHOBOKA.** * **BAZA USUBIZA NIBA HARI**

 **IZINDI MPAMVU.****NTUMUSOMERE, IGISUBIZO KIMWE** | **01. Sinigeze mbitekereza** | **|\_\_\_|\_\_\_|** |
| **02. Mpitamo gusohora amafaranga ku bindi bintu nkeneye kurushaho** |
| **03. Mpitamo kuyashora mu bindi byunguka nk’inyubako, ubutaka, amatungo** |
| **04. Simbikeneye, abana banjye bazanyitaho**  |
| **05. Nzigama ku bundi buryo, nko kuyabika imuhira** |
| **06. Sinashobora kubona amafaranga yanjye ndamutse nyakeneye** |
| **07. Sinshaka kuzigama** |
| **08. Sinkeneye kuzigama** |
| **09. Sinsobanukiwe n’ibyerekeye gushora imari no kuzigama** |
| **10. Nta mafaranga ngira yo kuzigama cg gushora** |
| **11. Nta konti ngira muri banki** |
| **12.Birahenze cyane** |
| **13. Nta kazi ngira** |
| **14.Sinsobanukiwe na serivise ziboneka mu gushora imari/kuzigama** |
| **15. Guhitamo mu byinshi cyane bihari bituma ndasobanukirwa neza (biransoba)** |
| **16. Ikindi (Kivuge)…………………………** |
| **17. Simbizi**  |

**IGIKA H. IMICUNGIRE Y’AMAFARANGA:INGUZANYO**

|  |
| --- |
| **H1.** Wemera/Ntiwemera ibi bikurikira? **MUSOMERE** |
| a | Wirinda kuguza amafaranga niyo ubishoboye. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| b | Wahitamo kuzigama kugira ngo uzabashe kugura icyo ukeneye udafashe inguzanyo. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| c | Udafashe inguzanyo ntabwo wabasha kwishyurira abana amashuri. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| d | Iyo ugujije amafaranga wumva nta kibazo biguteye kuyishyura nyuma gato y’igihe wasezeranye. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| e | Kuba ushobora kuguza amafaranga igihe uyakeneye bifite akamaro kuruta umubare w’amafaranga ugomba kwishyura. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| f | Ni byiza gukomeza kuzigama kuruta gukoresha ayo mafaranga y`ubwizigame wishyura umwenda. | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| g | Uhitamo kujya kureba umuntu ugufasha mu bibazo byawe bijyanye n’imyenda | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| h | Uhitamo guhagarikisha ubwishingizi wari warafashe cg ibyo wariwarashoyemo imari kugira ngo wishyure umwenda wafashe | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| i | Ukunze kugira ibibazo byo kudashobora guhaha ngo ukwezi kurangire | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| j | Mu mezi 12 ashize, wagize ibibazo byo kwishyura ibirarane by’imyenda nko kuriha icumbi, kwishyura imisoro n’indi myenda | 1 = Ndabyemera, 2 = Simbyemera | |\_\_\_| |
| **H2.**Imiterere y’inguzanyo |
| a | Mu mezi 12 ashize haba hari umuntu cyangwa ikigo cyakugurije amafaranga?  | 1=Yego2=OyaNiba **H2a = 2 H3** | |\_\_\_*|* |
| b | Mu mezi 12 ashize haba hari umuntu cyangwa ikigo wishyuye amafaranga?  | 1=Yego2=Oya | |\_\_\_*|* |
| c | Mu mezi 12 ashize haba hari ibintu/serivisi wabonye ku ideni ukabyishyura nyuma?  | 1=Yego2=Oya | |\_\_\_*|* |

|  |  |
| --- | --- |
| **H3** | Ni iyihe mpamvu y`ingenzi yatumye utaguza amafaranga? **NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | 01. Sinakeneye kuguza amafaranga 02. Sinashatse kuguza amafaranga/ Sinizera ibyo kuguza amafaranga03. Ubwoba bwo kutabasha kwishyura amafaranga04. Amafaranga y`inyungu atangwa ku nguzanyo ni menshi 05. Sinzi aho baguza amafaranga06. Sinzi uburyo umuntu akoresha asaba inguzanyo 07. Nta ngwate mfite 08. Simfite ibisabwa n’ibigo by’imari 09. Umugore/umugabo wanjye, umuryango cg abandi ntibanyemerera kuguza amafaranga 10. Nagerageje kuguza ariko ntibanyemerera inguzanyo 11. Ikindi (kivuge) ............................... | |\_\_\_|\_­\_\_| |

**H4. Komeza utekereze ku bijyanye no kuguza amafaranga:**

**H4a. Wambwira muri ibi bikurikira icyo wakoze mu mezi atandatu ashize? 1=Yego, 2=Oya**

**NIBA USUBIZA ATARIGEZE ASABA INGUZANYO AHA HAKURIKIRA****H6**

**H4b. NIBA USUBIZA YARAGUJIJE BANKI/IKIGO CY’IMARI BAZA: Ni mu kihe kigo?**

**IBISUBIZO BYINSHI BIRASHOBOKA; REBA IKIRANGO CY’IKIGO KURI LISITI**

**H4c.NIBA USUBIZA YARAFASHE INGUZANYO AHANTU HENSHI, BAZA: Ese ni hehe wafashe amafaranga menshi?**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| H4 | **Ibirebana n’inguzanyo/uburyo bikorwa** | **H4a** | **H4b** | **H4c** |
|  | 01. Kuguza amafaranga muri banki REBA KURI KORESHA LISTE YA BANKI | |\_\_\_|\_­\_\_| |  |  | |\_\_\_|\_­\_\_| |
| 02. Kuguza mu kigo cy’imari iciriritse cg muri SACCO itari iy’umurenge KORESHA LISITI YA ZA MFI | |\_\_\_|\_­\_\_| |  |  |
| 03. Mobile Money | |\_\_\_|\_­\_\_| |  |  |
| 04. Kuguza amafaranga mu murenge SACCO | |\_\_\_|\_­\_\_| |  |  |
| 05. Kubona inguzanyo muri Leta (VUP-Ubudehe) | |\_\_\_|\_­\_\_| |  |
| 06. Kuguza amafaranga ku mukoresha | |\_\_\_|\_­\_\_| |  |
| 07. Kuguza amafaranga mu itsinda ryo kubitsa no kugurizamuri koperative, VSLA, Ibimina | |\_\_\_|\_­\_\_| |  |
| 08. Kuguza amafaranga ku muntu uguriza abantu aho mutuye / banki lambert | |\_\_\_|\_­\_\_| |  |
| 09. Kuguza amafaranga/kubona ibintu ariko uzishyura nyuma bivuye ku muntu ugurishaho ibihingwa (kotsa imyaka) ou itsinda ry’abahinzi - borozi | |\_\_\_|\_­\_\_| |  |
| 10. Kuguza amafaranga mu rusengero cg andi mashyirahamwe ubamo agoboka abantu  | |\_\_\_|\_­\_\_| |  |
| 11. Kuguza amafaranga uzishyura ku muntu wo mu muryango/inshuti  | |\_\_\_|\_­\_\_| |  |
| 12. Guhabwa amafaranga utazishyura uyahawe n`u muntu wo mu muryango/inshuti  | |\_\_\_|\_­\_\_| |  |
| 13. Gufata ibintu mw’iduka, butike ukazishyura nyuma | |\_\_\_|\_­\_\_| |  |
| 14. Kuguza ahandi hantu hatavuzwe, sobanura.................. | |\_\_\_|\_­\_\_| |  |

**NIBAH4a =2Hose**H6**

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| --- | --- |
| **H5** | Ese amenshi mu mafaranga wagujije yari ayo gukora iki?(NTUMUSOMERE, IGISUBIZO KIMWE) |
| 01 | Amafaranga yo kwivuza/kwivuza byihutirwa | |\_\_\_|\_\_\_| |
| 02 | Ikindi cyihutirwa kitari ukwivuza |
| 03 | Amafaranga yo gukoresha mu gushyingura |
| 04 | Uburezi cg amafaranga y’ishuri |
| 05 | Amafaranga yo gukoresha mu mibereho isanzwe igihe nta mafaranga ufite  |
| 06 | Amafaranga yo kugura ibijyanye n’ubuhinzi nk’imbuto, ifumbire |
| 07 | Kugura amatungo |
| 08 | Kugura ibikoresho by’ubuhinzi |
| 09 | Kwishyura irindi deni |
| 10 | Kugura ubutaka, Isambu/Inzu |
| 11 | Kubaka inzu/ gusana |
| 12 | Ikindi, sobanura |
| **H6** | Ni iki cy`ingenzi ukurikiza/washingiraho guhitamo aho waguza amafaranga igihe ubikeneye?**NTUMUSOMERE, IGISUBIZO KIMWE** |
|  | 1. Inyungu ku nguzanyo iri hasi
2. Uburyo bwo kwishyura bwiza
3. Kubona amafaranga vuba
4. Gushobora kubona ibisabwa kugira ngo ubone inguzanyo
5. Uburyo bworoshye bwo kuyisaba; Ibyangombwa bisabwa byumvikana
6. Icyizere
7. Nta mahitamo afite hagati y’abaguriza
8. Ntabizi
9. Ibindi, sobanura.........................
 | |\_\_\_|\_\_\_| |
| **H7a** | Mu mezi 6 ashize waba warimwe inguzanyo na banki, SACCO cg Ikigo cy`imari giciriritse? | 1 = Yego 2 = Oya3 = Ntayo nasabye **NIBAH7a=2,****I** | **|\_\_\_|** |
| **H7b** | NIBA **H7a=1**, BAZA: Ni iyihe mpamvu y`ingenzi yatumye bayikwima? **NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | 1. Ntashobora kubona ubwishyu2. Nta rupapuro ahemberwaho afite3. Nta ngwate4. Umutungo yinjiza ni muke5. Afite indi myenda (amadeni) myinshi6. Ushinzwe itsinda ry’inguzanyoyanyatse ruswa ndanga7. Kuyitanga8. Ntabizi9. Ikindi (Kivuge) .............................. | **|\_\_\_|** |

**IGIKA I. IMICUNGIRE Y’AMAFARANGA:INGARUKA NO GUHANGANA NAZO**

**I1a.** Mu mezi 6 ashize ibi bikurikira byaba byarakubayeho? **MUSOMERE**1=Yego, 2=Oya

**I1b.** Ku basubije **I1a= 1**, baza**:** Wabyifashemo ute mu buryo bw’amafaranga?**NTUMUSOMERE. IGISUBIZO KIMWE**

1 = Nakoresheje ayo nazigamye; 4 = Nagabanyije ku mafaranga nsanzwe nkoresha;

2 = Nagujije amafaranga; 5 = Nifashishije ubwitenganyirize/ubwishingizi;

3 = Hari ikintu nagurishije kugira ngo mbone amafaranga; 6 = Ibindi;

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | **I1a** | **I1b** |
| 1 | Ubwiyongere bw’ abantu baba mu rugo (abantu benshi badakora babeshejweho n’umutungo w’urugo)  | |\_\_\_| | |\_\_\_| |
| 2 | Gutakaza umusaruro w’umwe mubawuzanaga mu rugo | |\_\_\_| |
| 3 | Kwishyura ibitarateganyijwe nk’imiti/gushyingura/amashuri, ... | |\_\_\_| |
| 4 | Kuzamuka kw’ibiciro by’ibikoresho, peterori, kutari gutenganyijwe  | |\_\_\_| |
| 5 | Gushirirwa n’amafaranga yo gukoresha mu rugo  | |\_\_\_| |
| 6 | Gutakaza umusaruro w’ibiribwa / amatungo  | |\_\_\_| |
| 7 | Gutakaza umutungo (asset)/inzu/isambu  | |\_\_\_| |

|  |
| --- |
| **I2.** Wambwira muri ibi bikurikira ibyo wemera?**MUSOMERE** |
| a | Gufata ubwishingizi mu bigo byabigize umwuga ntabwo ari uburyo bwo kuzigama kubera ko batigera bishyura. | 1=Ndabyemera, 2=Simbyemera 3= Ntabizi | |\_\_\_| |
| b | Kugira ubwishingizi mu bigo byabigize umwuga ni uburyo bwiza bwo kwiteganyiriza igihe ibihe bikubanye bibi . | 1=Ndabyemera, 2=Simbyemera 3= Ntabizi | |\_\_\_| |
| c | Ni byiza kugira/kuba ufite umutungo wakugoboka mu bihe bibi kuruta kugira ubwishingizi mu bigo byabigize umwuga. | 1=Ndabyemera, 2=Simbyemera 3= Ntabizi | |\_\_\_| |
| d | Uzi neza uburyo ubwishingizi bukora. | 1=Ndabyemera, 2=Simbyemera 3= Ntabizi | |\_\_\_| |
| e | Ni wowe bireba gufata ingamba zo guteganya ibizishyurwa igihe cy’ishyingurwa ryawe.  | 1=Ndabyemera, 2=Simbyemera  | |\_\_\_| |

**I3a.** Wambwira bimwe muri ibi bikurikira waba ufite?1=Yego, 2=Oya

**I3b.** NIBA USUBIZA ADAFITE UBWISHINGIZI BW’UBUZIMA CG UBWISUNGANE MU KWIVUZA, MUBAZE**:**

Waba ukoresha ubwishingizi bw’undi muntu? 1=Yego, 2=Oya

|  |  |  |  |
| --- | --- | --- | --- |
| **I3** | **Ubwishingizi bw’indwara** | **I3a** | **I3b** |
| 1 | Ubwishingizi bw’uburwayi (nka RAMA, MMI, Mediplan, .....) - hatarimo Mutuelle de Santé | **|\_\_\_|** | **|\_\_\_|** |
| 2 | Ubwisungane mu kwivuza | **|\_\_\_|** | **|\_\_\_|** |
| **I4** | **Ushobora kumbwira ubundi bwishingizi waba ufite muri ubu bukurikira** |  |
| 1 | Ubwishingizi bwishyura ibyo wangije (Third party insurance) | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 2 | Ubwishingizi bw’urugo | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 3 | Ubwishingizi bw’ubuzima | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 4 | Ubwishingizi bujyanye n’inguzanyo wafashe (Credit life) | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 5 | Isandugu y’Ubwiteganirize y’u Rwanda /Rwanda Social Security Board (RSSB) | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 6 | Ubwishingizi bw’izabukuru butari ubwa RSSB | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 7 | Ubwishingizi mu buhinzi/bworozi | 1 = Yego, 2 = Oya  | **|\_\_\_|** |
| 8 | Ubundi bwishingizi (Buvuge) ......................................... | 1 = Yego, 2 = Oya  | **|\_\_\_|** |

NIBA AFITE UBWISHINGIZI KURI **I4.**I6**

|  |  |
| --- | --- |
| **I5.**  | Hari impamvu zitandukanye zituma abantu batagira ubwishingizi. Ni iyihe mpamvu y`ingenzi ituma udafite ubwishingizi? **NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | 1. Ntiyigeze abyumva / ntazi ibijyanye n’ubwishingizi
2. Ntazi uburyo bukora
3. Ntazi uko babubona/aho babubona
4. Nta cyizere afitiye ibigo by’ubwishingizi
5. Arifasha mu bundi buryo – ntabwo akeneye Ntashaka gutekereza ku bintu bibi bishobora kuba
6. Ntiyahangara kubufata
7. Ntibemera kwishyura iyo ubisabye
8. Ikindi (kivuge) ...........................
 | |\_\_\_| |

|  |  |
| --- | --- |
| **I6** | Ninde uzishyura ibijyanye n’ishyingurwa ryawe?NTUMUSOMERE. IGISUBIZO KIMWE |
|  | 1. Ngomba kubiteganya mbere yo gupfa/ narabiteganyije/ provision
2. Umuryango wanjye
3. Abaturanyi (community)
4. Ntabizi
5. Abandi (kivuge) ....................................................
 | |\_\_\_| |

**IGIKA J.IMICUNGIRE Y’AMAFARANGA: KOHEREZA NO KWAKIRA AMAFARANGA**

|  |  |  |  |
| --- | --- | --- | --- |
| **J1a** | Mu mezi 6 ashize hari umuntu waba waroherereje amafaranga imbere mu gihugu?  | 1=Yego, 2=Oya | |\_\_\_| |
| **J1b** | Mu mezi 6 ashize hari umuntu waba waroherereje amafaranga hanze y’igihugu (Afurika y’Iburasirazuba,Ahandi muri Afurika?  | 1=Yego, 2=Oya | |\_\_\_| |
| **Niba J1a = 2 na J1b =2,J3a** |

**J2a**.Mu mezi 6 ashize, ni nde woherereje amafaranga?**NTUMUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA**

Kuri**J2b** na **J2c**:NIBA YAROHEREREJE BENSHI, IBANDE K’UWO YOHEREREJE KENSHI:

**J2b**.Igihe wohererezaga.......... yari ahagana he?**IGISUBIZO KIMWE**

1 = Icyaro; 2= Mu mujyi; 3=Afurika y’Iburasirazuba(EAC); 4= Ahandi muri Afurika

**J2c**.Ni kangahe woherereza amafaranga......?**IGISUBIZO KIMWE**

1= Buri cyumweru; 2= Buri byumweru 2; 3= Buri kwezi;

4= Buri gihembwe/Igihe cy’isarura; 5= Rimwe mu mwaka; 6= Rimwe na rimwe

**J2d**.Ni ubuhe buryo bw’ingenzi ukoresha wohereza amafaranga?**NTUMUSOMEREIGISUBIZO KIMWE**

1= Kuyanyuza kuri banki ikayohereza/Kwishyura kuri konti ya banki; 2= Western Union/ Money gram/Dahabshill;

3=Cell phone top-up (Me2U); 4=Mobile money (MTN,Tigo, Airtel);

5=Bus cg Taxi; 6=Gutuma umuntu ugannye kuwo uyoherereje;

7= Kuyijyanira wowe ubwawe; 8= Ikindi (kivuge) .................................

**J2e**.Ubwo uheruka koherereza…………….amafaranga, wamwohereje angahe?**IGISUBIZO KIMWE**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **J2a** | **J2b** | **J2c** | **J2d** | **J2e**  |
| 1 | Uwo bashakanye | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_| | |\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_| |
| 2 | Umwana | |\_\_\_| |
| 3 | Umubyeyi | |\_\_\_| |
| 4 | Undi muntu wo mu muryango | |\_\_\_| |
| 5 | Inshuti | |\_\_\_| |
| 6 | Umuntu ugurishaho ibintu/business | |\_\_\_| |
| 7 | Umuntu wangurije  | |\_\_\_| |
| 8 | * Ishuri ribanza, ryisumbuye cg rikuru
 | |\_\_\_| |
| 9 | * Undi, sobanura………………..
 | |\_\_\_| |

|  |  |  |  |
| --- | --- | --- | --- |
| **J3a** | Mu mezi 6 ashize waba warakiriye amafaranga yoherejwe n’undi muntu uri mu gihugu imbere? | 1=Yego 2=Oya | |\_\_\_| |
| **J3b** | Mu mezi 6 ashize waba warakiriye amafaranga yoherejwe n’undi muntu uri hanze y’igihugu? | 1=Yego 2=Oya | |\_\_\_| |
| Niba **J3a =2 naJ3b= 2 ;  J5a** |

**J4a. Mu mezi atandatu ashize, ni nde wakoherereje amafaranga? NTUMUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA**

 **KuriJ4bnaJ4c:NIBA YAROHEREREJWE NA BENSHI, IBANDE K’UWAMWOHEREREJE KENSHI:**

**J4b. Igihe wohererezwaga amafaranga na...... yari ahagana he? IGISUBIZO KIMWE**

1=Mu cyaro; 2=Mu mujyi;

3=Afurika y’Iburasirazuba(EAC), 4=Ahandi muri Afurika

**J4c. Ni kangahe ......yakoherereje amafaranga? IGISUBIZO KIMWE**

**1=Buri cyumweru; 2=Buri byumweru 2; 3=Buri kwezi;**

**4=Buri gihembwe/Igihe cy’isarura; 5=Rimwe mu mwaka; 6=Rimwe na rimwe**

**J4d. Ni ubuhe buryo bw’ingenzi .......akoresha akoherereza amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE**

**1=Kuyanyuza kuri banki ikayohereza/Kwishyura kuri konti ya banki; 2=Western Union/ Money /Dahabshill;**

**3=Cell phone top-up (Me2U); 4=Mobile money (MTN,Tigo, Airtel);**

**5=Bus cg Taxi; 6=Gutuma umuntu ugannye k’uwo uyoherereje;**

**7=Kuyijyanira wowe ubwawe; 8=Ikindi (kivuge)......................**

**J4e. Ni iki cy’ingenzi wakoresheje amafaranga wohererejwe na....? IGISUBIZO KIMWE**

**1=Naguze ibiribwa/imyambaro; 2=Nishyuye ishuri;**

**3=Nishyuye kwa muganga/imiti; 4=Nishyuye ibijyanye no guhamba;**

**5=Ikindi (kivuge) ......................**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **J4** |  | **J4a** | **J4b** | **J4c** | **J4d** | **J4e** |
|  | 1. Uwo bashakanye
 | |\_\_\_*|* | |\_\_\_*|* | |\_\_\_*|* | |\_\_\_*|* | |\_\_\_*|* |
| 1. Umwana
 | |\_\_\_*|* |
| 1. Umubyeyi
 | |\_\_\_*|* |
| 1. Undi muntu wo mu muryango
 | |\_\_\_*|* |
| 1. Inshuti
 | |\_\_\_*|* |
| 1. Umukiriya/business
 | |\_\_\_*|* |
| 1. Umuntu yagurije
 | |\_\_\_*|* |
| 1. Undi, sobanura………………….
 | |\_\_\_*|* |

|  |  |  |  |
| --- | --- | --- | --- |
| **J5a** | Waba warigeze kohereza cg kwakira amafaranga ukoresheje telefone igendanwa?**IBISUBIZO BYINSHI BIRASHOBOKA** | 1 =Yego, narayakiriye2 =Yego, narayohereje3=Oya **Niba J5a = 3 J6a** | |\_\_\_|, |\_\_\_|1 2 |
| **J5b** | Mu mezi 6 ashize waba warohereje cg warakiriye amafaranga ukoresheje telefone igendanwa? **IBISUBIZO BYINSHI BIRASHOBOKA** | 1 =Yego, narayakiriye2 =Yego, narayohereje3=Oya **Niba J5b = 3****K** | |\_\_\_|, |\_\_\_|1 2 |
| **J6a** | Utekereza ko uzakoresha telefone igendanwa wohereza amafaranga?  | 1=Yego 2=Oya**Niba J6a = 1 K** | |\_\_\_| |
| **J6b** | Ni iyihe mpamvu y`ingenzi ituma utazakoresha telephone igendanwa wohereza amafaranga?**NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | 1 = Nta cyizere2 = Biragoye3 = Ababikoresha bari kure 4 = Birahenze5 = Nta telephone igendanwa ikwegereye6 = Ahitamo ubundi buryo bwo kohereza/kwakira amafaranga7 = Nta byangombwa byo kwiyandikisha afite8 = Ntibijyanye n’ibyo akeneye9 =Ikindi | |\_\_\_| |

IGIKA K. IBIKORWA BYA BANKI/IBINDI BIGO BY’IMARI BICIRIRITSE/UMURENGE SACCO

**K1. IBIKORWA BYA BANKI**

|  |  |
| --- | --- |
| **K1.1** | Ushobora kumbwira bimwe muri ibi bikurikira iby’ukuri? MUSOMERE |
| A | Udakora ntushobora gufunguza konti muri banki. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| B | Kugira konti muri banki bituma kubona inguzanyo byoroha. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| C | Ushobora kubaho ku buryo bworoshye udafite konti muri banki. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| D | Ibyinshi mubyo banki zikora (services) n’ahandi birakorwa/birahaboneka. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| E | Ugira icyizere cya banki ku bijyanye n’amafaranga yawe. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| F | Urwego rw’amabanki ni urw’abantu nkawe. | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |
| G | Amabanki yakirana abantu ikinyabupfura | 1=Nibyo, 2=Sibyo, 3=Ntabizi | |\_\_\_| |

**K.1.2. Uburyo ibikorwa bya banki bikwirakwizwa**

1. **Wambwira ibyo ukoresha muri ibi bikurikira? 1=Yego, 2=Oya**

**NIBA USUBIZA NTA NA KIMWE AKORESHA, JYA KURI K3A**

1. **KURI BURI KINTU AFITE, MUBAZE: Ni mu yihe banki ufite.........?**

**NTUMUSOMERE - IBISUBIZO BYINSHI BIRASHOBOKA; REBA IKIRANGO CYA BANKI KURI LISITI**

1. **KURI BURI KINTU AFITE, MUBAZE:**
2. **Waba warakoresheje......yawe mu kwezi gushize? 1=Yego, 2=Oya NIBA USUBIZA ATARAKORESHEJE...... MU KWEZI GUSHIZE WIMUBAZA IGIKURIKIRA (ii)**

**(ii) Waba warakoresheje......yawe muri uyu mwaka? 1=Yego, 2=Oya**

1. **KURI BURI KINTU AFITE ARIKO ATAKORESHEJE UYU MWAKA, MUBAZE:**

**Ni iyihe mpamvu yatumye udakoresha.......yawe?**

**NTUMUSOMERE - IGISUBIZO KIMWE KURI BURI GIKORWA**

**1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n’ibyo nari nkeneye; 3 = Irahenze cyane;**

**4 = Iragoye cyane; 5 = Serivise si nziza; 6 = Ikindi (kivuge) …………………**

|  |  |  |  |
| --- | --- | --- | --- |
| **K1.2.1a** | UBURYO IBIKORWA BYA BANKI BIKWIRAKWIZWA HOSE:Waba ufite Konti yo kuzigama-kubitsa no kubikuza muri banki ushobora kubitsaho no kubikuzaho uko ushatse? | 1 = Yego2 = Oya Niba **K1.2.1a=2K1.2.2a** | |\_\_\_| |
| **K1.2.1b** | Ni mu yihe (zihe) banki? **Reba kuri listi y’amabanki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.1c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego2 = Oya Niba **K1.2.1c(i)=1, K1.2.2a** | |\_\_\_| |
| **K1.2.1c1(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego2 = OyaNiba **K1.2.1c(ii)=1, K1.2.2a** | |\_\_\_| |
| **K1.2.1d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 4 = Iragoye cyane2 = Ntibyahuje n’ibyo narinkeneye; 5 = Serivisi si nziza; 3 = Irahenze cyane; 6 = Ikindi | |\_\_\_| |
| **K1.2.2a** | Waba ufite konti yo kuzigama muri banki ubitsaho ukanabikuza ukurikije uko wabyumvikanyeho na banki? | 1 = Yego2 = Oya Niba **K1.2.2a = 2, K1.2.3a** | |\_\_\_| |
| **K1.2.2b** | Ni mu yihe (zihe) banki? **Reba kuri listi y’amabanki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.2c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.2c(i)=1, K1.2.3a** | |\_\_\_| |
| **K1.2.2c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.2c(ii)=1, K1.2.3a** | |\_\_\_| |
| **K1.2.2d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.3a** | Waba ufite Inguzanyo ya banki? | 1 = Yego 2 = Oya Niba **K1.2.3a = 2 K1.2.4a** | |\_\_\_| |
| **K1.2.3b** | Ni mu yihe (zihe) banki? **Reba kuri listi ya banki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.4a** | Waba ufite Ikarita yo kugura, kubitsa no kubikuza (ATM card)? | 1 = Yego 2 = Oya Niba **K1.2.4a = 2 K1.2.5a** | |\_\_\_| |
| **K1.2.4b** | Ni mu yihe (zihe) banki? **Reba kuri listi ya banki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.4c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.4c(i) = 1 K1.2.5a** | |\_\_\_| |
| **K1.2.4c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.4c(ii) = 1 K1.2.5a** | |\_\_\_| |
| **K1.2.4d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo karita yo kubikuza amafaranga (ATM card)? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.5a** | Waba ufite Konti yo kubitsa no kubikuza ukoresheje sheki cg agatabo? | 1 = Yego 2 = Oya Niba **K1.2.5a = 2 K1.2.6a** | |\_\_\_| |
| **K1.2.5b** | Ni mu yihe (zihe) banki? **Reba kuri listi ya banki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.5c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.5c(i) = 1 K1.2.6a** | |\_\_\_| |
| **K1.2.5c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego  2 = Oya Niba **K1.2.5c(ii) = 1 K1.2.6a** | |\_\_\_| |
| **K1.2.5d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.6a** | Waba warafashe Inguzanyo yihuse/Overdraft facilities | 1 = Yego 2 = Oya Niba **K1.2.6a = 2 K1.2.7a** | |\_\_\_| |
| **K1.2.6b** | Ni mu yihe (zihe) banki? **Reba kuri listi ya banki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.6c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.6c(i) = 1 K1.2.7a** | |\_\_\_| |
| **K1.2.6c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.6c(ii) = 1 K1.2.7a** | |\_\_\_| |
| **K1.2.6d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.7a** | Waba ufite Ikarita ikoreshwa mu gufata umwenda (ideni )/ Credit Card? | 1 = Yego 2 = Oya Niba **K1.2.7a = 2 K1.2.8a** | |\_\_\_| |
| **K1.2.7b** | Ni mu yihe (zihe) banki? **Reba kuri listi ya banki** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.7c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.7c(i) = 1 K1.2.8a** | |\_\_\_| |
| **K1.2.7c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.7c(ii) = 1 K1.2.8a** | |\_\_\_| |
| **K1.2.7d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo karita ikoreshwa mu kwishyura/ Credit Card? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.8a** | Waba ufite Konti yo kubitsa no kubikuza kuri telefoni igendanwa( M-banking) | 1 = Yego 2 = Oya Niba **K1.2.8a = 2 K1.2.9a** | |\_\_\_| |
| **K1.2.8b** | Ni mu kihe (bihe) bigo? 1. Tigo, 2.Airtel, 3. MTN  | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.8c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.8c(i) = 1 K1.2.9a** | |\_\_\_| |
| **K1.2.8c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.8c(ii) = 1 K1.2.9a** | |\_\_\_| |
| **K1.2.8d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.9a** | Waba ufite Konti ku ikoranabuhanga rya interineti | 1 = Yego 2 = Oya Niba **K1.2.9a = 2 K1.2.10a** | |\_\_\_| |
| **K1.2.9b** |  |  |
| **K1.2.9c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.9c(i) = 1 K1.2.10a** | |\_\_\_| |
| **K1.2.9c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.9c(ii) = 1 K1.2.10a** | |\_\_\_| |
| **K1.2.9d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.10a** | Waba ufite Konti muri banki zo hanze (Uganda, Kenya, Belgium, France n’ahandi? | 1 = Yego 2 = Oya Niba **K1.2.10a = 2 K1.2.11a** | |\_\_\_| |
| **K1.2.10b** | Ni mu kihe (bihe) bihugui? 1. Uganda, 2. Kenya, 3. Belgium, 4. France, 5. Ahandi | 1. |\_\_|\_\_|\_\_| 2. |\_\_|\_\_|\_\_| |
| **K1.2.10c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.10c(i) = 1 K1.2.11a** | |\_\_\_| |
| **K1.2.10c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.10c(ii) = 1 K1.2.11a** | |\_\_\_| |
| **K1.2.10d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |
| **K1.2.11a** | Haba hari kindi gikorwa cya banki kitavuzwe, kivuge………………………………………………………….. | 1 = Yego 2 = Oya Niba **K1.2.11a = 2 K1.3a** | |\_\_\_| |
| **K1.2.11b** | Ni mu yihe (zihe) banki? **REBA KURI LISTI YA BANKI** | 1. |\_\_|\_\_| 2. |\_\_|\_\_| |
| **K1.2.11c(i)** | Waba warayikoresheje mu kwezi gushize? | 1 = Yego 2 = Oya Niba **K1.2.11c(i) = 1 K1.3a** | |\_\_\_| |
| **K1.2.11c(ii)** | Waba warayikoresheje muri uyu mwaka? | 1 = Yego 2 = Oya Niba **K1.2.11c(ii) = 1 K1.3a** | |\_\_\_| |
| **K1.2.11d** | Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? | 1 = Sinakeneye kuyikoresha; 3 = Irahenze cyane 2 = Ntibyahuje n’ibyo nari nkeneye, 4 = Iragoye cyane;5 = Serivisi si nziza; 6 = Ikindi | |\_\_\_| |

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| **K1.3a** | Waba ufite konti muri banki ifunguwe mu izina ryawe cg ufatanije n’undi cg abantu nawe urimo?**REBA KURI LISTI YA BANKI** | 1 =Yego2=Oya Niba ari **K1.3a=2 K1.4a** | |\_\_\_| |
| **K1.3b** | Ushobora gukoresha konti yawe igihe ubishakiye? | 1 =Yego2=Oya Niba ari **K1.3b=1K1.3d** | |\_\_\_| |
| **K1.3c** | Ni iyihe mpamvu y`ingenzi ituma udashobora gukoresha konti yawe igihe ubishakiye?**NTUMUSOMERE: IGISUBIZO KIMWE** | 1 = Ntihafungurwa igihe cyose/kuboneka;2 = Ni kure;3 = Bifata umwanya muremure, 4 = Birahenze; 5 = Hakenerwa uruhushya rw’undi muntu kugira ngo nshobore kuyikoresha,6 = Ikindi, sobanura................  | |\_\_\_| |
| **K1.3d** | Hashize igihe kingana gite ufitekonti muri banki? | 1 = munsi y’umwaka; 2 = Hagati y’umwaka 1- 3; 3 = Hagatiy’imyaka 3 – 5; 4 = Hejuru y’imyaka 5; 5 = Ntabyibuka | |\_\_\_| |
| **K1.3e** | Ni iyihe mpamvu y’ingenzi yatumyeufunguza konti muribanki?**NTUSOME, IGISUBIZO KIMWEGUSA** | 1 = Kunyuzayo umushahara / guhemberwayo2 = Kuzigama3 = Kubona inguzanyo 4 = kubika amafaranga ahantu hari umutekano5 = Kwishyura / kwakira amafaranga6 = Ikindi (kivuge) …….. | |\_\_\_| |
| **K1.3f** | Utekereje ku gihe wafunguzaga bwa mbere konti muri banki, waba wari ufite konti muri SACCO cg Ikigo cy`Imari giciriritse? | 1 =Yego2 = Oya Niba **K1.3f = 2 K1.3h** | |\_\_\_| |
| **K1.3g** | Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo muri banki? | 1 =Yego2=Oya  | |\_\_\_| |
| **K1.3h** | Komeza utekereze ku gihe wafunguzaga bwa mbere konti muri banki, waba wari umunyamuryango w’itsinda ryo kuzigama no kuguriza/ikimina?  | 1 =Yego2=Oya Niba **K1.3h = 2 K1.4a** | |\_\_\_| |
| **K1.3i** | Waba warasezeye kuba umunyamuryango w’ishyirahamwe ryo kuzigama no kuguriza cg itsinda ryo kubitsa/Ikimina igihe wafunguzaga bwa mbere konti muri banki?  | 1 =Yego2=Oya  | |\_\_\_| |

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| **K1.4a** | Hari konti y`undi muntu waba ukoresha/ufiteho uburenganzira? Reba kuri lisiti y’amabanki | 1 =Yego2=Oya Niba **K1.4a = 2 K1.5** | |\_\_\_| |
| **K1.4b** | Ushobora gukoresha iyi konti igihe ubishakiye?  | 1 =Yego2=Oya Niba **K1.4b = 1K1.4d** | |\_\_\_| |
| **K1.4c** | Ni iyihe mpamvu y’ingenzi ituma udakoresha iyo konti igihe ubishakiye? **NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | 1 = Ntihafungurwa igihe cyose/kuboneka;2 = Ni kure; 3 = Birahenze;4 = Akeneye uruhushya rwa nyirayo mbere yo kuyikoresha; 5 = Ntashobora kuyikoresha iyo nyirayo atari hafi6 = Ikindi, sobanura……………………………… | |\_\_\_| |
| **K1.4d** | Konti ukoresha ni iyande? **NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA** |
| 1 | Konti y’uwo mwashakanye / mubana | |\_\_\_| |
| 2 | Konti y’umwana wawe | |\_\_\_| |
| 3 | Konti y’umubyeyi wawe | |\_\_\_| |
| 4 | Konti y’undi muntu wo mu muryango | |\_\_\_| |
| 5 | Konti y’umuturanyi/Inshuti | |\_\_\_| |
| 6 | Konti y’itsinda ryo kuzigama | |\_\_\_| |
| 7 | Konti y’umuryango/ishyirahamwe /urusengero | |\_\_\_| |
| 8 | Undi, sobanura …………………………… | |\_\_\_| |
| K1.4e | Kuki ukoresha konti y’undi muntu? Kuki udafunguza konti yawe ku giti cyawe? **NTUMUSOMERE. IGISUBIZO KIMWE** |
| 1 | Sinujuje ibisabwa mu gufunguza konti/ Ndi muto mu myaka- sinduzuza imyaka 18 | |\_\_\_| |
| 2 | Simfite ibyangombwa |
| 3 | Dusaranganya kwishyura ibisabwa /birahendutse kugira konti imwe |
| 4 | Sinemerewe n’uwo twashakanye/undi muntu wo mu rugo kugira konti yanjye  |
| 5 | Sinzi uburyo bafunguza konti |
| 6 | Ikindi, sobanura ……………………………………….. |

**K1.5. Ibijyanye no gukorana na Banki**

* + - * 1. **Ni ibihe mu bikurikira ukora iyo ukorana na banki? MUSOMERE 1=Yego, 2=Oya**
				2. **BAZA UWASHUBIJE KO ABIKORA: Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M\_banking cg kuri byose?**

**1=Banki; 2=ATM; 3=M\_banking; 4 = Byose**

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| **K1.5.1a** | Waba warabikuje amafaranga ukoresheje Sheki muri banki? **REBA KURI LISITI Y‘AMABANKI** | 1 = Yego 2 = OyaNiba **K1.5.1a = 2 K1.5.2a** | |\_\_\_| |
| **K1.5.1b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.2a** | Waba warabikije amafaranga kuri konti? **REBA KURI LISITI Y‘AMABANKI** | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.2b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.3a** | Waba warabikije amafaranga kuri konti ukoresheje sheki? **REBA KURI LISITI Y‘AMABANKI** | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.3b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.4a** | Waba warabikuje amafaranga kuri konti?  | 1 = Yego 2 = OyaNiba **K1.5.4a =2 K1.5.5a** | |\_\_\_| |
| **K1.5.4b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.5a** | Waba warishyuye abantu/fagitire ukoresheje sheki? | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.6a** | Waba warohereje amafarangakuri konte yawe uyakuye ku y’indi konti yawe?  | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.6b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg** **REBA KURI LISITI Y‘AMABANKI** | **1 = Banki; 2 = ATM;** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.7a** | Waba warohereje amafaranga kuri konti y’undi muntu? REBA KURI LISITI Y‘AMABANKI | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.7b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM;** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.8a** | Waba warohererejwe amafaranga avuye kuri konti y’undi muntu? **REBA KURI LISITI Y‘AMABANKI** | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.8b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM;** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.9a** | Waba warabonye urupapuro rwa banki rugaragaza uko konti yawe ihagaze?  | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.9b** | **Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M\_banking cg wakoresheje byose?** | **1 = Banki; 2 = ATM;** **3 = M\_banking; 4 = Byose** | |\_\_\_| |
| **K1.5.10a** | Waba warakoresheje internet mu bikorwa bya banki?  | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.11a** | Waba warakoresheje telefoni igendanwa mu bikorwa bya banki?  | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.12a** | Waba warakeneye serivisi zimwe na zimwe za banki ku muntu uyihagarariye? | 1 = Yego 2 = Oya | |\_\_\_| |
| **K1.5.13a** | Waba warakoresheje Imodoka ya banki ijya hirya no hino yegereza abantu serivis z’iyo banki? | 1 = Yego 2 = Oya | |\_\_\_| |

**K2. IBIGO BY’IMARI ICIRIRITSE BITARI UMURENGE SACCO**

BAZA ABADAFITE KONTI (NIBA K2A ATARI 1 NA K3 ARI OYA):

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| --- | --- | --- | --- |
| **K2.1** | Ni iyihe mpamvu y`ingenzi ituma udafite konti muri banki? **NTUMUSOMERE. IGISUBIZO KIMWE**  | 01 = Ntayikeneye – Nta mafaranga ahagije yo gutuma yafungura  konti02 = Sinashobora kurekeraho amafaranga asabwa03 = Amafaranga baca kuri serivisi zabo ni menshi04 = Banki ziri kure05 = Amasaha ya banki ntanyura06 = Ntafite ibyangombwa bisabwa ( ibimuranga)07 = Ntazi uburyo bwo kubisaba08 = Ntiyumva inyungu yo kugira konti muri banki09 = Nta cyizere afitiye banki10 = Banki ntizimuha serivisi akeneye11 = Ashobora kubona serivisi akeneye ahandi aho atuye (mu muryango mugari/ishyirahamwe, ...) 12 = Akeneye uruhushya rw’undi muntu kugira ngo ayifunguze13 = Ikindi (kivuge) .......................... | |\_\_\_|\_\_\_| |

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| **K2.1a** | Waba ufite konti mu kigo cy’imari giciriritse? **KORESHA LISTE YA IMF** | 1 = Yego2 = Oya Niba ari **Oya K8** | |\_\_\_| |
| **K2.1b1** | Waba warakoresheje konti yawe yo mu kigo cy’imari giciriritse mu kwezi gushize? | 1 = Yego2 = Oya Niba ari **Yego K7d** | |\_\_\_| |
| **K2.1b2** | Waba warakoresheje konti yawe yo mu kigo cy’imari giciriritse muri uyu mwaka? | 1 = Yego2 = Oya Niba ari **Yego K7d** | |\_\_\_| |
| **K2.1c** | **Niba atarigeze akoresha konti ye uyu mwaka, baza:** Ni iyihe mpamvu y`ingenzi yatumye udakoresha iyo konti? **NTUMUSOMERE-IGISUBIZO KIMWE** |
| 1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo3 = Irahenze 4 = Iragoranye5 = Imikorere itanoze6 = Ikindi, sobanura.............. | |\_\_\_| |
| **K2.1d** | Konti yawe yo mu kigo cy’imari iciriritse muyikoresha iki? **MUSOMERE; IBISUBIZO BYINSHI BIRASHOBOKA** |
| 1 | 1. Kuzigama
 | |\_\_\_| |
| 2 | 1. Inguzanyo
 | |\_\_\_| |
| 3 | 1. Ikindi, sobanura......................
 | |\_\_\_| |
| **K2.1e** | Ugereranyije, hashize igihe kingana iki ufite konti yo mu kigo cy’imari iciriritse? |
|  | 1 = Munsi y’umwaka 2 = Hagati y’imyaka 1-23 = Hagati y’Imyaka 3-5 4 = Hejuru y’imyaka 55 = Ntabyo nibuka | |\_\_\_| |
| **K2.1f** | Ni iyihe mpamvu y’ingenzi yatumye ufunguza konti mu kigo cy’imari iciriritse? **NTUSOME; IGISUBIZO KIMWE** |
|  | 1 = Kuzigama;2 = Gushaka inguzanyo; 3 = Ikindi (kivuge)..... | |\_\_\_| |
| **K2.1g** | Utekereje ku gihe wafunguzaga bwa mbere konti mu kigo cy`imari giciriritse, waba wari ufite konti muri banki cg SACCO? | 1= Yego2= Oya Niba **K2.7g = 2K2.7i** | |\_\_\_| |
| **K2.1h** | Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo mu kigo cy`imari giciriritse? | 1= Yego 2= Oya | |\_\_\_| |
| **K2.1i** | Komeza utekereze ku gihe wafunguzaga bwa mbere konti mu kigo cy`imari giciriritse, waba wari umunyamuryango w’itsinda ryo kuzigama no kuguriza/ikimina?  | 1= Yego 2= Oya Niba **K2.7i = 2K2.8a** | |\_\_\_| |
| **K2.1j** | Waba wararetse kuba umunyamuryango w’itsinda ryo kuzigama no kuguriza / Ikimina ukimara gufunguza bwa mbere konti yo mu kigo cy’imari iciriritse? | 1= Yego  2= Oya | |\_\_\_| |

**K3. UMURENGE SACCO**

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| **K3.1a** | Waba uri umunyamuryango w’Umurenge SACCO/ufite konti mu murengeSACCO ?  | 1=Yego 2= Oya Niba **K2.8a = 2 L1a** | |\_\_\_| |
| **K3.1b1** | Waba warakoresheje konti yawe yo mu murenge SACCO mu kwezi gushize? | 1=Yego 2=Oya Niba **K2.8b1 = 1K2.8d** | |\_\_\_| |
| **K3.1b2** | Waba warakoresheje konti yawe yo mu murenge SACCO muri uyu mwaka? | 1=Yego 2=Oya Niba **K2.8b2 = 1K2.8d** | |\_\_\_| |
| **K3.1c** | Niba atarigeze akoresha konti ye uyu mwaka, baza:Ni iyihe mpamvu y`ingenzi ituma udakoresha konti yawe yo mu Umurenge SACCO? **NTUMUSOMERE. IGISUBIZO KIMWE** |
| 1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo 3 = Irahenze4 = Iragoranye5 = Imikorere itanoze6 = Ikindi (kivuge)............... | |\_\_\_| |
| **K3.1d** | Konti yawe yo mu murenge- SACCO uyikoresha iki? **NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOKA** |
| 1 | Kuzigama | |\_\_\_| |
| 2 | Inguzanyo | |\_\_\_| |
| 3 | Ikindi (kivuge) | |\_\_\_| |
| **K3.1e** | Ugereranyije, hashize igihe kingana iki uri umunyamuryango w’Umurenge SACCO? |
| 1 = Kitageze ku mwaka; 2 = Hagati y’’imyaka 1-33 = Hagati y’imyaka 3-5 4 = Hejuru y’imyaka 55 = Ntabyo yibuka | |\_\_\_| |
| **K3.1f** | Ni yihe mpamvu y’ingenzi yatumye uba umunyamuryango?  **NTUSOME. IGISUBIZO KIMWE** |
|  | 1 = Byari ngombwa; 2 = Kuzigama; 3 = Gushaka inguzanyo4 = Kubika amafaranga ahantu hizewe5 = Ikindi, sobanura................. | |\_\_\_| |
| **K3.1g** | Utekereje ku gihe wafunguzaga bwa mbere konti mu Umurenge SACCO, waba wari ufite konti muri banki cg mu kigo cy`imari giciriritse? | 1=Yego 2=Oya **Niba K2.8g = 2K2.8i** | |\_\_\_| |
| **K3.1h** | Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo mu Umurenge SACCO? | 1=Yego 2=Oya | |\_\_\_| |
| **K3.1i** | Komeza utekereze ku gihe wafunguzaga bwa mbere konti mu Umurenge SACCO, waba wari umunyamuryango w’itsinda ryo kuzigama no kuguriza/ikimina? | 1=Yego 2=Oya **Niba K2.8g = 2 L1a** | |\_\_\_| |
| **K3.1j** | Waba wararetse kuba umwe mu banyamuryango b’ishyirahamwe ryo kuzigama no kuguriza cg itsinda ryo kuzigama no kuguriza / Ikimina ukimara gufunguza bwa mbere konti yo mu Umurenge SACCO  | 1=Yego 2=Oya | |\_\_\_| |

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| **IGIKA L. IBIKORWA BY’IMARI BITAGENGWA N’AMATEGEKO AGENGA IKORESHAMARI** |
| **L1a.** | Waba uri umunyamuryango w’itsinda ryo kuzigama no kuguriza nka VSLA, Ikimina? | 1 = Yego, 2 = Oya **NIBA L1a = 2  L4a** | |\_\_\_| |
| **L1b.** | Ni ikihe gikorwa muri ibi bikurikira ukorana n’iryo tsinda ryo kuzigama no kuguriza?**MUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA** |
| 1 | Kuzigama | |\_\_\_| |
| 2 | Inguzanyo | |\_\_\_| |
| 3 | Ikindi, kivuge………………………………. | |\_\_\_| |
| **L1c** | Ugereranyije hashize igihe kingana iki uri umunyamuryango w’iri tsinda? **MUSOMERE** |
|  | 1 = Kitageze k’umwaka 2 = Hagati y’umwaka 1- 33 = Hagati y’imyaka 3 - 54 = Hejuru y’imyaka 5 5 = Ntabyo yibuka | |\_\_\_| |
| **L2** | Iryo tsinda ryaba rikora ibikorwa bikurikira? **MUSOMERE** |
| a | Kuguriza abanyamuryango amafaranga iyo bayakeneye  | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| b | Kuguriza abatari abanyamuryango amafaranga iyo bayakeneye  | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| c | Guha umwe mu banyamuryango amafaranga yahurijwe hamwe buri kwezi | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| d | Kubika amafaranga y’abanyamuryango bakayabikuza igihe bayakeneye | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| e | Kubika amafaranga y’abanyamuryango bakayabaha nyuma y’igihe runaka | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| f | Kugura ibikoresho rusange  | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| g | Kugura ibikoresho by’umunyamuryango ku giti cye | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| h | Gukusanya cg kuzigama amafaranga yo gushyingura umunyamuryango w’itsinda  | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| i | Gukusanya cg kuzigama amafaranga y’ibintu byihutirwa by’abanyamuryango b’itsinda  | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| j | Gukoreshwa nk’ingwate igihe abanyamuryango bakeneye inguzanyo ahandi | 1 =Yego 2 = Oya 3 = Ntabizi | |\_\_\_| |
| **L3a** | Ni iyihe mpamvu y’ingenzi igutera kuba umunyamuryango w’iri tsinda? **NTUMUSOMERE. IGISUBIZO KIMWE** |
| 01 | Nabisigiwe n’ababyeyi | |\_\_\_|\_\_\_| |
| 02 | Ni itegeko (agahato ku bantu bo mu bwoko bwacu cg aho dutuye |
| 03 | Kubana n’inshuti |
| 04 | Batanga inama zijyanye n’ubukungu |
| 05 | Ushobora kubiyambaza (kubirukiraho) igihe ukeneye amafaranga  |
| 06 | Kubona amafaranga byoroshye igihe uyakeneye |
| 07 | Mbafitiye icyizere kandi ndabazi |
| 08 | Kuguza amafaranga |
| 09 | Kuzigama amafarang a |
| 10 | Ikindi, (Kivuge).................................. |
| **L3b** | Waba wemera /Utemera ibi bikurikira? **MUSOMERE** |
| 1 | Nkorana ubwitonzi/ubunyangamugayo mu kuzigama mu itsinda nubahiriza igihe cyo kuzigama kurusha ahandi hose kugira ngo ndaseba, ndasuzugurwa n’inshuti cg abaturanyi. | 1 = Ndabyemera2 = Simbyemera3 = Simbizi | |\_\_\_| |
| 2 | Nkoranaubwitonzi/ubunyangamugayo mu kwishyura inguzanyo nafashe binyuze mu itsinda kuruta kwishyura inguzanyo naba narahawe n’ikigo cy’imari kubera yuko kutishyura itsinda bishobora kumviramo guseba, ngasuzugurwa n’inshuti cg abaturanyi. | 1 = Ndabyemera2 = Simbyemera3 = Simbizi | |\_\_\_| |
| **L4a** | Waba uri umunyamuryango w’irindi tsinda/ishyirahamwe/umuryango?  | 1 = Yego2 = Oya **Niba L4a=2M1** | |\_\_\_| |
| **L4b** | Ni irihe tsinda cyangwa ishyirahamwe/umuryango? **NTUMUSOMERE KANDI IBISUBIZO BYINSHI BIRASHOBOKA** |
| 1 | Ishyirahamwe/umuryango w’abacuruzi | |\_\_\_| |
| 2 | Ishyirahamwe ry’abahinzi- borzoi | |\_\_\_| |
| 3 | Ishyirahamwe ryo mu isoko/abacuruzi | |\_\_\_| |
| 4 | Koperative | |\_\_\_| |
| 5 | Urusengero / Itsinda ry’abasenga | |\_\_\_| |
| 6 | Itsinda ry’abagore /abagabo | |\_\_\_| |
| 7 | Irindi, (Kivuge).................... | |\_\_\_| |

**IGIKA M. UBUHINZI / UBWOROZI**

|  |  |  |
| --- | --- | --- |
| **No** | **Ibibazo** | **Igisubizo** |
| **M1** | Wambwira bimwe muri ibi bikurikira bigaragaza neza uko urugo rwanyu rubayeho? **MUSOMERE. IGISUBIZO KIMWE** |
| 1 = Urugo rwanyu rukora imirimo y’ubuhinzi-bworozi kandi nta n’umwe wo muri uru rugo ukora undi murimo2 = Urugo rwanyu rukora imirimo y’ubuhinzi–bworozi hamwe n’indi mirimo, 3 = Urugo rwanyu ntirukora na gato imirimo y’ubuhinzi–bworoziNIBA**M1 = 3 N1a** | |\_\_\_| |
| **M2** | Wambwira bimwe muri ibi bikurikira ibyo urugo rwanyu ruhinga cg rworora? **MUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA** |
| 01 | Ubworozi bw`inka | |\_\_\_|\_\_\_| |
| 02 | Ubworozi bw`ihene, intama, ingurube | |\_\_\_|\_\_\_| |
| 03 | Ubundi bworozi nk`inkoko, inkwavu, ibindi | |\_\_\_|\_\_\_| |
| 04 | Ibihingwa ngenga bukungu – Icyayi, Ikawa, Ibireti | |\_\_\_|\_\_\_| |
| 05 | Imbuto – nk’imineke, inanasi, avoka, ipapayi, amatunda | |\_\_\_|\_\_\_| |
| 06 | Imboga – inyanya, karoti, Amashu, ibitunguru, puwavuro, ibindi.... | |\_\_\_|\_\_\_| |
| 07 | Ibinyampeke: umuceri, amasaka, Ibigori, Ingano | |\_\_\_|\_\_\_| |
| 08 | Ibinyabijumba: Ibirayi, Ibijumba, imyumbati | |\_\_\_|\_\_\_| |
| 09 | Ibinyamisogwe: Ibishyimbo,amashaza, ubunyobwa | |\_\_\_|\_\_\_| |
| 10 | Urutoki  | |\_\_\_|\_\_\_| |
| 11 | Ibindi (bivuge)............................................................................. | |\_\_\_|\_\_\_| |

**REBA HEJURU. NIBA M2=1,2,3M3. NIBA NTA BWOROZI NA BUMWE M4.**

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| **M3.** Tekereza ku bworozi bwanyu, maze mumbwire niba ibi bikurikira aribyo cg ataribyo kuri mwe? **MUSOMERE** |
| a | Urugo rwanyu ntiruzigera rugurisha amatungo yarwo  | 1 = Nibyo,2 = Sibyo,3 = Ntabizi | |\_\_\_| |
| b | Urugo rwanyu ruzakoresha amatungo nk’ingwate igihe ruzakenera kuguza amafaranga | 1 = Nibyo, 2 = Sibyo, 3 = Ntabizi | |\_\_\_| |
| c | Urugo rwanyu rufata amatungo nk’uburyo bwo kuzigama  | 1 = Nibyo, 2 = Sibyo, 3 = Ntabizi | |\_\_\_| |
| d | Urugo rwanyu ruzagurisha amwe mu matungo igihe hazaba hakenewe amafaranga  | 1 = Nibyo, 2 = Sibyo, 3 = Ntabizi | |\_\_\_| |

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| --- | --- | --- | --- |
| **M4** | Ese wowe/urugo rwawe akenshi murahinga kugira ngo mubone ibyo kurya cg kugurisha?  | 1 = Kurya,2 = Kugurisha,3 = Ntabizi | |\_\_\_| |

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| **M5.** Mu bikorwa byanyu by’ubuhinzi n’ubworozi hari ibintu mukenera nk’ibikoresho, umurama cg ifumbire, umuti wicaudukoko, ibyo kurya n’imiti by’amatungo; Ni hehe h’ingenzi mukura amafaranga yo kubigura?Cyangwa se, niba mutabigura mubibona mute?**NTUSOME. IGISUBIZO KIMWE** |
| 01 = Ntidukenera kugura kuko dukoresha ibyo twari dusanzwe dufite (kubika imbuto zavuye mumusaruro wacu, nibindi)02 = Dukoresha amafaranga avuye ahandi03 = Dukoresha ayo twazigamye 04 = Tugurisha imyaka/amatungo/ibindi bintu ngo tubone amafaranga05 = Tubona amafaranga mbere avuye aho tugurisha imyaka/amatungo yacu06 = Tubikura ku ubitanga tukishyura nyuma07 = Gufata inguzanyo muri banki08 = Gufata inguzanyo mu murenge SACCO09 = Gufata inguzanyo mu bigo by’imari biciriritse cg indi SACCO, atari mu umurenge10 = Gufata inguzanyo mu ishyirahamwe ry’aborozi11 = Gusaba inguzanyo mu muryango/Itsinda ryo kuzigama no kugurizanya12 = Kuguza amafaranga umuturanyi ujya aguriza abantu amafaranga (nka banki lambert)13 = Kuguza amafaranga inshuti/umuryango14 = Kutagura ahubwo tukagurana imyaka n’abampa ibyo nkeneye cg gutanga umubyizi uhwanye n’ibyo nkeneye15 = Ikindi (kivuge) .............................................16 = Ntabizi | |\_\_\_|\_\_\_| |

**IGIKA N. AMAFARANGA YINJIYE N’AYASOHOTSE**

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| --- | --- |
| **N1a.** Ubusanzwe iyo mugiye kugura ibiribwa mukoresha ubuhe buryo bw’ingenzi mu kwishyura?**Ntumusomere. Igisubizo kimwe** | N1a.  |
| 1. Kwishyura amafaranga ako kanya
 | |\_\_\_| |
| 1. Kuguza amafaranga ukazayishyura
 |
| 1. Gufata umwenda mu iduka, butike, ukishyura nyuma
 |
| 1. Gukoresha ikarita ikoreshwa mu kwishyura/credit card
 |
| 1. Gukoresha ikarita yo kubikuza/ debit card
 |
| 1. Gukoresha sheki
 |
| 1. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye
 |
| 1. Ikindi, sobanura..................................................
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| **N1b.** Ubusanzwe iyo mugiye kugura imyenda mukoresha ubuhe buryo bw’ingenzi mu kwishyura?**Ntumusomere. Igisubizo kimwe**  | N1b. |
| 1. Kwishyura amafaranga ako kanya
 | |\_\_\_| |
| 1. Kuguza amafaranga ukazayishyura
 |
| 1. Gufata umwenda mu iduka, butike, ukishyura nyuma
 |
| 1. Gukoresha ikarita ikoreshwa mu kwishyura/credit card
 |
| 1. Gukoresha ikarita yo kubikuza/ debit card
 |
| 1. Gukoresha sheki
 |
| 1. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye
 |
| 1. Ikindi, sobanura..................................................
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| **N1c.** Ubusanzwe iyo mugiye kugura Ibintu byo munzu/ibikoresho nka radio, televiziyo, intebe, ibitanda, igare, ibindi mukoreshaubuhe buryo bw’ingenzi mu kwishyura? **NTUMUSOMERE, IGISUBIZO KIMWE** | N1c. |
| 1. Kwishyura amafaranga ako kanya
 | |\_\_\_| |
| 1. Kuguza amafaranga ukazayishyura
 |
| 1. Gufata umwenda mu iduka, butike, ukishyura nyuma
 |
| 1. Gukoresha ikarita ikoreshwa mu kwishyura/credit card
 |
| 1. Gukoresha ikarita yo kubikuza/ debit card
 |
| 1. Gukoresha sheki
 |
| 1. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye
 |
| 1. Ikindi, (Sobanura)..................................................
 |

**N2a.** Mushobora kumbwira aho ariho hose amafaranga yo kwishyura ibyo mukeneye cg mukoresha aturuka?

**Ntumusomere; Ibisubizo byinshi birashoboka**

**N2b**. AHO ARIHO HOSE AMAFARANGA ATURUKA BAZA: Ubusanzwe ayo mafaranga akugeraho nyuma y’igihe kingana gite?

**Ntumusomere; Igisubizo kimwe**

1 = Buri munsi; 2 = Buri cyumweru; 3 = Nyuma y’ibyumweru bibiri; 4 = Buri kwezi;

5 = Buri mwaka; 6 = Buri gihembwe; 7 = Rimwe na rimwe; 8 = Umurimo urangiye

**N2c**. **Aho ariho hose amafaranga aturuka baza:** Ni iyihe nzira bayanyujijemo kugira ngo akugereho?

**Ntumusomere; Ibisubizo byinshi birashoboka**

1 = Kuyakira mu ntoki; 2 = Sheki; 3 = Kuri konti; 4 = Western Union; 5=Mobile Money; 6 = Ikindi

**N2d**. BIREBA GUSA ABAFITE AHO AMAFARANGA ATURUKA HARENZE HAMWE: Mu hantu hanyuranye haturuka amafaranga, ni he h`ingenzi hagutunga kurusha ahandi?**NTUMUSOMERE; IGISUBIZO KIMWE**

|  |  |
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| **N2a**. Mushobora kumbwira aho ariho hose amafaranga yo kwishyura ibyo mukeneye cg mukoresha aturuka? **NTUMUSOMERE; IBISUBIZO BYINSHI BIRASHOBOKA** | **Ibisubizo** |
| 01 | Umushahara wa Leta | |\_\_\_|\_\_\_| |
| 02 | Umushahara ahabwa n’umucuruzi/sosiyeti yigenga | |\_\_\_|\_\_\_| |
| 03 | Umushahara ahabwa n’umuhinzi-mworozi | |\_\_\_|\_\_\_| |
| 04 | Umushahara ahabwa n’umuntu ku giti cye  | |\_\_\_|\_\_\_| |
| 05 | Arikorera imirimo ibya inyungu | |\_\_\_|\_\_\_| |
| 06 | Amafaranga akura mu buhinzi (imyaka /cg amatungo; ibintu biva mu bworozi) yikorera | |\_\_\_|\_\_\_| |
| 07 | Amafaranga ava mu burobyi | |\_\_\_|\_\_\_| |
| 08 | Amafaranga ava mu gukodesha ibintu | |\_\_\_|\_\_\_| |
| 09 | Amafaranga yizigamiye ku giti cye | |\_\_\_|\_\_\_| |
| 10 | Amafaranga y`ubwiteganyirize atangwa na Leta | |\_\_\_|\_\_\_| |
| 11 | Impano ya Leta/ impano ya VUP | |\_\_\_|\_\_\_| |
| 12 | Indezo | |\_\_\_|\_\_\_| |
| 13 | Amafaranga ava ku nshuti/umuvandimwe | |\_\_\_|\_\_\_| |
| 14 | Amafaranga avuye ku muntu wo mu rugo rwacu | |\_\_\_|\_\_\_| |
| 15 | Umuntu wo mu rugo yaranyishyuriye | |\_\_\_|\_\_\_| |
| 16 | Ibiraka/ Icyate | |\_\_\_|\_\_\_| |
| 17 | Imirimo ya VUP(Ubudehe) | |\_\_\_|\_\_\_| |
| 18 | Gukora ibintu byo kugurisha (ubukorikori) | |\_\_\_|\_\_\_| |
| 19 | Kugurisha ikintu nahinze/noroye | |\_\_\_|\_\_\_| |
| 20 | Kugurisha ibintu navanye mu ishyamba (Inkwi/Amakara) | |\_\_\_|\_\_\_| |
| 21 | Ikindi, (Sobanura)................................................................ | |\_\_\_|\_\_\_| |

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| **N2b**. AHO ARIHO HOSE AMAFARANGA ATURUKA BAZA: Ubusanzwe ayo mafaranga akugeraho nyuma y’igihe kingana gite? **NTUMUSOMERE; IGISUBIZO KIMWE** | Igisubizo |
| 1 | Buri munsi;  | |\_\_\_| |
| 2 | Buri cyumweru |
| 3 | Nyuma y’ibyumweru bibiri;  |
| 4 | Buri kwezi; |
| 5 | Buri mwaka;  |
| 6 | Buri gihembwe; |
| 7 | Rimwe na rimwe;  |
| 8 | Umurimo urangiye |

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| **N2c**. Aho ariho hose amafaranga aturuka baza: Ni iyihe nzira bayanyujijemo kugira ngo akugereho? **NTUMUSOMERE; IBISUBIZO BYINSHI BIRASHOBOKA** | Ibisubizo |
| 1 | Kuyakira mu ntoki | |\_\_\_|\_\_\_| |
| 2 | Sheki  | |\_\_\_|\_\_\_| |
| 3 | Kuri konti  | |\_\_\_|\_\_\_| |
| 4 | Western Union  | |\_\_\_|\_\_\_| |
| 5 | Mobile Money | |\_\_\_|\_\_\_| |
| 6 | Ikindi | |\_\_\_|\_\_\_| |

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| **N2d**. BIREBA GUSA ABAFITE AHO AMAFARANGA ATURUKA HARENZE HAMWE: Mu hantu hanyuranye ni he h`ingenzi hagutunga kurusha ahandi?**NTUMUSOMERE; IGISUBIZO KIMWE** | |\_\_\_|\_\_\_| |

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| **N2e**BIBAZE GUSA ABABONA AMAFARANGA ATURUKA K’UMUSHAHARA Waba ufite Akazi gahoraho cyangwa n’akigihe gito? 1 = Akazi gahoraho2 = Akazi k’igihe gito | |\_\_\_*|* |

BAZA GUSA ABAHAWE AMAFARANGA N’ABANTU BO MU RUGO CYANGWA BABISHYURIYE IBINTU

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| --- | --- | --- |
| **N2f** | Ko wavuze ko wahawe amafaranga n’umuntu wo mu rugo/ ko yakwishyuriye ibintu, uwo muntu ni nde?**NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA** | **Ibisubizo** |
| 1 | Uwo bashakanye/babanank’abashakanye | |\_\_\_*|* |
| 2 | Umubyeyi | |\_\_\_| |
| 3 | Umwana | |\_\_\_*|* |
| 4 | Uwo bafitanye indi sano | |\_\_\_| |
| 5 | Undi | |\_\_\_*|* |

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| **N2g** | **BIBAZE GUSA UKURA AMAFARANGA MU BUCURUZI BWE CG UWIKORERA**Hari ibintu binyuranye umuntu yikorera. Wowe ukora ibyerekeranye n’iki? MUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA | **Ibisubizo** |
| 01  | Ubuhinzi, amashyamba, uburobyi | |\_\_\_|\_\_\_*|* |
| 02  | Gucukura amabuye  | |\_\_\_|\_\_\_*|* |
| 03  | Gukora ibintu mu ruganda | |\_\_\_|\_\_\_*|* |
| 04  | Kugurisha amashanyarazi, gazi, umwuka | |\_\_\_|\_\_\_*|* |
| 05  | Kugurisha amazi, gutwara imyanda no kuyibyazamo ibindi bintu | |\_\_\_|\_\_\_*|* |
| 06  | Ubwubatsi  | |\_\_\_|\_\_\_*|* |
| 07  | Kuranguza no kudandaza; gukora ibinyabiziga byapfuye  | |\_\_\_|\_\_\_*|* |
| 08  | Ubwikorezi no kubika (guhunika)  | |\_\_\_|\_\_\_*|* |
| 09  | Gucumbikira no kugaburira abagenzi | |\_\_\_|\_\_\_*|* |
| 10  | Itangazamakuru  | |\_\_\_|\_\_\_*|* |
| 11  | Ibijyanye n’ibigo by’imari n’ubwishingizi | |\_\_\_|\_\_\_*|* |
| 12  | Kubaka imidugudu minini | |\_\_\_|\_\_\_*|* |
| 13  | Ubushakashatsi n’ibikorwa n’abahanga babyigiye | |\_\_\_|\_\_\_*|* |
| 14  | Ubuyobozi  | |\_\_\_|\_\_\_*|* |
| 15  | Uburezi | |\_\_\_|\_\_\_*|* |
| 16  | Ubuzima n’imibereho myiza y’abantu | |\_\_\_|\_\_\_*|* |
| 17  | Ubugeni, ubuhanzi n’imyidagaduro | |\_\_\_|\_\_\_*|* |
| 18 | Ibindi bikorwa bijyanye no gutanga serivisi  | |\_\_\_|\_\_\_*|* |

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**N2h**Uteranyije bose hamwe, ni abantu bangahe ukoresha ?

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| **N2i**Haba hari ibibazo wahuye nabyo muri ibi bikurikira? | **Yego** | **Oya** |
| .1 | Imari/Amafaranga; **NIBA ARI YEGO****N2i.1** | 1 | 2 |
| .2 | Ibibazo byerekeranye n’amategeko; **NIBA ARI YEGO****N2i.2** | 1 | 2 |
| .3 | Kugurisha no kumenya isoko; **NIBA ARI YEGO****N2i.3** | 1 | 2 |
| .4 | Skills and staff /Ubumenyi n‘abakozi; **NIBA ARI YEGO****N2i.4** | 1 | 2 |
| .5 | Ibikoresho; **NIBA ARI YEGO,** **N2i.5** | 1 | 2 |
| .6 | Ibindi; NIBA ARI YEGON2i.6 | 1 | 2 |

|  |  |
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| **N2i.1** | Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy’Imari? **IBISUBIZO BYINSHYI** |
| 1 | Aho amafaranga aturuka | |\_\_\_| |
| 2 | Gufunguza konti muri banki  | |\_\_\_*|* |
| 3 | Banki ntizishaka kumfasha  | |\_\_\_| |
| 4 | Amafaranga wifitiye y’igishoro | |\_\_\_*|* |
| 5 | Abandimo imyenda | |\_\_\_*|* |
| 6 | Ibaruramari | |\_\_\_| |

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| N2i.2 | Ni ibihe bibazo wahuye nabyo muri iki cyiciro cyerekeranye n’Amategeko?**IBISUBIZO BYINSHYI** |
| 1 | Kwandikisha ubucuruzi/Igikorwa cyinjiza amafaranga | |\_\_\_| |
| 2 | Amategeko n’amabwiriza | |\_\_\_*|* |
| 3 | Imisoro | |\_\_\_*|* |
| 4 | Uruhushya rwo gukora/Kubakisha | |\_\_\_| |

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| N2i.3 | Ni ibihe bibazo wahuye nabyo muri iki cyiciro cyo kugurisha no kumenya isoko?**IBISUBIZO BYINSHYI** |
| 1 | Kumenya icyo ugurisha | |\_\_\_*|* |
| 2 | Kumenya abo uzagurishaho  | |\_\_\_| |
| 3 | Gukundisha abantu ibyo ugurisha/Ukora | |\_\_\_*|* |
| 4 | Abagurisha/Bakora nk’ibyo ukora benshi cyane | |\_\_\_| |
| 5 | Abaguzi bakeya | |\_\_\_| |
| 6 | Ibibazo byo kuba ufite ibintu byinshi uhunitse bitagurwa cg byose byaraguzwe ntacyo ufite mu bubiko? | |\_\_\_| |
| 7 | Kugurisha ku giciro gitoya ku buryo utari ubyiteguye | |\_\_\_| |

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| N2i.4 | Ni ibihe bibazo wahuye nabyo muri iki cyiciro kijyanye n’Ubumenyi n‘abakozi?**IBISUBIZO BYINSHYI** |
| 1 | Kubona abakozi bakwiriye  | |\_\_\_| |
| 2 | Ibibazo n’abakozi | |\_\_\_| |
| 3 | Kuba nawe udafite ubushobozi/ubunararibonye  | |\_\_\_| |
| 5 | Kwandika umushinga wunguka  | |\_\_\_| |

|  |  |
| --- | --- |
| N2i.5 | Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy’Ibikoresho?**IBISUBIZO BYINSHYI** |
| 1 | Aho gukorera | |\_\_\_| |
| 2 | Kugira amazi aho ukorera | |\_\_\_| |
| 3 | Aho kubika ibicuruzwa hadakwiriye  | |\_\_\_| |
| 4 | Nta mashanyarazi | |\_\_\_| |
| 5 | Ubwikorezi nko gutwara ibintu  | |\_\_\_| |
| 6 | Ibikoresho (intebe, utubati….) | |\_\_\_| |

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| N2i.6 | Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy’Ibindi bitavuzwe? **IBISUBIZO BYINSHYI** |
| 1 | Abakozi bakwiba | |\_\_\_| |
| 2 | Abandi bakwiba  | |\_\_\_| |
| 3 | Ikindi (Kivuge) ………………………….  | |\_\_\_| |
| 4 | Nta kibazo (iki gisubizo nicyo cyonyine kuri M2I) | |\_\_\_| |

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| **N3a** | Waba ufite amafaranga yawe wigengaho ushobora gukoresha icyo ushatse? | 1 = YegoN4, 2 = Oya**N3b**3 = Yanze gusubiza**N4** | |\_\_\_| |
| **N3b** | **Niba N3a = 2,**Ni ukubera iki?**NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA** |  |
| 1 | Amafaranga yawe akoreshwa mu guhahira urugo | |\_\_\_| |
| 2 | Uha amafaranga yawe umuntu wo mu rugo/wo mu muryango | |\_\_\_| |
| 3 | Nta mafaranga/umutungo ninjiza | |\_\_\_| |
| 4 | Ikindi, (Kivuge)..................................................................... | |\_\_\_| |

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| **N4** | Nifuzaga kumenya muri rusange umubare w’amafaranga yose ubona. Mu yandi magambo ndifuza kumenya umubare w’amafaranga aturuka hirya no hino yose uyateranije. Wanyorohereza ukambwira ikigereranyo cy’amafaranga ubona mu kwezi cg mu mwaka? **NIBA IGISUBIZO N4=1, BAZA GUSA N4A, NTUJYE KURI N4B****NIBA IGISUBIZO N4=2, BAZA GUSA N4B** **NIBA IGISUBIZO N4=3, CG 4 JYA KURI N5** | 1 = Ukwezi, 2 = Umwaka, 3 = Ntabwo nzi umubare, 4 = Yanze gusubiza | |\_\_\_| |

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| **N4a** | Muri rusange, waba winjiza amafaranga angahe mu kwezi?**IGISUBIZO KIMWE****N5** | 01 = Nta mafaranga abona ku kwezi02 = Abona amafaranga rimwe na rimwe/igihe cy’isarura03=Atarenze 1 500 Rwf04 = 1 501 – 3 000 Rwf05 =3 001 – 5 000 Rwf06 = 5 001 – 7 000 Rwf07 = 7 001– 10 000 Rwf08 =10 001– 15 000 Rwf09 = 15 001 – 20 000 Rwf10 = 20 001– 25 000 Rwf11 = 25 001– 30 000 Rwf12 = 30 001 – 40 000 Rwf13 = 40 001– 50 000 Rwf14 = 50 001 – 100 000 Rwf15 = Arenze100 000 Rwf | *|\_\_\_|\_\_\_|* |
| **N4b** | Muri rusange, waba winjiza amafaranga angahe mu mwaka? **IGISUBIZO KIMWE** | 01 = Atarenze 12 000 Rwf02 = 12 001– 15 000 Rwf03 = 15 001 – 17 000 Rwf04 = 17 001 – 20 000 Rwf05 = 20 001 –30 000 Rwf06 = 30 001 – 40 000 Rwf07 = 40 001 – 50 000 Rwf08 = 50 001 – 80 000 Rwf09 = 80 001– 100 000 Rwf10 = 100 001– 150 000 Rwf11 = 150 001 – 200 000 Rwf12 = 200 001– 250 000 Rwf13 = 250 001– 300 000 Rwf14 = Arenze300 000 Rwf | *|\_\_\_*|\_\_\_| |

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| **N5.** Ibi bikurikira ni imihango minini ibaho mu buzima bw’abantu benshi. Ni gute mwishyura ibijyanye n’iyi mihango igihe bikenewe?**NTUMUSOMERE. IGISUBIZO KIMWE** |
|  | **Umuhango** |  | **Igisubizo** |
| **N5a** | Ubukwe | 01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n’inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure;06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekereza | |\_\_\_|\_\_\_| |
| **N5b** | Gushyingura | 01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n’inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure;06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho | |\_\_\_|\_\_\_| |
| **N5c** | Kwivuza byihutirwa | 01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n’inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure;06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho | |\_\_\_|\_\_\_| |
| **N5d** | Gushyira abana mw`ishuri | 01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n’inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure;06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho | |\_\_\_|\_\_\_| |

**IGIKA O. IBINTU RUSANGE**

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| **O1** | **Ni ikihe muri ibi bikurikira wemera?**  |
| a | Ufite inzozi/indoto nyinshi n’ibyifuzo ushaka kugeraho | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| b | Ufite abaturanyi wasaba ngo bagufashe igihe bibaye ngombwa | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| c | Wakwifashisha abantu b’ahandi kure aho kwiyambaza abaturanyi igihe ukeneye amafaranga  | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| d | Ushaka ko abana bawe babaho bafashwe neza | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| e | Ni uruhare rwa Leta kwita ku bantu bafite ubuzima bugoye | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| f | Aho utuye bagira ishyaka ryo gutabarana ku buryo buri wese yiyambaza mugenzi we ngo amufashe igihe ari ngombwa  | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |
| g | Urizera ko ikoranabuhanga ryongerera agaciro ubuzima bwa bamwe kandi ukaba witeguye kurikoresha | 1= Arabyemera, 2 = Ntabyemera | |\_\_\_| |

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| **O2a** | Mu mezi 12 ashize haba hari umuntu/abantu bo mu rugo rwanyu bitabye Imana? **NibaO2a = 2 rangiza ikiganiro** | 01 = Yego, 02 = Oya03 = Simbizi | |\_\_\_|\_\_\_| |
| **O2b** | Uwo muntu/abo bantu bari bafite imyaka ingahe?**IBISIBIZO BYINSHI** |
| 1 | Imyaka 16 no hejuru  | |\_\_\_| |
| 2 | Hagati y’imyaka 6-15  | |\_\_\_| |
| 3 | Imyaka 5 no munsi yayo **( Niba ari 3 gusa, rangiza ikiganiro)** | |\_\_\_| |
| **O2c** | Mwaba mwarabuze umuntu w’ingenzi winjizaga amafaranga menshi mu rugo?  | 1 = Yego, 2 = Oya | |\_\_\_| |

**MURAKOZE CYANE**

**IBIKA BIGIZE URUTONDE RW’IBIBAZWA**

 Urupapuro

IGIKA A. IBIRANGO BY’URUGO RWAKOREWEMO UBUSHAKASHATSI 1

IGIKA B. URUTONDE RW’ABABA MU RUGO 2

IGIKA C. IBIRANGA URUGO N’ABARUTUYE 5

IGIKA D. KUGERA KU BIKORWA-REMEZO 9

IGIKA E. UBUSHOBOZI KU BIJYANYE N’IKORESHAMARI 10

IGIKA F. KWISHYURA HAKORESHEJWE INKORANABUHANGA 15

IGIKA G. IMICUNGIRE Y’AMAFARANGA: KUZIGAMA / ISHORAMARI 19

IGIKA H. IMICUNGIRE Y’AMAFARANGA: INGUZANYO 21

IGIKA I. IMICUNGIRE Y’AMAFARANGA: INGARUKA NO GUHANGANA NAZO 23

IGIKA J. IMICUNGIRE Y’AMAFARANGA: KOHEREZA NO KWAKIRA AMAFARANGA 25

IGIKA K. UBURYO IBIKORWA BYA BANKI BIKWIRAKWIZWA 27

IGIKA L. IBIKORWA BY’IMARI BITAGENGWA N’AMATEGEKO AGENGA IKORESHAMARI 33

IGIKA M. UBUHINZI / UBWOROZI 34

IGIKA N. AMAFARANGA YINJIYE N’AYASOHOTSE 35

IGIKA O. IBINTU RUSANGE 40